



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

FIRE, TORNADO AND SPRINKLER LEAKAGE INSURANCE

NEW YORK UNDERWRITERS AGENCY

A. & J. H. STODDART

Established 1864

100 WILLIAM STREET, NEW YORK

**A General Agency Office more than Half a Century Old.
Operating throughout the United States and Canada.**

ERRATA.

The accompanying pages are for insertion in The Insurance Year Book, Life and Miscellaneous Volume, for 1915-16, to take the place of pages A-244-A-247, and show the Miscellaneous Insurance transacted in Connecticut in 1914:

The summary on page A-373 should be corrected for Connecticut to read premiums written \$3,235,294, losses paid \$893,851, percentage of losses to premiums 27.6.

Insurance
\$12

MISCELLANEOUS INSURANCE BY STATES

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
CONNECTICUT.							
Aetna Accident and Liability, Hartford.....	\$ 130		%	.....	\$ 45,000	\$ 9,297	20.6
Aetna Life, Hartford.....	84,280	39,954	47.4	.....	20,423	4,872	23.8
Connecticut General, Hartford.....	20,087	5,649	27.2	ndom.....	6,937	1,641	23.7
Hartford Accident and Indemnity, Hartford.....	680			.....	83,002	16,253	19.4
Travelers Indemnity, Hartford.....	1,331	26	2.0	rk.....	43,280	9,449	21.8
Travelers, Hartford.....	169,563	62,793	31.1	.....	28,315	5,932	21.0
.....				rk.....	4,167	650	15.6
.....				don.....	8,063	1,434	16.6
.....				.....	50,486	13,296	26.3
.....				.....	90		
.....	374	66	17.6	.....	1,922	245	12.5
.....	12,033	6,420	53.4	.....	58,004	13,543	23.3
rk.....	15,402	6,836	44.4	.....		166	18.6
.....	3,798	1,136	29.9	.....	891		
.....	21,498	9,722	45.3	.....	2,901	1,276	44.0
.....	1,443	157	10.9	Baltimore.....	5,498	1,014	18.4
.....	2,775	1,440	51.9	.....	2,857	987	41.9
.....	4,867	965	19.2	.....		
.....	21,577	8,890	41.3	Totals.....	1,876,528	250,438	21.8
.....	7,276	2,945	39.9	Fidelity and Surety.....			
.....	116	149	128.5	Aetna Accident and Liability, Hartford.....	37,448	1,331	3.5
.....	34,256	13,337	40.4	Hartford Accident and Indemnity, Hartford.....	1,965		
.....	8,610	1,009	15.3	.....		
.....	14,353	4,334	33.7	.....	5,000		
.....	3,416	1,898	55.2	.....	58,784		
.....	4,364	1,408	32.3	ew York.....	4,947	1,855	3.8
.....	31,011	18,271	58.9	.....	200		
.....	14,897	3,782	25.4	.....	3,076		
.....	824	348	42.2	.....	2,904	1,449	24.6
.....	28,452	12,766	44.8	.....	4,913	4,913	19.3
.....	23,713	11,796	49.7	.....	9,522	1,819	19.1
.....	2,876	595	20.7	.....	1,656	400	24.2
.....	5,088	1,424	28.0	.....	760	217	28.9
.....	3,431	1,697	49.6	.....	4,857	34	7
.....	1,091	555	53.6	.....	14,322	2,066	13.2
.....	4,810	1,977	41.1	ork.....	51,678	6,268	
.....	24	5	20.8	.....	62		
.....	7,359	3,187	43.3	London.....	2,215		
.....	5,823	1,019	17.5	.....	309		
.....	1,722	548	31.8	London.....	6,229	44	7
.....	10,476	7,789	33.8	nty, Baltimore.....	39,412	4,100	10.4
.....	20,452	3,544	17.3	ork.....	2,710		
.....	512	429	83.8	.....		
.....	1,220	453	37.1	Totals.....	273,596	19,283	7.0
.....	3,238	1,302	40.2				

Standard Accident, Detroit	3,906	1,108	28.4	Etna Accident and Liability, Hartford.....	4,198	1,981	46.0
United States Casualty, New York.....	6,921	1,296	18.7	Hartford Accident and Indemnity, Hartford.....	580	106	18.6
United States Fidelity and Guaranty, Baltimore.	2,102	123	5.8	.....ork.....	377	265	70.3
Totals	610,197	234,083	38.4	.....	170	13	...
.....	592	177	29.9	.....	3,534	1,490	42.2
.....	136,199	44,124	32.7	.....	3,447	1,019	29.6
.....	10,132	440	4.3	.....	1,569	549	35.0
.....	7,408	.....	.....	.....	530	149	28.1
.....	187,680	83,527	44.6	.....	5,970	2,380	39.0
.....	269	85	...	.....	638	.....	...
.....	3,572	857	24.0	.....	5,670	2,049	36.1
.....	5,572	9,002	173.4	.....	1,075	427	39.7
.....	30,660	12,128	39.5	.....	10,964	4,735	43.2
.....	12,455	10,392	83.6	.....	2,651	1,508	56.9
.....	16,883	5,168	30.7	.....	622	224	36.0
.....	1,380	.....	...	.....	3,145	1,337	42.5
.....	12,194	3,019	24.8	.....	4,719	1,932	40.6
.....	16,045	3,396	21.2	.....	2,718	1,249	46.0
.....	9,453	1,932	22.9	.....	50	78	156.0
.....	5,521	1,245	22.6	.....	38	5	5.3
.....	3,522	7	2	.....	1,314	327	24.9
.....	21,154	4,847	22.9	.....	48	97	210.9
.....	9,743	4,337	44.5	.....	1,046	297	23.4
.....	1,769	.....	...	Totals	55,127	21,944	39.6
.....	5,442	836	15.4	.....	54,567	2,240	5.9
.....	15,868	4,354	27.5	.....	15,684	802	5.1
.....	10,681	268	2.5	.....	7	.....	...
.....	4,490	208	4.6	.....	5,865	380	6.1
.....	35,802	8,758	24.5	.....	1,215	.....	...
.....	1,098	.....	...	.....	6,280	.....	...
.....	1,578	1,346	85.3	.....	816	134	16.4
.....	1,681	5,189	308.7	.....	406	.....	...
.....	6,709	1,236	18.4	.....	84,800	4,536	5.4
Totals	574,071	210,221	36.6	.....	6,348	2,346	37.0
.....	867	30	3.4	.....	2,921	85	2.9
.....	242,899	59,016	24.3	.....	80	.....	...
.....	12,674	727	5.7	.....	160	.....	...
.....	489,546	106,879	21.8	.....	819	472	57.6
.....	58,039	10,622	18.3	.....	8,434	7,004	83.0
.....	24,734	3,890	15.7	.....	1,543	3,969	255.3
.....	117,123	25,826	22.1	.....	22	.....	...
.....	24,627	4,757	19.3	.....	480	37	8.2
.....	40,984	7,259	17.7	.....	4,386	1,299	29.7
.....	815	104	12.5	.....	177	.....	...
.....	1,475	269	18.2	.....	.....	.....	...

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
London.....	\$ 1,267	\$ 505	% 40.0
.....	7,772	3,948	50.7
.....	1,886	104	5.5
York.....	4,894	1,101	22.5
.....	340	145	42.6
.....	633	253	41.5
Newark.....	895	212	40.3
London.....	2,741	1,838	67.1
.....	2,262	312	13.7
.....	88	140	156.7
.....	2,261	720	31.4
.....	644	52	8.1
.....	3,252	1,481	45.7
Totals	52,264	25,511	47.9
<i>Credit.</i>			
American Credit Indemnity, New York.....	9,969	3,757	37.7
London Guarantee and Accident, London.....	6,540	5,680	86.8
Ocean Accident and Guarantee, London.....	2,065	7,591	374.5
Totals	18,534	17,028	91.9
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	1,567	3,112	164.9
Maryland Casualty, Baltimore.....	1,005	225	22.9
United States Casualty, New York.....	142	1,262	891.7
Totals	3,052	4,599	150.4
<i>Fly-Wheel.</i>			
Ætna Accident and Liability, Hartford.....	136	.....	.....
Hartford Steam Boiler, Hartford.....	2,776	79	2.9
Travelers Indemnity, Hartford.....	92	.....	.....
Fidelity and Casualty, New York.....	966	.....	.....
Maryland Casualty, Baltimore.....	161	.....	.....
Royal Indemnity, New York.....	96	.....	.....
Totals	4,219	79	1.9
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 41,084	\$ 9,767	% 23.6
.....	3,049	277	9.0
.....	53,349	18,654	31.4
.....	— 53	345	.....
York.....	1,232	236	19.1
.....	9,391	1,745	18.6
.....	1,461	313	21.4
.....	4,783	3,459	72.3
.....	5,745	3,382	58.9
.....	5,965	1,038	17.4
.....	2,732	301	11.0
.....	1,065	1,467	137.8
.....	6,897	3,757	54.5
.....	1,747	635	36.4
.....	347	108	31.3
.....	374	52	13.9
.....	5,794	2,762	47.7
.....	7,490	1,633	21.6
.....	767	467	60.9
.....	12,485	2,631	21.1
.....	394	495	125.6
Baltimore.....	595	665	111.5
.....	3,485	435	12.5
Totals	173,321	55,994	32.1
<i>Workmen's Collective.</i>			
Ætna, Hartford.....	— 95	.....	.....
Travelers, Hartford.....	12	.....	.....
Standard Accident, Detroit.....	32	.....	.....
Totals	— 51	.....	.....
<i>Physicians' Defense.</i>			
Maryland Casualty, Baltimore.....	2,091	1,323	63.3
Aggregates (Connecticut)	3,255,294	632,951	19.4

HENRY W. EATON
President

GEO. W. HOYT
1st Vice-President

Globe

Indemnity Company New York

A. DUNCAN REID

Secretary and General Manager

**Issues all forms of the following classes
of Insurance:**

Automobile, Collision, Property Damage, Compensation and Liability, Steam
Boiler, Fly Wheel, Plate Glass, Burglary, Accident, Health and Disability and all
classes of Fidelity and Surety Bonds.

Others TALK about SERVICE—we DELIVER IT

THE STANDARD LIFE INSURANCE CO.

OF PITTSBURGH

**made substantial gains in every department
during 1914.**

LOOK UP ITS GROWTH IN THIS BOOK

Write FRANK A. WESLEY,
(Vice-President and Director of Agencies)

for agency contract

FOUNDED 1792

INSURANCE COMPANY OF NORTH AMERICA

OF PHILADELPHIA, PA.

Cash Capital, \$4,000,000.00

**FIRE, MARINE, AUTOMOBILE, TOURIST
AND INLAND INSURANCE**

EUGENE L. ELLISON, President

BENJAMIN RUSH, Vice-Pres.

JOHN O. PLATT, 2nd Vice-Pres.

T. HOUARD WRIGHT, Secretary

SHELDON CATLIN, Assistant Secretary

MEN who engage in life insurance field work should do so with the idea in mind that it will be a life vocation. It is a business that is bound to endure, and the opportunities of which for the future are almost incomprehensible.

It is a business that makes its appeal to the best in a man, and the history and traditions of the Mutual Benefit Life Insurance Co. since its organization in 1845 are an incentive and an inspiration to any one. Over \$350,000,000 has been paid by the Mutual Benefit to policyholders and beneficiaries. The good that this has done is immeasurable.

For men with the service spirit there are big opportunities with the Mutual Benefit. The demand of the day is for MEN—four-square men with keen minds, strong bodies, brave souls and willingness to work hard. The opportunities of the business were never greater.

And here is a cardinal fact to be remembered in connection with Mutual Benefit service. You will never be called upon in your work for this company to do or say anything which your conscience cannot approve. Men and women are not with the Mutual Benefit for "bread and butter reasons" alone.

Send for our leaflet "To the Seekers for Success" and give us an opportunity to tell you of the Salient Points which distinguish this Company.

The Mutual Benefit Life Insurance Company

of Newark, N. J.

Seventy Years Old

Always Purely Mutual

Fred'k. Frelinghuysen, President

W. AYRES

THE
INSURANCE
YEAR BOOK
1915-1916

Life, Casualty and Miscellaneous

FORTY-THIRD ANNUAL ISSUE

CAREFULLY CORRECTED TO JUNE 20, 1915:

Price, \$6.00 per Copy

THE SPECTATOR COMPANY

CHICAGO OFFICE
INSURANCE EXCHANGE

135 WILLIAM STREET
NEW YORK

1915

Copyright, 1915, by THE SPECTATOR COMPANY, New York

THE SPECTATOR COMPANY

**Reliance Life
Insurance Co.**
of Pittsburgh

ORIGINATORS OF THE
Perfect Protection Policy

HOME OFFICE
Farmers Bank Building
Pittsburgh, Pa.

1907 WEN

1907
WEN

TABLE OF CONTENTS.

LIFE SECTION

	PAGE
Actuaries, List of.....	293-295
Agents' List.....	b-1-b-227
Alabama:	
Life Insurance in.....	306
Statutory Requirements.....	1, 86
Alaska, Statutory Requirements.....	3
Analysis of the Assets of Life Companies.....	255
Arizona:	
Life Insurance in.....	307
Statutory Requirements.....	4, 86
Arkansas:	
Life Insurance in.....	306
Statutory Requirements.....	5, 86
Assessment Life Companies:	
Directory of.....	387-391
Statistics of.....	340-347
Statutory Requirements.....	86-104
Assets of Life Companies, Analysis of the.....	255
Assets, Policies and Claims of Life Companies in Canada.....	416-424
Attorneys and Counselors, Insurance.....	b-236-b-268
British Life Companies in Canada.....	416-424
California:	
Life Insurance in.....	307
Statutory Requirements.....	7, 87
Canada:	
Assets, Policies and Claims of Life Companies.....	416-424
British Life Companies.....	421-422
Business and Standing of Canadian Life Companies.....	412-416
Life Insurance in.....	335
Statutory Requirements.....	83, 105, 411
United States Life Companies.....	423-425
Canadian Insurance Officials.....	A-169
Canada, List of Life, Fire and Miscellaneous Ins. Cos. Licensed to do Business.....	426-427
Canal Zone, Statutory Requirements.....	279
Colorado:	
Life Insurance in.....	306
Statutory Requirements.....	10, 87
Connecticut:	
Life Insurance in.....	309
Statutory Requirements.....	12, 87
Counselors, Insurance Attorneys and.....	b-236-b-268
Delaware:	
Life Insurance in.....	306
Statutory Requirements.....	13, 88
Directors and Trustees of United States Life Insurance Companies.....	230-250
Directory of Life and Miscellaneous Companies in Great Britain.....	428-435
Directory of Assessment and Fraternal Organizations.....	387-391
Directory of Insurance Agents.....	b-1-b-229
District of Columbia:	
Life Insurance in.....	309
Statutory Requirements.....	14, 88
Dividends to Stockholders of Life Insurance Companies.....	266-274
Expense Rate Per Cent of Mean Insurance in Force, The.....	287

	PAGE
Failed or Retired Life Companies of U. S.....	290-291
Financial Standing and Business in 1914 of United States Life Companies.....	106-112
Florida:	
Life Insurance in.....	310
Statutory Requirements.....	17, 88
Foreign Companies, Statistics of.....	428-438
Foreign Countries, Insurance in.....	439-452
Fraternal Orders:	
Directory of.....	391-409
Statistics of.....	348-386
Statutory Requirements.....	86, 105
Gain and Loss Exhibit, 1914.....	276-286
Georgia:	
Life Insurance in.....	311
Statutory Requirements.....	18, 89
Great Britain:	
Directory of Life and Miscellaneous Companies in.....	428-435
Industrial Insurance in.....	437-438
New Insurance Associations of.....	409
Ordinary Insurance in.....	436
Hawaii:	
Life Insurance in.....	336
Statutory Requirements.....	19
Idaho:	
Life Insurance in.....	311
Statutory Requirements.....	20, 89
Illinois:	
Life Insurance in.....	312
Statutory Requirements.....	21, 90
Indiana:	
Life Insurance in.....	312
Statutory Requirements.....	22, 90
Industrial Insurance in Great Britain.....	409
Industrial Insurance in the United States.....	262-265
Insurance Agents, List of.....	b-1-b-227
Insurance in Force of United States Life Companies.....	258
Insurance Officials, Canadian.....	A-169
Insurance Officials, United States.....	A-169
Interest Earned on Mean Invested Funds, Rate of.....	288
Iowa:	
Life Insurance in.....	312
Statutory Requirements.....	24, 91
Issued and Terminated Policies.....	256-257
Kansas:	
Life Insurance in.....	315
Statutory Requirements.....	26, 92
Kentucky:	
Life Insurance in.....	315
Statutory Requirements.....	27, 92
Lapse and Surrender Terminations by.....	289
Legal Reserve Fraternal Orders.....	339
Legislatures, State and Territorial.....	A-169
Liabilities of Life Ins. Companies.....	251
Life and Miscellaneous Companies Licensed to do Business in Canada, List of.....	426-427
Life Insurance by States.....	306-336

	PAGE		PAGE
Life Insurance Compendium.....	457-583	Payments to Life Policyholders in Twenty Years, Synopsis of.....	259-26
Aggregates.....	571	Pennsylvania:	
Business of 1914.....	457-565	Life Insurance in.....	327
Combined Aggregates.....	572-573	Statutory Requirements.....	60, 100
Detailed Statements.....	457-565	Policies Issued and Terminated.....	256-257
Foreign Companies.....	570		
Increase in Aggregates.....	574-575	Rate of Interest Earned on Mean Invested Funds.....	288
Industrial Business.....	566-569	Record of the Year.....	453-456
List of Companies.....	458-465	Retired American Life Insurance Cos.....	290-292
Tabulated Results.....	576-583	Retired Companies in 1914-1915.....	455
Life Insurance for Fifty Years.....	252-254	Rhode Island:	
Life Insurance History.....	113-229	Life Insurance in.....	328
Life Insurance Payments by States, Summary of.....	337	Statutory Requirements.....	61, 100
Life Underwriters Associations.....	296-305		
Louisiana:		South Carolina:	
Life Insurance in.....	316	Life Insurance in.....	328
Statutory Requirements.....	29, 93	Statutory Requirements.....	63, 100
Maine:		South Dakota:	
Life Insurance in.....	317	Life Insurance in.....	329
Statutory Requirements.....	31, 93	Statutory Requirements.....	66, 101
Managers of British Insurance Companies.....	428-435	State and Territorial Legislatures.....	A-169
Maryland:		State Officials Having Authority in Insurance Matters.....	A-169
Life Insurance in.....	316	Statistics of Foreign Companies.....	428-438
Statutory Requirements.....	33, 94	Statistics of Life Insurance for Fifty Years.....	252-254
Massachusetts:		Statistics of United States Life Insurance Companies for Twenty Years.....	113-227
Life Insurance in.....	317	Aetna Life.....	114
Statutory Requirements.....	34, 94	Afro-American, Alabama.....	114
Mean Invested Funds, Rate of Interest Earned on.....	288	Amarillo National, Texas.....	114
Medical Examiners, List of.....	b-228-b-235	American Assurance.....	114
Michigan:		American Bankers, Illinois.....	114
Life Insurance in.....	318	American Central.....	116
Statutory Requirements.....	35, 94	American Life, Iowa.....	116
Minnesota:		American Mutual Life.....	116
Life Insurance in.....	318	American National, St. Louis.....	116
Statutory Requirements.....	37, 95	American National, Galveston.....	118
Miscellaneous Companies in Great Britain, Directory of Life and.....	428-435	Amicable, Waco, Tex.....	118
Mississippi:		Atlantic.....	118
Life Insurance in.....	319	Baltimore Life.....	118
Statutory Requirements.....	38, 95	Bankers International, Denver.....	120
Missouri:		Bankers International, Austin, Tex.....	120
Life Insurance in.....	320	Bankers Life, Iowa.....	120
Statutory Requirements.....	40, 96	Bankers of Nebraska.....	120
Montana:		Bankers Reserve.....	122
Life Insurance in.....	320	Bank Savings National Life.....	122
Statutory Requirements.....	42, 96	Beacon Life, Indiana.....	122
Nebraska:		Beneficial Life, Utah.....	122
Life Insurance in.....	321	Berkshire.....	122
Statutory Requirements.....	43, 96	Boston Mutual.....	124
Necrology.....	456	California Standard.....	124
Nevada:		California State Life.....	124
Life Insurance in.....	322	Canada Life.....	226
Statutory Requirements.....	44, 97	Capitol Life, Denver.....	124
New Business Issued by Life Companies.....	375	Carolina, South Carolina.....	126
New Insurance Associations of Great Britain.....	409	Cedar Rapids Life.....	126
New Hampshire:		Central Life, Illinois.....	126
Life Insurance in.....	323	Central Life, Iowa.....	126
Statutory Requirements.....	45, 97	Central Life of Kansas.....	128
New Jersey:		Central Life, Kentucky.....	128
Life Insurance in.....	322	Central National, Nebraska.....	128
Statutory Requirements.....	46, 97	Central States, Indiana.....	128
New Mexico:		Central States, Missouri.....	128
Life Insurance in.....	323	Cherokee.....	128
Statutory Requirements.....	48, 98	Citizens National, Kentucky.....	130
New Organizations.....	585	Cleveland Life.....	130
New York:		Colonial Life.....	130
Life Insurance in.....	324	Columbia Life, Nebraska.....	132
Statutory Requirements.....	49, 98	Columbia Life, Ohio.....	132
North Carolina:		Columbia Life and Trust.....	132
Life Insurance in.....	325	Columbian National Life.....	132
Statutory Requirements.....	52, 98	Columbus Mutual.....	132
North Dakota:		Commonwealth Life, Kentucky.....	134
Life Insurance in.....	324	Commonwealth, Nebraska.....	134
Statutory Requirements.....	53, 99	Connecticut General.....	134
Officers, Directors and Trustees of Life Insurance Companies in the U. S.....	230-250	Connecticut Mutual.....	136
Official Changes.....	453	Conservative Life, Indiana.....	136
Officials Having Authority in Insurance Matters, State.....	A-169	Conservative West Virginia.....	136
Ohio:		Continental Assurance.....	136
Life Insurance in.....	325	Continental Life, Utah.....	136
Statutory Requirements.....	55, 99	Continental Life, Delaware.....	138
Oklahoma:		Cosmopolitan, Georgia.....	138
Life Insurance in.....	327	Cotton States.....	138
Statutory Requirements.....	57, 99	Dakota Life.....	138
Oregon:		Dakota Western.....	138
Life Insurance in.....	326	Detroit Life.....	138
Statutory Requirements.....	58, 100	Elkhorn Life and Accident.....	140
		Empire Life, Georgia.....	140
		Equitable, New York.....	140

"The Largest Fire Insurance Company in America"
Organized 1853

No. 56 CEDAR STREET, NEW YORK

**Marine - Inland and Ocean
 Automobile
 Windstorm
 Parcel Post
 Registered Mail
 Sprinkler Leakage**

FIRE

**Use and Occupancy
 Commissions
 Profits
 Rents
 Hail
 Tourists' Baggage**

CONFLAGRATION PROOF

Cash Assets January 1, 1915	\$35,313,539.
Cash Capital	6,000,000.*
Liabilities	16,610,065.
Net Surplus	12,703,474.*

*** Surplus as regards Policyholders**
\$18,703,474

DIRECTORS:

**Levi P. Morton,
 Elbridge G. Snow,
 George H. Hartford,
 Henry F. Noyes,
 Lucien C. Warner**

**John Claflin,
 John H. Flagler,
 William D. Baldwin,
 Lewis L. Clarke,
 Clarence H. Kelsey,**

**William Ives Washburn,
 Elbert H. Gary,
 Thomas B. Kent,
 Cornelius N. Bliss, Jr.,
 Frederic C. Buswell.**

ELBRIDGE G. SNOW, President

FREDERIC C. BUSWELL, Vice-President.

CLARENCE A. LUDLUM, Vice-President.

CHARLES L. TYNER, Vice-President and Secretary.

AREUNAH M. BURTIS, Secretary.

HENRY J. FERRIS, Assistant Secretary.

HOWARD P. MOORE, Assistant Secretary.

VINCENT P. WYATT, Assistant Secretary.

The Equitable Life Insurance Co. OF IOWA

Offers

Great Agency Opportunities to Men of Experience and Ability

**During Forty-nine Years It Has Maintained
A Record of**

**Low Net Cost
Low Mortality**

**High Interest Earning
Persistency of Business**

Address Home Office, Des Moines, Iowa

BUSINESS WINNING and BUSINESS RETAINING SERVICE

to Agents, Brokers and Policyholders

IS RENDERED BY THE

Massachusetts Bonding & Insurance Co.

T. J. FALVEY, President

Home Office: BOSTON

Capital - - \$2,000,000.00

Fidelity and Surety Bonds, Liability, Workmen's Compensation, Automobile and Teams Property Damage, Personal Accident, Health, Burglary and Plate Glass Insurance.

	PAGE		PAGE
Equitable, Iowa.....	140	New York Life.....	182
Equitable Life, District of Columbia.....	142	Niagara Life.....	182
Equitable, Texas.....	142	North American.....	184
Eureka, Baltimore.....	142	North American, Canada.....	228
Farmers and Bankers.....	142	North State Life.....	186
Farmers and Traders Life, Syracuse.....	144	Northern Assurance.....	184
Farmers Life, Denver.....	144	Northern Life, Seattle.....	184
Farmers National.....	144	Northern States, Indiana.....	184
Federal, Illinois.....	144	Northwestern Mutual.....	186
Fidelity Mutual.....	144	Northwestern National.....	186
First National Life and Accident, South Dakota.....	146	Northwestern South Dakota.....	186
First National Life, Washington.....	146	Occidental Life, Los Angeles.....	188
Florida Life.....	146	Occidental Life, Albuquerque.....	188
Forest City, Illinois.....	146	Ohio National.....	188
Fort Worth Life.....	146	Ohio State Life.....	188
Franklin Life.....	148	Oklahoma National.....	188
Gates City Life Greensboro.....	148	Old Colony.....	190
Gem City Life, Ohio.....	148	Old Line Life, Wisconsin.....	190
George Washington Life.....	148	Oregon Life.....	190
German-American, Denver, Col.....	148	Our Home Life, Florida.....	190
German-American Life, Iowa.....	150	Pacific Mutual.....	190
German-American, Omaha, Neb.....	150	Pan-American.....	192
Germania.....	150	Peninsular Life.....	192
German Mutual.....	152	Penn Mutual.....	192
Gibraltar Life.....	152	Pennsylvania Mutual.....	192
Girard Life.....	152	Pension Mutual Life.....	192
Grange Life, Lansing.....	152	Peoples Life, Illinois.....	192
Great Northern, North Dakota.....	152	Peoples Life, Indiana.....	194
Great Northern, Wisconsin.....	152	Peoria Life.....	194
Great Republic, Cal.....	154	Philadelphia Life.....	194
Great Southern, Alabama.....	154	Phoenix Mutual.....	194
Great Southern, Texas.....	154	Pioneer Life, Missouri.....	196
Guarantee Life.....	154	Pioneer Life, North Dakota.....	196
Guarantee Life and Loan.....	154	Pittsburgh Life and Trust.....	196
Guaranty Life.....	154	Postal Life.....	196
Guardian Life.....	156	Prairie Life.....	198
Gulf Coast.....	156	Preferred Life, Michigan.....	198
Home Life and Accident.....	156	Presbyterian Ministers.....	198
Home Life, New York.....	156	Protective League Life.....	198
Home Life, Philadelphia.....	156	Protective Life.....	198
Home Mutual, Kansas.....	158	Provident Life and Trust.....	200
Idaho State.....	158	Provident Life.....	200
Illinois Life.....	158	Prudential, Newark, N. J.....	200
Immediate Benefit.....	158	Prudential, San Antonio, Tex.....	202
Independent Life.....	160	Prussian Life, Berlin.....	228
Indiana National.....	160	Public Savings, Indiana.....	202
Indianapolis Life.....	160	Puritan Life.....	202
Intermediate Life.....	160	Quick Payment Old Line Life.....	202
Inter-Mountain Life.....	160	Register Life.....	202
International Life.....	162	Reliable Life.....	204
Inter-Southern.....	162	Reliance Life.....	204
Iowa Life.....	162	Reserve Loan.....	204
Jefferson Standard.....	162	Rockford, Illinois.....	204
John Hancock.....	162	Roman Standard.....	204
Kansas City Life.....	164	Royal Life.....	206
Kansas Life.....	164	Royal Union Mutual.....	206
La Fayette Life.....	164	St. Joseph Life.....	206
La Fayette Mutual.....	166	Sam Houston Life.....	206
Lamar.....	166	San Antonio, Texas.....	206
Lexington Life.....	166	San Francisco Life.....	208
Liberal Life.....	166	San Jacinto.....	208
Life Insurance Company of Virginia.....	166	Scandia Life.....	208
Lincoln-American.....	168	Scranton Life.....	208
Lincoln National.....	168	Security Life, Chicago.....	208
Louisiana State.....	168	Security Mutual, Nebraska.....	210
Manhattan.....	168	Security Mutual, New York.....	210
Manufacturers Life, Canada.....	226	Southeastern Life.....	210
Manufacturers and Merchants.....	170	Southern Life and Trust.....	210
Marquette Life.....	170	Southern States Life.....	212
Maryland.....	170	Southern Union, Texas.....	212
Massachusetts Mutual.....	170	Southland, Texas.....	212
Meridian Life.....	172	Southwestern Life.....	212
Methodist Ministers.....	172	Standard, Alabama.....	212
Metropolitan.....	172	Standard, Iowa.....	214
Michigan Mutual.....	174	Standard Life, Pittsburg.....	214
Mid-Continent.....	174	State Life.....	214
Midland Life, St. Paul.....	174	State Mutual, Georgia.....	214
Midland Life, Kansas City.....	174	State Mutual, Massachusetts.....	216
Midland Mutual.....	174	Sun Life, Canada.....	228
Midwest Life.....	176	Surety Fund Life.....	216
Minnesota Mutual.....	176	Texas Life.....	216
Missouri State.....	176	Toledo Travelers Life.....	216
Montana Life.....	176	Travelers.....	216
Mutual Benefit.....	178	Twin City.....	218
Mutual Life of Baltimore.....	178	Two Republics.....	218
Mutual of New York.....	178	Union Central.....	218
National, Montana.....	180	Union Mutual.....	218
National of Vermont.....	180	Union Pacific.....	220
National of U. S. of A.....	180	United Life and Accident.....	220
New England Mutual.....	182	United States.....	220
New World Life.....	182	United States Annuity and Life.....	220
		Volunteer State Life.....	220
		West Coast Life.....	222

	PAGE		PAGE
Western and Southern.....	222	Territory Covered by Life Companies of the United States.....	230-250
Western Life, Iowa.....	222	Twenty Years, Payments to Policyholders in.....	262-263
Western Mutual, South Dakota.....	224	Underwriters Associations, Life.....	296-305
Western Reserve.....	224	United States, Industrial Insurance in the.....	262-265
Western States, California.....	224	United States Insurance Officials.....	A169
Western Union.....	224	United States Life Companies, Financial Standing and Business in 1913 of.....	106-112
Wichita Southern.....	224	Utah:	
Wisconsin Life.....	224	Life Insurance in.....	332
Wisconsin National.....	226	Statutory Requirements.....	72, 102
Wyoming Life.....	226	Vermont:	
Statutory Requirements.....	1-105	Life Insurance in.....	333
Stipulated Premium Companies:		Statutory Requirements.....	73, 102
Statistics of.....	338-339	Virginia:	
Statutory Requirements.....	86	Life Insurance in.....	333
Summary of Life Insurance by States.....	337	Statutory Requirements.....	74, 103
Stockholders of Life Insurance Companies, Dividends to.....	266-274	Washington:	
Summary of Life Insurance Payments by States..	467	Life Insurance in.....	333
Surrender and Lapse, Terminations by.....	289	Statutory Requirements.....	76, 103
Synopsis of Life Insurance for Thirty Years.....	259	West Virginia:	
Synopsis of Payments to Life Policyholders in Twenty Years.....	259-261	Life Insurance in.....	334
Tennessee:		Statutory Requirements.....	78, 103
Life Insurance in.....	331	Wisconsin:	
Statutory Requirements.....	67, 101	Life Insurance in.....	335
Terminated, Policies Issued and.....	256-257	Statutory Requirements.....	79, 104
Terminations by Surrender and Lapse.....	289	Wyoming:	
Territorial Legislatures, State and.....	A138	Life Insurance in.....	334
Texas:		Statutory Requirements.....	82, 104
Life Insurance in.....	330		
Statutory Requirements.....	70, 101		
Trustees of Life Companies, Directors and.....	230-250		

CASUALTY, SURETY AND MISCELLANEOUS SECTION.

Folios not marked A will be found in the Life Insurance Section.

	PAGE.		PAGE.
Accident and Sick Benefit Cos.; Mutual:		Canada:	
Directory of .....A-389-A394..		British and American Miscellaneous Companies in .....A-398-A-400	
Statistics of .....A-379-A-388		Canadian Miscellaneous Cos.....A-396-A-398	
Accident Insurance Companies of:		Miscellaneous Insurance in.....A-369	
Canada .....A-396-A-398		Statutory Requirements .....A-85	
Great Britain .....A-398-A-400		Canal Zone, Statutory Requirements.....A-11	
United States .....A-87-A-130		Casualty, Fidelity, Surety and Miscel- laneous Policies, Forms of.....A-415-A-425	
Alabama:		Casualty Insurance in Great Britain...A-401A-402	
Miscellaneous Insurance in.....A-232		Casualty, Surety and Miscellaneous Cos.:	
Statutory Requirements .....A-2		General and Special Agents of....A-204-A-213	
Alaska, Statutory Requirements.....A-5		Premiums Received, Losses Paid and Claim Expenses .....A-132-A-168	
American Miscellaneous Ins. Companies:		Retired .....A-226-A-227	
Business by States of.....A-232-A-373		Statistics of Cos. in United States. A-90-A-130	
Directors and Trustees of.....A-186-A-204		Summary of Business Done.....A-130	
Dividends of .....A-220-A-225		Underwriters' Associations .....A-214-A-218	
Field Men of.....A-204-A-213		Casualty Insurance History and Develop- ment in United States.....A-406-A-434	
In Canada .....A-398-A-400		Casualty Underwriters' Associations...A-214-A-210	
Officers of .....A-186-A-204		Casualty Underwriters' Association of Canada .....A-214	
Retired. ....A-272-A-273		Claim Expense of Casualty, Surety and Miscellaneous Companies .....A-132-A-168	
Arizona:		Colorado:	
Miscellaneous Insurance in.....A-234		Miscellaneous Insurance in.....A-241	
Statutory Requirements .....A-6		Statutory Requirements .....A-12	
Arkansas:		Connecticut:	
Miscellaneous Insurance in.....A-285		Miscellaneous Insurance in.....A-244	
Statutory Requirements .....A-7		Statutory Requirements .....A-14	
Automobile Policies, Risks Covered by.A-228-A-231		Delaware:	
British and American Miscellaneous Com- panies in Canada .....A-398-A-400		Miscellaneous Insurance in.....A-246	
Burglary Ins. Underwriters Association....A-214		Statutory Requirements .....A-17	
California:			
Miscellaneous Insurance in.....A-236			
Statutory Requirements .....A-9			

	PAGE.
Directors and Trustees, Miscellaneous Companies	A-186-A-204
Directory of Miscellaneous Companies in Great Britain	A-401-A-402
Directory of Mutual Accident Associations,	A-389-A-390
Directory of Mutual Sick Benefit Associations	A-391-A-394
District of Columbia:	
Miscellaneous Insurance in.....	A-248
Statutory Requirements	A-18
Dividends of United States Miscellaneous Companies	A-220-A-225
Employers' Liability	A-408-A-415
European Companies, U. S. Branches..	A-102-A-106
Factory Inspections	A-406
Federations	A-219
Field Men of Miscellaneous Companies,	A-204-A-213
Florida:	
Miscellaneous Insurance in.....	A-251
Statutory Requirements	A-20
General and Special Agents, Miscellaneous Companies	A-204-A-2113
Georgia:	
Miscellaneous Insurance in.....	A-253
Statutory Requirements	A-22
Great Britain:	
Casualty Insurance in.....	A-401-A-402
Hawaii:	
Miscellaneous Insurance in.....	A-371
Statutory Requirements	A-23
Health Insurance, Premium and Losses,	A-182-A-168
History and Legislation	A-406-A-437
Idaho:	
Miscellaneous Insurance in.....	A-257
Statutory Requirements	A-23
Illinois:	
Miscellaneous Insurance in.....	A-258
Statutory Requirements	A-25
Indiana:	
Miscellaneous Insurance in.....	A-263
Statutory Requirements	A-26
Inspectors of Special Risks	A-181
Insurance Federations	A-219
Iowa:	
Miscellaneous Insurance in.....	A-267
Statutory Requirements	A-27
Kansas:	
Miscellaneous Insurance in.....	A-270
Statutory Requirements	A-29
Kentucky:	
Miscellaneous Insurance in.....	A-278
Statutory Requirements	A-80
Labor Laws	A-406-A-415
Liability Insurance:	
Automobile	A-420
Contractors' Contingent	A-423
Contractors' Employers'	A-419
Contractors' Public	A-419
Contractors' Protective	A-422
Elevator	A-421
Forms of Policies	A-415
General or Landlords'	A-419
Loss Reserves	A-480
Manufacturers' Employers'	A-418
Manufacturers' Public	A-419
Reserves from 1914 Statements...A-480-A-482	
Teams	A-419
Theatre	A-421
Vessel Employers'	A-421
Vessel Employers and Public.....	A-421
Liability Insurance Premiums and Losses for Ten Years.....	A-433-A-434
Live Stock Companies in the United States,	A-394-A-395
Losses Paid by Casualty, Surety and Miscellaneous Companies	A-182-A-168

	PAGE.
Louisiana:	
Miscellaneous Insurance in.....	A-276
Statutory Requirements	A-82
Maine:	
Miscellaneous Insurance in	A-279
Statutory Requirements	A-84
Maryland:	
Miscellaneous Insurance in	A-283
Statutory Requirements	A-85
Massachusetts:	
Miscellaneous Insurance in.....	A-286
Statutory Requirements	A-86
Michigan:	
Miscellaneous Insurance in.....	A-289
Statutory Requirements	A-89
Mining Legislation	A-407
Minnesota:	
Miscellaneous Insurance in.....	A-293
Statutory Requirements	A-40
Miscellaneous Companies in Canada...A-396-A-398	
Miscellaneous Companies in Great Britain:	
Directory of Life and.....	A-398-A-400
Miscellaneous Insurance Companies in the United States	A-90-A-102, A-108-A-129
Miscellaneous Insurance Companies:	
Business by States, Classified.....	A-282-A-378
Directors and Trustees of.....	A-186-A-204
Field Men of	A-204-A-213
In Canada	A-396-A-398
Officers of	A-186-A-204
Statistics of	A-90-A-102
Stocks and Dividends of.....	A-220-A-225
Summary of Business Done.....	A-177
Mississippi:	
Miscellaneous Insurance in	A-297
Statutory Requirements	A-44
Missouri:	
Miscellaneous Insurance in.....	A-300
Statutory Requirements	A-46
Montana:	
Miscellaneous Insurance in	A-304
Statutory Requirements	A-48
Mutual Accident Associations, Statistics of,	A-374-A-379
Directory of	A-428-A-430
Mutual Sick Benefit Associations, Statistics of	A-379-A-388
Directory of	A-430-A-433
Mutual, Casualty and Miscellaneous Insurance Cos. in the United States..	A-170-A-179
Nebraska:	
Miscellaneous Insurance in.....	A-305
Statutory Requirements	A-49
Nevada:	
Miscellaneous Insurance in.....	A-308
Statutory Requirements	A-50
New Hampshire:	
Miscellaneous Insurance in.....	A-310
Statutory Requirements	A-51
New Jersey:	
Miscellaneous Insurance in.....	A-313
Statutory Requirements	A-52
New Mexico:	
Miscellaneous Insurance in.....	A-317
Statutory Requirements	A-54
New Organizations	A-443-A-444
New York:	
Miscellaneous Insurance in.....	A-318
Statutory Requirements	A-55
Companies Authorized to Write Compensation in New York.....	A-414
North Carolina:	
Miscellaneous Insurance in.....	A-323
Statutory Requirements	A-58
North Dakota:	
Miscellaneous Insurance in.....	A-325
Statutory Requirements	A-59
Occupational Diseases	A-426
Officers of Miscellaneous Ins. Cos....	A-186-A-204
Ohio:	
Miscellaneous Insurance in.....	A-326
Statutory Requirements	A-61
Oklahoma:	
Miscellaneous Insurance in.....	A-330
Statutory Requirements	A-62
Oregon:	
Miscellaneous Insurance in.....	A-333
Statutory Requirements	A-63

	PAGE.		PAGE.
Pennsylvania:		Territory Covered by Casualty, Surety and	
Miscellaneous Insurance in.....	A-385	Miscellaneous Companies	A-186-A-204
Statutory Requirements	A-64	Texas:	
Personal Accident Insurance.....	A-442	Miscellaneous Insurance in	A-349
Plate Glass Policy	A-428	Statutory Requirements	A-72
Policy Forms	A-415-A-425	Title Insurance Companies in the United	
Premiums, Losses and Claim Expenses of		States	A-180-A-185
United States Companies	A-182-A-188	Trustees, Directors and Officers, Miscel-	
Profits and Losses, Casualty Companies.	A-428-A-429	aneous Companies	A-186-A-204
 Record of Year	A-403-A-405	Underwriters' Association, Miscellaneous	
Registry Companies, List of.....	A-181	Companies	A-214-A-218
Retired American Miscellaneous Companies,		Underwriting and Investment Profits and	
A-226-A-227		Losses of Casualty Cos. in 1914.	A-428-A-429
 Rhode Island:		United States Miscellaneous Insurance	
Miscellaneous Insurance in.....	A-389	Companies	A-96-129
Statutory Requirements	A-66	Utah:	
 Schedule of Loss Reserves.....	A-480	Miscellaneous Insurance in	A-351
Short Rates	A-417-A-418	Statutory Requirements	A-75
South Carolina:		Vermont:	
Miscellaneous Insurance in.....	A-342	Miscellaneous Insurance in.....	A-354
Statutory Requirements	A-67	Statutory Requirements	A-76
South Dakota:		Virginia:	
Miscellaneous Insurance in.....	A-344	Miscellaneous Insurance in.....	A-357
Statutory Requirements	A-69	Statutory Requirements	A-78
Sprinkler Leakage Policy	A-425	Washington:	
State Officials	A-169	Miscellaneous Insurance in.....	A-359
Statutory Requirements	A-2-A-86	Statutory Requirements	A-79
Steam Boiler Policy	A-423	West Virginia:	
Stock Miscellaneous Cos. in the U.S.A..	A-90-A-102	Miscellaneous Insurance in.....	A-362
Stocks and Dividends, Casualty Cos....	A-220-A-225	Statutory Requirements	A-80
Suits Pending, Liability	A-484	Wisconsin:	
Summary of Business, Casualty Companies.	A-130	Miscellaneous Insurance in.....	A-365
Summary of Business by States, Miscel-		Statutory Requirements	A-82
aneous Companies	A-378	Wyoming:	
 Tennessee:		Miscellaneous Insurance in.....	A-368
Miscellaneous Insurance in.....	A-346	Statutory Requirements	A-84
Statutory Requirements	A-70	Workmen's Compensation, Laws Concern-	
		ing	A-408-A-415

ESTABLISHED 1885

GENERAL ACCIDENT

FIRE AND LIFE

ASSURANCE CORPORATION, Ltd.

U. S. OFFICES, 85 JOHN ST., NEW YORK

C. NORIE-MILLER, U. S. Mgr.

ACCIDENT **AUTO LIABILITY**

HEALTH **AUTO COLLISION**

BURGLARY **AUTO PROPERTY DAMAGE**

All Forms Liability

Workmen's Compensation Insurance

Industrial Health and Accident Insurance on the Monthly Plan

Unexcelled Service Superior Policy Forms

Liberal Claim Settlements

A. D. BAKER & CO.

*Fire, Automobile, Tornado
and Tourist Baggage
Insurance*

LANSING, MICH.
General Agents

Old Colony Ins. Co. BOSTON, MASS.

Capital	-	-	-	\$400,000
Assets	-	-	-	1,319,302
Surplus to Policy-				
holders	-			732,772

Boston Insurance Co. BOSTON, MASS.

Capital	-	-	-	\$1,000,000
Assets	-	-	-	6,465,723
Surplus to Policy-				
holders	-	-		3,337,729

Michigan Commercial Insurance Co.

LANSING, MICH.

Capital	-	-	-	\$400,000
Assets	-	-	-	935,534
Surplus to Policy-				
holders	-	-		600,010

“CONTINENTAL SERVICE”

Has Been Extended to Cover

**Health, Accident, Life, Workmen's Com-
pensation and Liability Insurance**

CONTINENTAL Casualty COMPANIES
Assurance

H. G. B. Alexander, President

Chicago, Ill.

ROYAL LIFE INSURANCE COMPANY

THE LARGEST
INDUSTRIAL
LIFE, HEALTH
AND ACCIDENT
LEGAL RESERVE
COMPANY WEST
OF NEW YORK.

MANAGED BY
LIFE INSURANCE
MEN OF LONG
EXPERIENCE
AND CONSPICU-
OUS SUCCESS.

INSURANCE
AT ALL AGES
FROM ONE TO
SEVENTY.

ALFRED CLOVER
President

CONFIDENTIAL
CONTRACTS
FOR SUPERIN-
TENDENTS, AS-
SISTANT SUPER-
INTENDENTS
AND AGENTS.

J. W. SINGLETON
Secretary

HEAD OFFICE
108 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS

INDEX TO ADVERTISERS.

	PAGE
Abbott & Edwards, St. Louis.....	B-251
Ætna Life Insurance Co., Hartford.....	xxxii
Adams, C. J., Co., Atlantic City.....	B-129
Agricultural Ins. Co. of Watertown, N. Y.....	xxiii
Allen, Russell & Allen, Hartford.....	B-25
American Surety Co. of New York.....	xv
Anderson, J. S. & Son, Cedar Rapids, Ia.....	B-60
Armstrong-Roth-Cady Co., Buffalo.....	B-137
Arnold & Game, Columbus, O.....	B-257
Arrott & Hawley Ins. Agency, Phila.....	B-179
Ashley, Egbert F., Co., Rochester.....	B-152
Assicuranz Compass, Vienna, Austria.....	xlvi
Atlantic Life Ins. Co., Richmond.....	xxvi
Atlas Assurance Co., Ltd., New York.....	xx

Bagley & Willet, Atlanta.....	B-31
Baker, A. D. & Co., Lansing.....	vii
Baldwin & Frick, Baltimore.....	B-86
Baltimore Life Ins. Co., Baltimore.....	xlil
Bamberger & Molse, Philadelphia.....	B-260
Bankers Life Company, Des Moines.....	xxiv
Barron, McKay, Frierson & Moffatt, Columbia.....	B-260
Baskin, Duffin, Kinkead, Sapinsky & Duffin, Louisville.....	B-246
Bates, Earl C., Columbus, O.....	B-257
Beattie Wm. A. & Co., Boston.....	B-88
Beers, Kenison & Co., Galveston.....	B-198
Benedict, Gill & Smith, Denver.....	B-20
Berkshire Life Ins. Co. of Pittsfield, Mass.....	xxxviii
Berry, Victor A., Butte.....	B-252
Bingham, James, Indianapolis.....	B-242
Black, Rogers & Co., Ltd., New Orleans.....	B-77
Blair & Co., New York.....	Cover
Bloodgood, Kemper & Bloodgood, Mil.....	B-268
Blount & Blount & Carter, Pensacola.....	B-239
Bodenheimer & Sons, H., New Orleans.....	B-78
Bond & Schoeneck, Syracuse.....	B-255
Boston Insurance Co., Boston.....	xx-b
Boyle & Howell, Kansas City, Mo.....	B-251
Brady & Savage, Saginaw.....	B-104
Brewer, Cyrus & Co., Boston.....	B-89
British America Assurance Co., Toronto.....	xlil
Brock-Jones & Co., Chas., Chicago.....	B-38
Broomall, John M., Chester, Media, Pa.....	B-259
Brown, Anderson & Young, Inc., Chicago.....	B-38
Brown, Edward & Sons, San Francisco.....	B-16
Brown, Jackson & Knight, Charleston, W. Va.....	B-267
Brown, Joseph S. & Son, Pittsburgh.....	B-182
Brown, Mann & Barnum, Kansas City.....	B-115
Brown, T. Y. & Co., New York.....	B-145
Brown, Willard S. & Co., New York.....	B-143
Butler, Mitchell and Hoke, St. Paul.....	B-249
Buxton, Herbert, New York.....	B-150

Campbell, C. P., Ins. Agency, Pittsburg.....	B-182
Campbell, Walter T. & Co., St. Louis.....	B-119
Carr, J. O., Wilmington, N. C.....	B-257
Carr, & Steinmetz, Philadelphia.....	B-260
Carr Bros., St. Louis.....	B-119
Carson, John E., Los Angeles.....	B-237
Cavanagh, B. J., Des Moines.....	B-243
Cherokee Life Ins. Co., Rome, Ga.....	xxxi
Cherry and Abbott, Sioux Falls.....	B-261
Chicago Insurance Agencies Inc., Chicago.....	B-38
Childs, Young & Wood, Chicago.....	B-41
Cincinnati Underwriters, Cincinnati.....	xxxi
Clapp, E. E. & Co., New York.....	B-145
Clark, C. C., Chicago.....	B-40
Clark Insurance Agency, The, Buffalo.....	B-137
Clarke, Charles M. & Co., Buffalo.....	B-137
Clark, J. Lindsay & Co., Baltimore.....	B-83
Clark, W. L. Co., Pittsburgh.....	B-183
Cobb, Geo. M., Indianapolis.....	B-51
Cobb, Howard & Bailey, Cincinnati.....	B-257
Cochran & McCants, Meridian.....	B-250
Cogswell R. A., Chattanooga.....	B-262
Cologne Reinsurance Co. of Cologne, Germany.....	xxiv-b
Commercial Paper Co., New York.....	xx-a
Commercial Union Assurance Co., Ltd., of London, New York.....	xxxvii
Conklin-Zonne-Harrison Agency, Minne- apolis.....	B-107
Continental Beneficial Ass'n., Philadelphia.....	xlx
Continental Casualty Co., Chicago.....	ix
Corrigan & Jackson, Aberdeen, Melette, S. D.....	B-261
Coyte, Robt. M. & Co., Philadelphia.....	B-179
Cowen & Gray, St. Louis.....	B-119
Crain, Jones, Bixby & Co., Boston.....	B-89

	PAGE
Cravens & Cage, Houston.....	B-199
Crescent Adj. & Insp'n. Co., New Orleans.....	B-79
Critchell, Miller, Whitney & Barbour, Chicago.....	B-39
Crosthwaite, B. M., Co., New York.....	B-142
Crum & Forster, New York.....	B-148

Dart, Kernan & Dart, New Orleans.....	B-246
De Roode & Co., H., Chicago.....	B-38
Dewick & Flanders, Boston.....	B-89
Dinkelspiel, Henry G. W., San Francisco.....	B-238
Douglas Bros. & Rice, Inc., Chicago.....	B-38
Downing & Downing, Erie.....	B-174
Dox, Charles E., Chicago.....	B-38
Duval, E. B., & Co., Baltimore.....	B-85

Eddy, H. W., St. Louis.....	B-119
Edwards, George & Co., Pittsburgh.....	B-183
Edwards, H. C., Salt Lake City.....	B-265
Edwards, Wilbur T., Birmingham.....	B-236
Embert, Thos. Howard, Balto.....	B-247
Emery & Norton, New Orleans.....	B-79
Employers Liability Assur. Corp., Boston.....	xxxvi
Equitable Life Assurance Society, New York.....	B-146-a
Equitable Life Ins. Co., Des Moines.....	iv-b
European Accident Ins. Co., New York.....	lviii
Evans, Chas. T., Philadelphia.....	B-179
Exton, B. N. & Co., Inc., New York.....	B-149

Ferguson & Scott, Louisville.....	B-74
Ferguson & Wallace, Saginaw.....	B-104
Fidelity and Casualty Co. of New York.....	xxviii
Fidelity Mutual Life Ins. Co., Philadelphia.....	xxiv-d
Field & Cowles, Boston.....	B-89
Flanagin, Wm. W., & Co., Pittsburgh.....	B-183
Flinn, F. A., Inc., New York.....	xxiv-d
Frankfort General Insurance Co., New York.....	xvi
Frelinghuysen, J. S., & Co., New York.....	B-148
Froggatt, Joseph & Co., Inc., New York.....	Cover
Fuller & Cannon, Cleveland.....	B-257
Fuller & Fuller, New York.....	B-254

Gamewell Fire Alarm Telegraph Co., N. Y.....	xlili
Gardner, Pirce & Thornley, Providence.....	B-260
Gavin & Gavin, Indianapolis.....	B-242
General Accident Fire & Life Assnce. Corp., New York.....	viii
Georgia Home Ins. Co. of Columbus, Ga.....	xlxx
German Fire Ins. Co., Balto.....	B-83
German Fire Ins. Co. of Pittsburgh.....	xlil
German Fire Ins. Co., Wheeling.....	xxvi
Germania Fire Ins. of New York.....	xxxvi
Germania Life Ins. Co. of New York.....	xxvii
Gibbs, Clinton B., Buffalo.....	B-254
Gill, Jones & Tyler, Houston.....	B-264
Gilmour, Rothery & Co., Boston.....	B-88-b
Girard Fire & Marine Ins. Co., Philadelphia.....	xlil
Globe Indemnity Co., New York.....	B
Goodelle & Harding, Syracuse.....	B-255
Granite State Fire Ins. Co., Portsm'th, N. H.....	lvi
Great Southern Life Ins. Co., Houston.....	xxvi
Green & Michael, Athens, Ga.....	B-239
Gurley, Woodrough & Fitch, Omaha.....	B-253
Guthrie, J. Birney, New Orleans.....	B-230

Haas, Aaron, Son & Howell, Atlanta.....	B-32
Haight, Alonzo W., New York.....	B-154
Hall, Claud D., St. Louis.....	B-251
Hall, Edward E. & Co., New York.....	B-144
Hall & Benedict, Nashville.....	B-194
Hall & Henshaw, New York.....	B-145
Hanover Fire Ins. Co., New York.....	lvi
Harbaugh, C. H., Philadelphia.....	B-233
Harper, C. L. & Co., Philadelphia.....	B-179
Harris Co., Agency, Atlantic City.....	B-129
Hartford Accident and Indemnity Co., Hartford.....	xxix
Hartford Fire Ins. Co., Hartford.....	xxix
Herendeen & Mandeville, Elmira.....	B-254
Herrick, Auerbach & Vastine, Chicago.....	B-40
Hilbert & Baerwald Co., Milwaukee.....	B-211
Hilliard, J. G., New York.....	B-143
Hinckley & Woods, Boston.....	B-90
Hirschberg & Co., F. D., St. Louis.....	B-119
Holland, Rutledge & Lashly, St. Louis.....	B-252
Home Ins. Co., New York.....	iv-a
Home Life Ins. Co. of New York.....	xxlii
Home Life Insurance Co. of America, Phila- delphia.....	xi
Hood & Matachke Co., The, Minneapolis.....	B-107
Hopper Elmer J., New York.....	B-149

	PAGE		PAGE
Hornberger, J. G., San Antonio.....	B-201	Naghten, John. & Co., Chicago.....	B-41
Hosmer, R. W. & Co., Chicago.....	B-40	Nathan, Arthur S., & Co., Chicago.....	B-41
Hudson & Cheney, Syracuse.....	B-255	National Fire Ins. Co., Hartford.....	xli
Hunt, E. R. & Co., Philadelphia.....	B-179	National Life Ins. Co., Montpelier.....	xvli
Hutchinson, Rivinus & Co., Philadelphia.....	B-180	Neare, Gibbs, Geo. W., & Co., Cincinnati.....	B-161
Ide, Henry J., Boston.....	B-90	Nelson, W. L., & Co., Memphis, Tenn.....	B-192
Illinois Life Ins. Co., Chicago.....	xxxvii	Newburger & Co., Chicago.....	B-41
Insurance Agency Co., The, St. Louis.....	B-120	Newcomb, C. F., Providence, R. I.....	B-188
Ins. Co. of North America, Philadelphia.....	C	Newman & MacBain, Inc., New York.....	B-146
Irwin, Leon & Co., Inc., New Orleans.....	B-76	New England Equitable Ins. Co., Boston and St. Louis.....	xxii
Jackson, Herbert, Covington, Ky., Cincin- nati.....	B-245, B-257	New York Life Ins. Co., New York.....	xxdii
James, Fred S., & Co., Chic. & N. Y.....	B-39, B-144	New York Underwriters Agency, New York.....	A
James, Lee Warren, Dayton, O.....	B-257	North American Accident Ins. Co., Chicago.....	ii
James & Manchester Co., The, Cleveland.....	B-161	Norris, McPherson, Harrington & Wacr, Grand Rapids.....	B-248
John Hancock Mut. Life Ins. Co., Boston.....	xiv	North British and Mercantile Ins. Co., N. Y.....	xiv
Jones, Hocker, Hawes & Angert, St. Louis.....	B-252	Norwich Union Fire Ins. Society, Ltd., N. Y.....	xxvii
Jordan, Harry P., Waco.....	B-265		
	B-89	Obrion, Russell & Co., Boston.....	B-91
	Mo.....	O'Connor, W. A. & Co., St. Louis.....	B-120
	B-78	Ogden & Fay, New York.....	B-144
	B-258	Ohio Farmers Ins. Co., LeRoy.....	xxdii
	B-265	Olson, John F., Dallas.....	B-263
	B-21	Order of the Golden Seal, Roxbury.....	xxv
	B-145	Orient Ins. Co., Hartford.....	xxiv
	B-149	Otto, J. C., Spartanburg, S. C.....	B-261
	B-151		
	B-258		see..... xliii
	B-150		B-241
	B-77		B-38
	B-40		B-124
	xxiv-d		B-23
ia.....	B-180		B-90
			la..... xi
			B-79
			B-29
			London.....
			N. Y..... xxiv
Lamey, H. T., Denver.....	B-21	Pittsburgh Fire Insurance Co., Pittsburgh.....	lvi
Lathrop, Morrow, Fox & Moore, Kansas City, Mo.....	B-251	Pittsburgh Life & Trust Co., Pittsburgh.....	B-2
Latimer, W. Carroll, Atlanta.....	B-239	Platt, Yungman & Co., Philadelphia.....	B-181
Lauber, John P., Baltimore.....	B-86	Poor, Harry T. & Co., Baltimore.....	B-85
Law, Geo. W., Chicago.....	B-40	Pope & Lohman, Jefferson City, Mo.....	B-251
Lawton-Byrne-Bruner Ins. Agency Co.....	B-120	Preferred Accident Ins. Co., of New York.....	xlix
Layton, Charles & Edwin, London.....	xvii	Presbyterian Ministers Fund, Philadelphia.....	xxvii
Layton's Improved Arithmometer.....	B-146-b	Provident Life & Trust Co., of Phila.....	xxviii
Le Blanc & Bailey, Ltd., New Orleans.....	B-79	Prudential Ins. Co., of Newark, N. J.....	xviii, xix
Lee, Ralph W., Washington, D. C.....	B-29	Prussian Life Ins. Co.....	Inside Back Cover
Leonard, Turnbull & Johnson, Inc., Syracuse.....	B-154	Publications of The Spectator Company.....	I to IV
Levy, Leo, New York.....	B-260		
Life Ins. Co. of Virginia, Richmond.....	xlv	Ream, Ives & Wrightson, Inc., New York.....	B-150
Lindley, Penwell & Lindley, Danville, Ill.....	B-241	Redmond & Co., New York.....	Cover
Liverpool and London and Globe Ins. Co., Ltd., N. Y.....	lvii	Rehm & Olin, Indianapolis.....	B-55
Logue Bros. & Co., Inc., Pittsburgh.....	B-183	Reld, Wallace, New York.....	B-143
London Guarantee and Accident Co., Chicago.....	xxv	Reinhardt, I., & Son, Dallas.....	B-197
Low, Clarence F., New Orleans.....	B-79	Reserve Life Ins. Co., Pittsburgh.....	ii
		Reserve Loan Life Ins. Co., Indianapolis.....	xxix
McKibbin, George & Son, Brooklyn, N. Y.....	xxiv-c	Riall Jackson Company, The, Baltimore.....	B-84
Maloy & Brady, Baltimore.....	B-247	Richardson, E. J., & Sons, Baltimore.....	B-85
Manhattan Life Ins. Co., New York.....	xxvi	Richardson, Jackman & Swansen, Madison.....	B-269
Markham, W. H. & Co., St. Louis.....	B-118	Ridge & McNeill, Philadelphia.....	B-182
Marks Ins. Agency, The, Ferd, New Orleans.....	B-78	Riggs, Rossmann & Hunter, Inc., Baltimore.....	B-86
Marsh & McLennan, Chicago & N. Y.....	B-39, B-151	Ringler Co., F. A., New York.....	xxiv-b
Martin Bros. & Co., Omaha.....	B-125	Rogers & Rollo, Chicago.....	B-38
Masonic Mutual Life Assn., Washington, D. C.....	xx	Rollins-Burdick & Hunter Co., Chicago.....	B-40
Massachusetts Bonding & Insurance Co., Boston.....	iv-b	Rollo, Webster & Co., Chicago.....	B-41
Massachusetts Fire & Marine Ins. Co., Boston.....	B-88-a	Rosenberger, J. C., Kansas City, Mo.....	B-251
Maury & Donnelly-Williams & Thompson Co., Baltimore.....	B-84	Rosser, Stalon, Phillips & Hopkins, Atlanta.....	B-239
Meade, John Paulding, & Co., Boston.....	B-91	Roy Press, New York.....	xxiv-a
Meininger, Horace B., Philadelphia.....	B-182	Royal Life Ins. Co., Chicago.....	x
Mendenhall, Mark F., Spokane.....	B-267		
Merges, F., & Co., New York.....	B-146	Scaife, H. L., Clinton, S. C.....	B-260
Metropolitan Casualty Ins. Co., New York.....	xxiv-b	Schroeder, Chris., & Son Co., Milwaukee.....	B-214
Metropolitan Life Ins. Co., New York.....	xliv	Schrogers, Gross R., & Co., Dallas.....	B-195
Michigan Commercial Ins. Co., Lansing.....	ix	Seay & Seay, Dallas.....	B-263
Miller, E. J., Denver.....	B-21	Seinsheimer, J. F., & Co., Galveston.....	B-199
Miller, W. B., Chattanooga.....	B-261	Selling & Brand, Detroit.....	B-254
Millers National Ins. Co., Chicago.....	xxiii	Sewall & Alden, New York.....	B-146
Mills & Honness, New York.....	B-151	Sexton, Charles W., Co., Minneapolis.....	B-108
Minneapolis Ins. Agency, Minneapolis.....	B-107	Shackelford, W. T. & Co., Baltimore.....	B-33
Montgomery, Hall & Young, Omaha.....	B-253	Shaw, A. F., & Co., Chicago.....	B-38
Montross & Clarke Co., New York.....	xx-a	Shelby & Co., Edwin, Ltd., New Orleans.....	B-79
Moore, Case, Lyman & Hubbard, Chicago.....	B-39	Shipley, Edward E., Cincinnati.....	B-161
Mordecai & Gadsden & Rutledge, Charleston, S. C.....	B-260	Shook, Henry & Son, Pittsburgh.....	B-184
Morgan, J. P. & Co., New York.....	Cover	Simpson, Campbell & Co., Boston.....	B-91
Moss, The Hartwig, Ins. Agency, Ltd., New Orleans.....	B-78	Slaymaker, Burke G., Indianapolis.....	B-242
Mullenneaux Co., E. V., Albany.....	B-136	Smith, Davis & Co., Buffalo.....	B-138
Mutual Benefit Life Ins. Co., Newark.....	C	Smith, Marshall J., & Co., Ltd., New Orleans.....	B-79
Mutual Life Ins. Co. of New York.....	xxx	Smith, J. Parsons, Jr., Philadelphia.....	B-181
		Smith, S. F., & Son, Syracuse.....	B-154
		Smythe & Visanska, Charleston, S. C.....	B-260

	PAGE		PAGE
Springfield F. & M. Ins. Co., Springfield, Mass...	xvi	United States Fidelity and Guaranty Co.,	
Standard Accident Ins. Co., Detroit.....	lvi	Baltimore.....	xxii
Standard Fire Ins. Co. of N. J., Trenton.....	xl	United States Life Ins. Co., New York.....	xli
Standard Life Ins. Co., of Pittsburgh.....	B		
Standart, Frederick W., Denver.....	B-22		
Starkweather & Shepley, Inc., Chicago, Boston,			
New York, Providence..	B-41, B-91, B-149, B-188	Van Houten & Sherwood Co., Jersey City.....	B-131
State Life Insurance Co., Indianapolis.....	xx	Virginia F. and M. Ins. Co., Richmond.....	xxxix
State Savings & Trust Co., Indianapolis.....	B-51		
Stephens, Will, Los Angeles.....	B-14		
Stephany & Co., Atlantic City.....	B-130		
Stewart, Kerdolff & Sydnor, Kansas City.....	B-116		
Stewart, The W. H., Agency Co., Denver.....	B-22		
Stokes, Packard, Haughton & Smith, Phila-			
delphia.....	B-180	Wadsworth, E. L., & Co., Erie.....	B-175
Stone, Mathews & Co., Philadelphia.....	B-181	Wagner, F. H., Agency, Minneapolis.....	B-108
Stringfellow, Wm. E., St. Joseph.....	B-251	Wagner, Geo. E., & Co., Philadelphia.....	B-181
Sun Ins. Office of London, New York.....	xxxiv	Wagner & Taylor Co., Philadelphia.....	B-180
Svea F. and L. Ins. Co., Ltd., Gothenburg,		Wakefield, Morley & Co., Hartford.....	B-25
Inside Back Cover		Wallace & Le Sueur, Macon.....	B-240
Sweetser, H. P., Portland, Me.....	B-247	Walters, Kelly & Co., New York.....	B-146
		Warren, Cady, Ladd & Hill, Detroit.....	B-254
		Watson, E. L., & Co., Providence.....	B-188
		Weed & Kennedy, New York.....	B-147
		Werth Insurance Agency, St. Louis.....	B-120
Thomas, John M., & Co., Dallas.....	B-197	West, The W. H., Co., Washington, D. C.....	B-29
Thompson, R. H. & J. H., Jackson.....	B-250	Western Accident and Indemnity Co., Helena..	x
Thowless, Arthur J., New York.....	B-151	Western Assurance Co., Toronto, Canada.....	xlx
Travelers Ins. Co., of Hartford.....	xxi	Whittemore, F. Churchill Co., St. Louis.....	B-119
Treadwell, Stephen C., Oklahoma City.....	B-258	Wile, Loeb & Gutman, Chicago.....	B-42
Turner & Thomas, Baltimore.....	B-84	Wiley, Magill & Johnson, Chicago.....	B-88
Turney & Sipe, Cleveland.....	B-257	Williams, J. M., Greensboro.....	B-255
Tyler & Rutherford, Inc., Washington, D. C...	B-29	Willis, John H., Marysville, O.....	B-258
		Winter-Hunter Co., The, Cincinnati.....	B-159
		Wolf, M., & Son, Baltimore.....	B-85
		Wolf, H., New York.....	xx-a
Underwriters Brokerage Corporation, N. Y...	B-150	Wood, Richard L., & Co., Buffalo.....	B-138
Union Casualty Ins. Co., Philadelphia.....	xlii	Woodward & Williamson, Inc., Jersey City....	B-131
Union Central Life Ins. Co., of Cincinnati.....	xlii	Worthington & Sill, Inc., Buffalo.....	B-188
United States Casualty Co., New York.....	lviii		

WRITE THE

UNION CASUALTY INSURANCE CO.

HOME OFFICE

UNION CASUALTY BUILDING

PHILADELPHIA

FOR

**Agency in States of Pennsylvania, Ohio, New Jersey,
Maryland, District of Columbia, Illinois,
Michigan, Kentucky, Nebraska, Indiana**

WORKMEN'S
COMPEN-
SATION
EMPLOYERS
AND PUBLIC
LIABILITY
TEAMS

INSURANCE

ELEVATOR
AUTOMOBILE
COLLISION
PROPERTY DAMAGE
PLATE GLASS
STEAM BOILER

Established 1809

Entered the United States in 1866

North British and Mercantile Insurance Co. Of London and Edinburgh

OFFICE

76 William Street, New York City

THE



Mutual
Life Insurance Co.
of Boston, Mass.

**Good Contracts to Reliable
Agents. Address the Company**

ROLAND O. LAMB, President
ARNOLD A. RAND, Vice-President
EDWIN B. HOLMES, 2nd Vice-President
WALTON L. CROCKER, 3rd Vice-Pres. and Sec'y
L. H. HOWE, Actuary
ROBERT K. EATON, Superintendent of Agencies
ELBERT H. BROCK, Asst Supt. of Agencies

Get a Binder for your *Spectator*

No systematic reader of a technical journal like *The Spectator*, should waste the full value of the subscription price paid by throwing away the paper after reading, but should keep it on file for future reference. Prominent company managers and other underwriters who keep *The Spectator* on file will testify to the benefits derived thereby.

Send \$1.00 to the undersigned and we will forward a handsome binder that will carry 26 numbers of the paper or one volume, bound substantially in cloth and stamped on the front cover and back with gilt inscription of the name of the journal.

THE SPECTATOR COMPANY
135 William Street New York

The Successful Western Company

Chartered by the State of Missouri as a Stock Company

The Middle-West is the most prosperous section of America and the best field for life insurance salesmen. Get details of our agency proposition—liberal commissions and continuous renewals. During 1914, the Kansas City Life was conspicuous among the moderate sized companies for its large volume of new business.

FRED W. FLEMING, Sec'y

J. B. REYNOLDS, Pres.

100 Broadway

The home of
the largest surety
company in the
world, the

**American
Surety Company
of New York**

Every kind of
surety bond. The
oldest surety com-
pany in the United States.
Capital five million dollars.

Ready Reckoner

FOR
EARNED AND UNEARNED
PREMIUMS.

READY RECKONER FOR EARNED AND UNEARNED PREMIUMS. A Series of Tables designed for the Speedy Calculation of the Sums earned and unearned on Policies of Insurance; by the late WILLIAM ELLSWORTH, Jr., formerly of the Continental Fire Insurance Company.

This new and important work is designed to furnish representatives of Fire Insurance Companies the means for instantaneously computing earned and unearned premiums. The method is the simplest yet devised, and can be comprehended by any one who is competent to understand the easiest rules of arithmetic. The tables prepared furnish a ready-made answer to all the problems relating to premiums that underwriters are required to solve. WM. ELLSWORTH, Jr., author of the Ready Reckoner, was a well known mathematician, who was long connected with the Continental and Niagara fire insurance companies, and later with the Caledonian Insurance Company. THE READY RECKONER is the result of his daily experience, and is designed to simplify the calculations required of every underwriter. 12mo., 80 pp. Printed on fine paper and substantially bound in half leather.

Price, \$5.00 Per Copy.

THE SPECTATOR COMPANY,
PUBLISHERS,
135 William Street, New York.

1849

LARGEST FIRE INSURANCE COMPANY
Chartered by the State of Massachusetts

1915

Incorporated 1849

Charter Perpetual

SPRINGFIELD FIRE and MARINE
INSURANCE COMPANY, of Springfield, Mass.

CASH CAPITAL, - - \$2,500,000.00

ANNUAL STATEMENT, JANUARY 1, 1915

TOTAL ASSETS, - - - \$10,970,404.14

LIABILITIES				
CAPITAL STOCK	-	-	-	\$2,500,000.00
Reserve for Re-insurance	-	-	-	5,542,965.64
Reserve for all unpaid Losses	-	-	-	583,700.36
Reserve for all other Liabilities	-	-	-	353,301.61
TOTAL LIABILITIES				\$6,479,967.61
NET SURPLUS	-	-	-	1,990,436.53
SURPLUS TO POLICYHOLDERS	-	-	-	4,490,436.53
LOSSES PAID SINCE ORGANIZATION	-	-	-	61,973,344.28

W. J. MACKAY, Secretary
PRIOLEAU ELLIS, Ass't Sec'y

A. W. DAMON, President
CHAS. E. GALACAR, Vice-President
GEO. G. BULKLEY, Ass't Sec'y

F. H. WILLIAMS, Treasurer
E. H. HILDRETH, Ass't Sec'y

A. F. DEAN, Manager
E. G. CARLISLE, 2nd Asst. Manager

WESTERN DEPARTMENT, CHICAGO, ILL.
J. C. HARDING and W. H. LININGER, Ass't Managers
L. P. VOORHEES, Cashier

GEO. W. DORNIN, Manager

PACIFIC COAST DEPARTMENT, SAN FRANCISCO, CAL.
JOHN C. DORNIN, Ass't Manager

Agencies in all Prominent Localities throughout the United States and Canada

1865

GOLDEN JUBILEE

1915



UNITED STATES DEPARTMENT, 123-133 WILLIAM STREET, NEW YORK
C. H. FRANKLIN, MANAGER AND ATTORNEY
JNO. M. SMITH, SECRETARY

POLICIES ISSUED
WORKMEN'S COMPENSATION
LIABILITY

EMPLOYERS	GENERAL	AUTOMOBILE
PUBLIC	LANDLORDS	VESSEL OWNERS
TEAMS	ELEVATOR	CONTINGENT
DRUGGISTS, PHYSICIANS AND HOSPITAL		
BURGLARY	INDIVIDUAL ACCIDENT AND HEALTH	
WORKMEN'S COLLECTIVE	INDUSTRIAL ACCIDENT AND HEALTH	

TRUSTEE
UNION TRUST CO. OF NEW YORK
80 BROADWAY, NEW YORK

THE FRANKFORT HAS BEEN PAYING CLAIMS FOR FIFTY YEARS
ALL OVER THE WORLD

PUBLISHERS' ANNOUNCEMENT

For forty-two years THE INSURANCE YEAR BOOK has appeared annually, expanding year by year with the growth of the insurance business, and adding new features to its mass of information as the conditions demanded. The publishers therefore take pride in presenting the forty-third annual edition, and in acknowledging the widespread recognition that has been accorded this publication, both in this country and abroad.

The 1915 edition of the YEAR BOOK is issued in two volumes, as heretofore, one being devoted to LIFE, CASUALTY and MISCELLANEOUS INSURANCE, and the other to FIRE and MARINE INSURANCE. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1914. Some of the principal features of this volume are briefly summarized as follows:

LIFE AND MISCELLANEOUS VOLUME

This volume covers statistics and information concerning legal reserve life insurance companies, assessment life associations, fraternal orders, stock and mutual casualty companies, assessment accident and sick benefit companies, and a large amount of data covering foreign companies and business in foreign countries. A special section is devoted to Canadian organizations and business.

The tremendous volume of business reported by life and miscellaneous insurance organizations is slightly indicated by the following totals:

LEGAL RESERVE LIFE INSURANCE COMPANIES

Premium receipts	\$748,982,868	Surplus funds	\$665,998,682
Total income	988,102,214	New business (ordinary).....	2,507,459,687
Payments to policyholders.....	510,606,015	New business (industrial).....	878,789,009
Total disbursements	708,398,578	Insurance in force (ordinary).....	17,881,452,043
Admitted assets	4,940,383,344	Insurance in force (industrial).....	4,168,848,171

ASSESSMENT LIFE AND FRATERNAL ORDERS

Assessments and annual dues.....	\$188,831,919	Total assets	\$201,765,065
Total income	152,920,718	New business	1,167,175,827
Paid policyholders	108,061,880	Certificates in force (number).....	8,373,831
Total disbursements	129,085,818	Insurance in force	9,566,481,602

STOCK, CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

Capital	\$78,221,895	Total income	\$162,029,886
Total assets	544,957,974	Payments to policyholders.....	71,841,961
Surplus to policyholders	152,434,934	Dividends to stockholders.....	4,783,269
Premium receipts	153,955,616	Total disbursements	148,445,854

MUTUAL ACCIDENT AND SICK BENEFIT ASSOCIATIONS

Assessments and annual dues.....	\$12,922,347	Total assets	\$7,398,218
Total income	14,424,026	Number of certificates written.....	1,258,444
Paid policyholders	8,463,821	Number of certificates in force.....	1,811,949
Total disbursements	13,210,575		

The Directory of Insurance Agents (with supplemental lists of Insurance Attorneys and Medical Examiners) occupies 275 pages, 4 columns to the page, and comprises about 62,000 names, being the most comprehensive list of its kind extant.

In addition to the foregoing, there is a considerable amount of other useful information presented regarding various features of the insurance business, each adding its quota to the value of this volume, which, aside from advertising matter, contains over 1,200 pages. The Fire and Marine volume is similarly comprehensive in covering its peculiar field.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

THE SPECTATOR COMPANY.

NEW YORK, July 12, 1915.

The Prudential

FOUNDED BY JOHN F. DRYDEN, PIONEER OF INDUSTRIAL INSURANCE IN AMERICA

Total Paid Policyholders since Organization, plus Amount Held at Interest to their Credit, over	656 Million Dollars
Paid for Insurance Issued and Revived during 1914	518 Million Dollars
Assets, over	361 Million Dollars
Liabilities { Including Policy Reserve, over 291 Million Dollars; and amount set aside for Holders of Deferred Dividend Policies, over 27 Million Dollars; of which there is payable in 1915, nearly 7 Million Dollars }	nearly 325 Million Dollars
Capital and Surplus, over	36 Million Dollars

Nearly 13 Million Policies in Force Insuring nearly **2 BILLION, 600 MILLION DOLLARS**

Lowest Expense Rate in the History of the Company

OFFICERS

FORREST F. DRYDEN .		President
JOHN K. GORE . . .	Vice-President and Actuary	WILBUR S. JOHNSON . . . 2d Vice-Pres. and Comptroller
EDWARD GRAY . . .	3rd Vice-President	EDWARD D. DUFFIELD 4th Vice-Pres. and Gen. Solicitor
EDWARD KANOUSE . . .	Treasurer	WILLIAM I. HAMILTON . . . Secretary
RICHARD V. LINDABURY . . .	General Counsel	THEO. C. E. BLANCHARD . . . Supt. Real Estate
FREDERIC A. BOYLE . . .	Cashier	FREDERICK L. HOFFMAN . . . Statistician
VALENTINE RIKER . . .	Assistant Secretary	GEORGE W. MUNSICK . . . Assistant Secretary
GEORGE P. WILLIAMS . . .	Assistant Secretary	GEORGE B. SPEER . . . Assistant Secretary
FREDERICK A. C. BAKER . . .	Assistant Secretary	ROBERT GEMMELL . . . Assistant Secretary
ARCHIBALD M. WOODRUFF . . .	Assistant Secretary	WILLIAM R. KONOW . . . Assistant Secretary
EDWIN F. KULP . . .	Assistant Secretary	FRED W. TASNEY . . . Assistant Secretary
WALTER A. JAQUITE . . .	Medical Director	WILLIAM PERRY WATSON . . . Consulting Medical Director
J. ALLEN PATTON . . .	Associate Medical Director	PAUL FITZGERALD . . . Associate Medical Director
FREDERICK H. JOHNSON . . .	Associate Actuary	HOLGER E. KRAUSE . . . Assistant Actuary
GEORGE S. MOWER . . .	Assistant Actuary	JAMES F. LITTLE . . . Assistant Actuary
GEORGE W. GORE . . .	Supervisor	HARRY VLIET . . . Supervisor
J. H. HUNTINGTON, JR. . .	Supervisor	J. ALBERT SANDFORD . . . Supervisor
WILLIAM J. GRAFF . . .	Supervisor	CHARLES A. STONELAKE . . . Office Supervisor
WILLIAM W. VAN NALTS . . .	Office Supervisor	DAVID A. MCINTYRE Supv. of Printing and Allied Depts
JOHN H. BIRKETT . . .	Supervisor	REGINALD H. ELPHINSTONE . . . Supervisor
JOHN W. HALSEY . . .	Supervisor	HARRY C. THOMPSON . . . Assistant Comptroller
HARVEY THOMAS . . .	Supervisor of Publications	JAMES L. DEXTER . . . Supervisor
FRANK E. BOYD . . .	Supervisor	EVANDER J. MACIVER . . . Supervisor
LEWIS F. MACKENZIE . . .	Asst. Medical Director	ALFRED HURRELL . . . Associate General Solicitor

DIRECTORS

(Elected by the Stockholders)

THEO. C. E. BLANCHARD
EDWARD KANOUSE
FORREST F. DRYDEN
WILLIAM T. CARTER
ANTHONY R. KUSER

WILBUR S. JOHNSON
RICHARD V. LINDABURY
JOHN K. GORE
WILLIAM J. MAGIE
BENNETT VAN SYCKEL

GILBERT COLLINS
EDWARD GRAY
EDWARD D. DUFFIELD
JAMES S. ALEXANDER
HOWARD BAYNE

(Appointed by the Chancellor, from the policyholders, pursuant to Chapter 81, Laws of 1907 of the State of New Jersey)

EDWARD J. ILL

EDWIN A. STEVENS

ISAAC F. ROX

The Prudential Insurance Company of America
Incorporated under the laws of the State of New Jersey
Home Office, Newark, N. J.

The State Life

Indianapolis

**NOT THE OLDEST; NOT THE LARGEST;
JUST THE BEST**

**Splendid Territory; Profitable Contracts;
For Men Who Can Do Things**

On Agency Matters Address

CHARLES F. COFFIN

Vice-President

1231 State Life Building

A FEDERAL INSTITUTION

**The Masonic
Mutual Life
Association**
of the
District of Columbia

**CHARTERED BY SPECIAL ACT
OF CONGRESS, March 3, 1869.**

**Its Agents make more money than they
could representing a commercial com-
pany and the work is more congenial.**

**For terms and territory write to
WM. MONTGOMERY, Washington, D. C.
New Masonic Temple
Secretary and General Manager.**

**Required by the laws of the United States to main-
tain the legal reserve on every policy.**

ATLAS
Assurance Co., Ltd.
— OF LONDON —

ESTABLISHED

1808

New York Branch
100 WILLIAM STREET

H. WOLFF

Book Manufacturer

518-534 WEST 26th STREET

NEW YORK

THIS Bindery is equipped to manufacture books of all kinds in any quantities or styles. Books of Reference and Catalogues a Specialty.

Both volumes of the 1915 INSURANCE YEAR BOOK are bound by me.

Telephones { 3270
3271 } Beekman
3272

**Montross & Clarke
Co.**

*Stationers
Printers . .*

Catalog Printing
Lithographing-Engraving
Blank Book Makers
Office Supplies

Store: 12 CLIFF STREET, N. Y.
Shop: 30 FERRY STREET, N. Y.



POLICY BOND
is the correct paper on
which to have your
Policies printed.

Samples may be
had on request.

**COMMERCIAL
PAPER COMPANY**
25 Howard Street
New York City

BOSTON INSURANCE COMPANY

BOSTON, MASS.

Capital
\$1,000,000.

Surplus
\$2,000,000.

Fire, Marine, Automobile, Tornado,
Yacht and Tourist Baggage Insurance.

HOME OFFICE:

Company's Building
87 Kilby Street, Boston, Mass.

NEW YORK OFFICE:

66 Beaver Street.

BALTIMORE OFFICE:

Chamber of Commerce Building.

WESTERN DEPARTMENT:

A. D. Baker & Co., Managers,
Lansing, Michigan.

PACIFIC COAST DEPARTMENT:

H. J. Knowles, Manager (Marine)
Curtis & Gordon, Managers (Fire and
Automobile)
San Francisco, Cal.

SOUTHWESTERN DEPARTMENT:

(Texas, Arkansas, Louisiana)
J. M. Thomas & Co., General Agents,
Dallas, Texas.

FLORIDA DEPARTMENT:

J. H. Norton & Co., General Agents,
Jacksonville, Florida.

Agents and Brokers Representing the Travelers Possess Great Advantages

LIFE INSURANCE

Our Guaranteed Low Cost Life Insurance Policies guarantee every figure and eliminate all uncertainties. They contain a disability clause by which in event of permanent total disability before age sixty, the policy immediately matures for the full value by the payment of a guaranteed income to the disabled insured.

That the merits of this form of life insurance appeal to business men is evidenced by the fact in the percentage of increase during the last five years The Travelers stood second among all the leading life insurance companies in the country.

OUR ACCIDENT AND HEALTH POLICIES

are famous the world over for their broad coverage, prompt payment and fair spirit of adjustment.

OUR COMPENSATION AND LIABILITY POLICIES

afford the most complete coverage and afford a service of inspection and safety engineering for the prevention of accidents the most efficient in the world.

The agent and broker who can supply these several needs possesses the broadest and most remunerative field for his efforts. One aids the other.

Moral: Represent

The Travelers Insurance Company
HARTFORD, CONN.

COST OF INSURANCE

American Experience 3 1/2 Per Cent

**ILLINOIS STANDARD MODIFIED PRELIMINARY
TERM BASIS**

Computed by N. J. Frey

Prepared to meet the demand for accurate computations necessary to determine the expected mortality as required by the annual statement blanks of the insurance department and also in computing annual dividends.

Price \$10 per copy

THE SPECTATOR COMPANY

CHICAGO OFFICE:
INSURANCE EXCHANGE,

135 WILLIAM STREET,
NEW YORK.

CAPITAL PAID IN CASH
\$2,800,000

TOTAL RESOURCES OVER
\$8,000,000

UNITED STATES FIDELITY AND GUARANTY CO. BALTIMORE, MD.

ISSUES

Judicial
Contract
Fidelity
Official
Railroad
Fraternal Order
Bank and
Internal Revenue

BONDS

INSURES

Banks
Residences and
Mercantile
Establishments

AGAINST

Loss and
Damage

BURGLARY

ISSUES

Accident—Health
Plate Glass
Physicians, Dentists and
Druggists Liability
Liability (Employment Public)
Elevator—Teams
Automobile
Workmen's Collective

POLICIES

**Offers to Merchants the Best Possible Protection
Through Its Department of Guaranteed Attorneys**

JOHN R. BLAND, President

GEO. R. CALLIS, Vice-Pres. and Sec'y-Treas.

W. H. DOWELL, President

B. J. TAUSIG, Chairman of Board
W. H. WEST, Treasurer

BALTIMORE
Chamber of Commerce and Equitable
WESTERN DEPARTMENT

A. D. Baker & Company

Lansing, MICHIGAN LAWS 1901

PACIFIC COAST DEPARTMENT DOLLARS

H. J. Knowles, Manager COMPENSATION, AUTOMOBILE
Curtis & Gordon, Manager PLATE GLASS INSURANCE
(Automobile)

ST. LOUIS

San Francisco, Cal.

SOUTHWESTERN DEPARTMENT Casualty Company

(Texas, Arkansas, Louisiana) 31st, 1914.

J. M. Thomas & Co., General
Dallas, Texas.

LIABILITIES

\$619,536.69
949,440.07
83,732.95
35,347.68
9,500.00
51,039.57

FLORIDA DEPARTMENT

J. H. Norton & Co., General A
Jacksonville, Florida.

1,748,596.96
825,952.4
1,000,000.00

\$3,574,549.42

OVER HALF A CENTURY'S BENEFACTION
(54th Year)

GEO. E. IDE, President

The Home Life Insurance Co. of New York

Has paid to Policyholders and their Beneficiaries since organization in 1860 over **\$53,000,000**

And now holds in Admitted Assets over **\$30,000,000**

A total of **\$101.60** for every **\$100** IN PREMIUMS RECEIVED

Its gain in Insurance in Force during the past 10 years is 61.4%; its gain to Insurance Written in 1914 is 31.4%; its Ratio of Actual to Expected Mortality during 1914 is 66.98%; its Surplus Earnings to Premiums since 1860 is 14.96%; and in 1914 14.11%; since 1860 the Dividends Paid to Policyholders amount to 12.36% of the premiums received, and in 1914, 13.83%.

A Conservatively Progressive Company issuing the Most Desirable Forms of Participating Insurance.

HOME OFFICE: 256 Broadway, New York

W. H. STEVENS, President

JOHN Q. ADAMS, Secretary

CHARTERED 1853

The Agricultural Insurance Company of Watertown, N.Y.

INSURES AGAINST

Fire, Lightning and Tornado

SIXTY-SECOND ANNUAL STATEMENT, JANUARY 1, 1915

Capital	\$500,000.00
Assets (to protect Policyholders)	4,378,293.21
Conflagration Surplus	200,000.00
Surplus to Policyholders	2,268,036.88
Net Surplus to Stockholders	1,568,036.88
TOTAL LOSSES PAID SINCE ORGANIZATION, \$22,979,147.00	



BANKERS LIFE COMPANY

DES MOINES

IS purely mutual with preferred risks and an exceptional record of thirty-five years for a low rate of mortality, prompt payment of claims, economy of management, security of funds, and favorable returns to policyholders.

ITS AGENTS ALL ARE PROSPEROUS. IT HAS A PLACE FOR YOU.

Over \$100,000,000 of Legal Reserve Insurance Written in Three Years.

Admitted Assets over \$25,000,000.

ORIENT

Insurance Company

HARTFORD, CONN.

Capital . . \$1,000,000.00

Assets . . 3,625,672.00

Net Surplus . 1,002,065.44

A. G. McILWAINE, JR., President

HENRY W. GRAY, JR., Secretary

A Valuable Aid to Life Insurance Agents

THE MONTHLY

INCOME POLICY

By W. T. NASH

A booklet containing instructions to Agents relative to the advantages of the monthly income form of insurance.

Arguments Clearly Set Forth

Hints, Instructions and Aphorisms.

The publishers have issued two editions of this work, one being in cloth binding, for permanent use by the life insurance canvasser; the other in heavy paper binding.

PRICES

Cloth Binding		Heavy Paper Binding	
Per copy.....	\$.50	Per copy....	\$.30
12 copies....	4.00	12 copies..	2.00
50 " ..	15.00	50 " ..	8.00
100 " ..	25.00	100 " ..	10.00
500 " ..	100.00	500 " ..	40.00
1000 " ..	150.00	1000 " ..	60.00

An Auxiliary Publication

Safeguarding the Home

A leaflet pointing out to prospects the advantages of monthly income policies.

Send 6 cents for sample copy.

THE SPECTATOR COMPANY

Chicago Office: Insurance Exchange

135 William Street NEW YORK

TELEPHONES, 3160-3161-3162 BEEKMAN

General Printing

OF ALL KINDS

ROY PRESS
Beekman and Gold Sts.
NEW YORK

Insurance Printing
Trade Papers and Book Work
Pamphlet Binding

THIS Establishment is especially equipped to handle large lines of Insurance Printing. Many companies throughout the country order all their supplies from us. Managers and Agents are requested to send for estimates. :: :: :: :: ::
The numerous publications of THE SPECTATOR COMPANY are printed here.

Cologne Reinsurance Company

Mercury Reinsurance Company

Both of Cologne, Germany

TRANSACT REINSURANCE ONLY

The Life Reinsurance Contracts of the Cologne and the Mercury are liberal and up-to-date in every particular. Write for information. Contracts for Life Reinsurance can be made on the Yearly Renewable Term plan or on the Co-insurance plan.

M. W. Torroy, U. S. Manager for Life Reinsurance
No. 1 Liberty Street, New York

**BEST EQUIPPED
 COMMERCIAL
 DESIGNING
 PHOTO-ENGRAVING
 ELECTROTYPING
 PHOTOGRAPHING
 & ILLUSTRATING
 PLANT IN THE WORLD**

**THE
 F. A. RINGLER & CO.**

GENERAL OFFICE
 40-42 PARK PLACE TO 39-41 BARCLAY ST.
 UPTOWN BRANCH
 207-217 WEST 25TH STREET
 NEW YORK

THE METROPOLITAN CASUALTY

INSURANCE CO. OF NEW YORK

Home Office - 47 CEDAR STREET

CHARTERED 1874

**PLATE GLASS
 PERSONAL ACCIDENT
 AND HEALTH**

POLICIES

OF THE MOST APPROVED FORMS

EUGENE H. WINSLOW, President
DANIEL D. WHITNEY, Vice-President

S. WM. BURTON, Secretary

ALONZO G. BROOKS, Asst. Secretary

RELIABLE AND ENERGETIC AGENTS WANTED

RATE BOOKS PRINTED AND BOUND

—In—
Leather,
Cloth and
Other
Material

HHEADQUARTERS for the
very flexible Pocket Rate
Books now in general use by
the larger Insurance Com-
panies.

BEST Equipped Establish-
ment in Greater New York
making a specialty of the
Manufacture of Rate Books.

WE bind all the Spectator
Company's Flexible
Leather Publications.

Estimates Furnished

GEORGE McKIBBIN & SON

BUSH TERMINAL

3rd Avenue, 33rd to 34th Streets

Brooklyn Borough

**TELEPHONE
SUNSET FIFTY-SIX**

NEW YORK CITY

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA

WALTER LE MAR TALBOT, President

¶A progressive company that has given life insurance some of its best ideas. Originator of the disability provision in modern life insurance.

¶The Fidelity's prosperity, substantial progress and prompt payment of claims for over thirty-five years, are excellent credentials to public confidence.

Insurance in Force over - \$134,000,000.00

Paid to and held in
trust for policyholders over 65,000,000.00

A few desirable openings in good territory for the right men.

The
Knickerbocker Press
(G. P. Putnam's Sons)
2-4-6 West 45th Street
NEW YORK

**Printing
Binding
and
Book
Manu-
facturing**

Books, Mono-
graphs, Reports,
Genealogies,
Catalogues and
all other kinds of
printing handled
expeditiously
with good taste
and at moderate
cost.

F. A. FLINN, Inc.

PAPER

32 BEEKMAN STREET

N E W Y O R K

Have you tried

1776 BOND

for your policies? NONE BETTER

Sole Agents in United States
**IMPROVED INDIA
BIBLE PAPER**

A Very Desirable Paper for Rate Books

THE SIGN OF GOOD CASUALTY INSURANCE

Established 1869

LONDON GUARANTEE and ACCIDENT CO., LTD.

HEAD OFFICE: 134 SO. LA SALLE STREET
CHICAGO, ILL.

F. W. LAWSON, General Manager

ALL BRANCHES OF

Liability, Compensation, Automobile, Accident, Health, Burglary, Boiler and Credit Insurance.

The Order of the Golden Seal

is one of the Fraternal Beneficiary Societies with an actuarial Valuation showing Better Than One Hundred Per Cent Solvency.

This is due to its operation on Old Line Legal Reserve Plans, combined with all the advantages of a Fraternal Order.

Offices at

Roxbury, New York

Richmond, Virginia

68 Maiden Lane,
New York

Are you looking for an Opportunity?

See what the Year Book tells you the Atlantic has accomplished, and you will realize what opportunity it has for you. Its past progress will continue—will you share it?

**Atlantic Life
Insurance Co.**
Richmond, Va.

GERMAN FIRE INSURANCE CO.

OF WHEELING, WEST VA.

1219 CHAPLINE STREET

Organized in 1867

Capital Stock - - \$200,000.00

Assets - - - - - 620,024.11

NET SURPLUS - 121,152.65

OFFICERS

WM. F. STIFEL, President

A. REYMANN, Vice-President

F. RIESTER, Secretary

S. W. RICE, } Asst. Secretary and
Supt. of Agencies

GREAT SOUTHERN LIFE INSURANCE COMPANY HOUSTON, TEXAS

J. S. RICE,
Chairman of
the Board

J. T. SCOTT,
Treasurer

THE LEADING TEXAS COMPANY

**Largest Amount of Insurance in
Force of Any Company
in the South**

**Writing the Largest Amount
of Insurance in Texas of Any
Company Operating in the State**

For Agency Contracts Address
O. S. CARLTON, President

Build Your Own Business

under our direct general agency contract. This is a liberal proposition for which men of ability can qualify. A few exceptional opportunities are

open at present.

For particulars
address: JOHN
F. ROCHE, Vice-
President,



Organized 1850

The Manhattan Life Insurance Company

66 Broadway

New York

ANOTHER NOTABLE YEAR

The
GERMANIA
Life Insurance Company
of New York

IN ITS FIFTY-FIFTH YEAR

Passed the \$50,000,000 mark in Assets and the \$150,-
000,000 mark in Insurance in Force (PAID-FOR basis)

Assets (January 1, 1915)	-	\$50,874,700.88
Liabilities	- - -	44,459,052.38
Guarantee and Dividend Funds		\$6,415,648.50

Efficient management, attractive and liberal policies,
and unusually desirable general agency contracts all
help to make the GERMANIA LIFE'S growth nor-
mal and certain.

We have a few Desirable Openings
for Men of High Standard. Address
for a direct contract connection:

HOME OFFICE
50 Union Square, New York, N. Y.

NORWICH UNION
FIRE INSURANCE SOCIETY
LIMITED

NORWICH, ENGLAND

Established, A. D., 1797

FIRE AND TORNADO INSURANCE

UNITED STATES TRUSTEES

A. W. HARD, Esq.,	Of Messrs. Hard & Rand
W. EMLEN ROOSEVELT, Esq.,	Of Messrs. Roosevelt & Son
JAMES A. SCRYMSER,	President Central and South American Tel. Co.

Head Office for the United States, 59 John St., New York

J. MONTGOMERY HARE,	} Managers	J. F. VAN RIPER, Branch Secy.
WILLIAM HARE,		J. H. BURGER, Supt. of Agencies

**The Fidelity and Casualty Company
of New York**

92 Liberty Street, New York, N. Y.

Annual Statement, December 31, 1914

ASSETS	:	:	:	:	:	:	:	:	:	:	:	\$11,858,729.53
LIABILITIES	:	:	:	:	:	:	:	:	:	:	:	8,319,608.72
CAPITAL	:	:	:	:	:	:	:	:	:	:	:	1,000,000.00
SURPLUS OVER ALL LIABILITIES	:	:	:	:	:	:	:	:	:	:	:	2,539,120.81
LOSSES PAID TO DECEMBER 31, 1914	:	:	:	:	:	:	:	:	:	:	:	48,580,800.32

This Company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

The
**Provident Life and Trust Co.
of Philadelphia, Pa.**

Insurance in Force (Paid for basis) :: \$316,615,000

**What is the Best Form of Policy?
Write for Information.**

**J. THOMAS MOORE, Manager Insurance Department.
Fourth and Chestnut Streets.**

THE “TWO HARTFORDS”

THE HARTFORD FIRE INSURANCE COMPANY has transacted a fire insurance business, honorably, for more than one hundred years. Its reputation and traditions are its most valuable assets and forbid sharp practice. It has ample financial resources.

THE HARTFORD ACCIDENT & INDEMNITY COMPANY has been organized to conduct a general casualty and liability business. It is progressing on the liberal, yet sound, principles that have always been the keynote of the growth of the parent organization.

Hartford Fire Insurance Company
Hartford, Conn.

Hartford Accident & Indemnity Company
Hartford, Conn.

- | <i>Fire Policies</i> | |
|-------------------------------|-----------------|
| <i>Buildings</i> | <i>Contents</i> |
| <i>Tornado</i> | <i>Rents</i> |
| <i>Use and Occupancy</i> | |
| <i>Automobiles</i> | <i>Hulls</i> |
| <i>Mail Packages</i> | |
| <i>Merchandise in Transit</i> | |
| <i>Tourists' Floater</i> | |
| <i>Salesmen's Samples</i> | |

- | <i>Automobile</i> | |
|-------------------------------|------------------|
| <i>All Insurable Hazards</i> | |
| <i>Plate Glass</i> | <i>Liability</i> |
| <i>Workmen's Compensation</i> | |
| <i>Burglary</i> | <i>Theft</i> |
| <i>Hold-up</i> | |
| <i>Accident and Health</i> | |
| <i>Surety Bonds</i> | |
| <i>Fidelity Bonds</i> | |

For “Hartford” Service Buy “Hartford” Policies.

R. M. BISSELL, President

“Pre-eminence in Benefits to Policyholders”

THE SLOGAN

THE MUTUAL LIFE

Insurance Company of New York

Paid <i>to</i> Policyholders in 1914	-	-	\$69,032,809.59
Received <i>from</i> Policyholders in 1914	-		<u>58,419,936.89</u>
Excess of Payments over Receipts	-	-	\$10,612,872.70
Paid Dividends in 1914	-	-	\$17,626,265.36

Mutual Life Agents Make Most Money

BECAUSE

Mutual Life Policies Sell Most Freely

For terms to producing agents, address

GEORGE T. DEXTER

2nd Vice-President

34 NASSAU STREET

NEW YORK, N. Y.

F. A. ROTHIER, President

ADAM BENUS, Secretary

F. C. BARTON, Ass't Sec'y

The Cincinnati Underwriters

COMPOSED OF THE
Eureka Fire and Marine and Security Fire
Insurance Companies of Cincinnati

121 EAST THIRD STREET, CINCINNATI, O.

STATEMENT, JANUARY 1, 1915

Cash Capital.....	\$250,000
Reserve for Reinsurance.....	254,626
Unpaid Losses and other Liabilities.....	27,167
Net Surplus.....	229,309
Total Assets.....	\$761,102

Surplus to Policy Holders.....	\$ 479,309.00
Losses paid since organization..	4,169,384.00
Income, 1914.....	256,744.00
Disbursements, 1914.....	194,061.00

Special Combination
Dividend Policies
They Sell Themselves

Average Individual Production of Leading Agents
\$50,000 Per Month

Don't you want to get into the game? Write us and we will tell you
more about this new departure in the net cost of insurance.
Still have some good territory and reasonable contracts.

C. L. GUICE, President

LLOYD DAMRON, Agency Director

Cherokee Life Insurance Co.,

Rome, Georgia

OHIO FARMERS INSURANCE COMPANY

LEROY, OHIO

FIRE, LIGHTNING AND TORNADO INDEMNITY

STATEMENT JANUARY 1, 1916

New York Basis

Reserve for Reinsurance, - -	\$2,066,825.60
Reserve for Losses, - - - -	96,535.66
Reserve for Contingencies, - -	125,000.00
Reserve for all other Liabilities,	46,345.17
Net Cash Surplus, - - - -	1,084,759.90
Total Assets, - - - -	\$3,419,466.33
Surplus to Policyholders,	\$1,209,759.90

F. H. HAWLEY, President

W. E. HAINES, Secretary

ORGANIZED 1848

LOSSES PAID MORE THAN \$19,000,000.00

ÆTNA INSURANCE AND BONDS

ACCIDENT LINES

Personal Accident

Health

Disability

LIABILITY LINES

Employers'

Workmen's Compensation

Teams

Public (Direct)

Elevator

Commercial

Public (Contingent)

Automobile

Owners' and Landlords'

Physicians and Surgeons

Workmen's Collective

MISCELLANEOUS LINES

Combination Automobile

Combination Residence

Burglary

Automobile Collision

Plate Glass

Flywheel

Automobile, Fire, Theft and Transportation

Elevator

Sprinkler Leakage

Vehicle Property Damage

Elevator Property Damage

Water Damage

Parcel Post

Registered Mail

Tourists' Baggage

FIDELITY AND SURETY BONDS

FIRE AND MARINE

LIFE

ÆTNA LIFE INSURANCE CO.

Assets, January 1, 1915.....	\$119,516,736
Liabilities, January 1, 1915.....	104,015,907
Surplus to Policyholders, January 1, 1915.....	15,500,829

THE ÆTNA ACCIDENT & LIABILITY CO.

Assets, January 1, 1915 ..	\$3,392,960
Liabilities, January 1, 1915.....	1,307,065
Surplus to Policyholders, January 1, 1915.....	2,085,885

THE AUTOMOBILE INSURANCE CO. OF HARTFORD, CONN.

Assets, January 1, 1915.....	\$791,441
Liabilities, January 1, 1915.....	198,648
Surplus to Policyholders, January 1, 1915.....	592,793

STATUTORY REQUIREMENTS

SYNOPSIS OF THE STATUTORY REQUIREMENTS OF THE SEVERAL STATES AND TERRITORIES AS THEY APPLY TO LEGAL RESERVE, OLD LINE LIFE INSURANCE COMPANIES OF OTHER STATES

In the following pages will be found concise statements of the statutory requirements for the admission of life insurance companies to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company in entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

SUPERVISING OFFICER, JOHN SURIFOY, SECRETARY OF STATE AND EX-OFFICIO INSURANCE
COMMISSIONER, MONTGOMERY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of company, not of the insured.

AGENT'S LICENSE.—Each agent, \$3.50; general or special agent, same as local agent; date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing March 1, time extended on satisfactory reasons to Insurance Commissioner.

ANTI-DISCRIMINATION LAW.—No company or agent shall pay or allow, or offer to pay or allow, any rebate of premium; nor shall any particular policyholder of the same class be allowed any advantage in dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy contract.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Expires December 31. Annual license fee to be paid to Insurance Commissioner on or before March 1.

DEPOSIT.—Deposits are held by the State Treasurer.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, but may accept the sworn published statement made to and approved by the proper official of the company's home State. Fee, actual expense incurred.

FEES.—Annual fees for company's license, \$101 and \$10 to Secretary of State for permit. No other annual fees. For copy of any paper on file with the Insurance Commissioner ten cents per 100 words, and \$1 for seal to certificates.

FUNDS.—Company to furnish sworn certificate that it has at least \$100,000 in approved securities, consisting of bonds of State, or United States bonds or notes, or bonds secured by mortgages on real estate for double the amount on deposit with the proper official of some State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of capital, are less than liabilities, Insurance Commissioner may revoke license.

INCONTESTABILITY.—No company shall contest a claim on the plea of fraud or irregularities in application after two annual premium payments have been made, but must pay the full amount of policy within sixty days after proofs of death have been received at the home office.

MISREPRESENTATION.—No misrepresentation, written or oral, in the negotiation of a contract or in the application or proofs of loss, shall defeat or void the policy unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increases the risk.

No officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or in the dividends or share of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof. Nor shall any such company, agent or broker make any misrepresentation to any person insured in such company or in any other company for the purpose of inducing or tending to induce any person to lapse, forfeit or surrender his insurance.

MUNICIPAL TAXES AND FEES.—See Taxes.

NON-FORFEITURE.—No provision.

PENALTIES.—Whoever, without justifiable cause, neglects, upon due summons, to appear and testify before the Insurance Commissioner or his deputy, or any person appointed by him as provided by law, and whoever obstructs the Insurance Department in an examination, shall be guilty of a misdemeanor, and punished by a fine of from \$100 to \$500. Company refusing to submit to examination forfeits license. For failure to properly file tax statements, \$500, within sixty days from date of delinquency, and forfeiture of right to do business until tax and penalty is paid. For failure to properly file annual statement, \$250 and forfeiture of license until penalty is paid. Any company willfully making a false annual or other statement required of it by law, and persons making oath to and subscribing the same, punished by a fine of not less than \$500 nor exceeding \$1000, and any person making oath to such false statement shall be deemed guilty of perjury and punished under the criminal law of the State. Company or agent, directly or indirectly, violating anti-rebate or anti-discrimination laws, held guilty of misdemeanor, and upon conviction fined from \$100 to \$500 for first offense and not less than \$250 for each subsequent offense. For acting as agent of foreign unlicensed company, a fine of from \$100 to \$500, or imprisonment for thirty days, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—If application is taken in this State, policy is considered an Alabama contract. No company or agent shall make any contract of insurance, or agreement as to policy contract, other than is plainly expressed in the policy issued. Policy must bear in bold letters on its face a plain description of the policy, so fully defining its character, including dividend periods and other peculiarities, that the holder thereof shall not be liable to mistake the nature thereof.

PUBLICATION.—Annual statement to be published in one daily or weekly paper one time, the company to attend to matter of publication. File copy of paper with Insurance Commissioner within thirty days from date of issue of license.

REBATES.—Prohibited under penalty of from \$100 to \$500 fine.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not permitted.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—State tax, two per cent on gross premiums collected in State. Final date for payment to the Insurance Commissioner March 1. No other State taxes. Company subject to local taxes.

TAX STATEMENT.—No provision.

VALUATION.—Yearly, on Actuaries' or American Experience Table, interest four per cent. Valuation by company's home State accepted, if made on either of above standards. Fee, no provision.

ALASKA

SUPERVISING OFFICER, CHARLES E. DAVIDSON, SECRETARY OF STATE, JUNEAU.

CHAPTER THIRTY-SIX OF THE INSURANCE LAW.

SECTION 360.—No company, corporation, or association, or firm, or individual shall be permitted to transact a life, fire or marine insurance business in the District until he or it has filed in the office of the Secretary of the District a certificate by the Secretary of State or other proper officer of some State of the United States, setting forth that the said company, corporation, association, firm or individual has been qualified to carry on the business of insurance in such State in accordance with the laws thereof.

SECTION 361.—No insurance company, corporation, association, firm or individual shall be permitted to transact a life, fire or marine insurance business in the District until it shall have filed with the clerk of each division of the District Court a power of attorney which shall set forth that such company is a corporation or duly organized insurer (naming the principal place of business of the company and principal place of business for the Pacific Coast), which power of attorney shall authorize a citizen and resident of the District to receive and accept service in any proceeding in a Court of Justice of the District. If any attorney of any insurance company appointed under the provisions of this section shall remove from the District or become disqualified in any manner from accepting service, and if any citizen or resident of the District shall have any claim by virtue of any insurance policy issued by any such company not represented by attorney in the District, valid service may be made on such company by service on the clerk of the District Court or any division thereof: Provided, In such case the clerk of the District Court shall immediately notify such company and the principal agent for the Pacific Coast, inclosing a copy of the service by mail, postpaid: And provided further, In such case no proceedings shall be had within sixty days after such service on the clerk.

SECTION 362.—All orders or secret societies, such as Masons, Odd Fellows, Druids, Knights of Pythias, Ancient Order of United Workmen, Modern Woodmen of America and other benevolent, fraternal or co-operative societies associated or incorporated for the sole purpose of mutual protection and relief of its members only, and for the payment of stipulated sums of money to the families of deceased members, or for property of its members only destroyed by fire, are hereby declared not to be fire or insurance companies in the sense and meaning of this chapter, and they are exempt from the provisions hereof.

SECTION 363.—The provisions of this chapter, under either term or designation of company, corporation, association, firm, or individual in either case, where either term

or designation is used, shall apply to any insurer, company or corporation, association, firm or individual, engaged as an insurer or who may hereafter engage as insurers in the District, or who may engage in offering or affording indemnity against the casualties of fire or life.

SECTION 364.—Any officer, agent or employee of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than one hundred nor more than five hundred dollars, and in default of payment of such fine shall be imprisoned not less than ten days nor more than six months.

SECTION 365.—The secretary of the District shall collect from each company or person for the service provided in this chapter the following fees: For filing certificate of qualification, \$5; for filing power of attorney, \$5.

ARIZONA.

SUPERVISING OFFICER, C. C. THOMPSON, SUPERINTENDENT OF INSURANCE, PHOENIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must only show those assets actually held for the protection of policyholders, and must correspond with last statement to the Department.

AGENT DEFINED.—"Agent" or "Insurance Agent" is a person, co-partnership, corporation attorney, board or committee duly appointed and authorized by an insurance company, to solicit applications for insurance to be known as a soliciting agent, or to solicit applications and effect insurance in the name of the company, to be known as a recording or policy writing agent, and to discharge such other duties as may be vested in or required of the agent of the company.

AGENT'S LICENSE.—Obtain a certificate of authority from the Superintendent of Insurance. Fee for local agents, \$2; general or special agent, \$2; expiration of license, March 31.

ANNUAL STATEMENT.—Filed on or before March 1 with the Superintendent of Insurance.

ANTI-DISCRIMINATION LAW.—Prohibited.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Expires March 31.

DEPOSIT.—None required.

EXAMINATION.—Corporation Commission may at any time examine into the affairs of any insurance company.

FEES.—Payable to Corporation Commission. Filing statement, \$25; issuing certificate of authority, \$50; filing charter or articles of incorporation, \$25; filing amended articles of incorporation, \$10; each renewal certificate of authority, \$30; copy of papers per folio, 20 cents; filing miscellaneous papers, \$1 each; agent's license, \$2.

Funds.—Not less than \$100,000 fully paid capital stock, and if company writes accident and health lines \$150,000. If liability is also written \$350,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Any impairment amounting to 20 per cent must be remedied within ninety days.

INCONTESTABILITY.—After three years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years' premiums have been paid.

PENALTIES.—Agent placing risks with unauthorized companies \$500, and \$100 for every month practice is continued. Fraudulent advertising by a company, \$250 for first offense, \$500 for each subsequent offense. Failure to file statement and pay taxes after time specified, \$25 per day. A company or agent violating the insurance act is liable to prosecution.

PENSIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application must be attached to policy and form part of insurance contract.

PRELIMINARY DOCUMENT.—File with Corporation Commission copy of charter or articles of incorporation and copy of by-laws with all amendments to either. Foreign companies also file certificate from home State showing it is authorized to do business. Also statement showing amount of capital stock and assets.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—None.

TAX STATEMENT.—None.

VALUATION.—To be made by Corporation Commission according to standard adopted by the company, which standard shall be stated in the annual report to the Corporation Commission, but in no case shall the standard of valuation adopted be less than that determined by the American Experience Table of Mortality with interest at 3½ per cent.

ARKANSAS.

**SUPERVISING OFFICER, M. F. DICKINSON, AUDITOR AND INSURANCE COMMISSIONER,
LITTLE ROCK.**

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, \$2; general or special agent, no provision; date of expiration, March 1.

ANNUAL STATEMENT.—Final date for filing with Auditor of State, March 1. Also sworn statement of premium receipts in the State for the year ending December 31.

ANTI-DISCRIMINATION LAW.—Yes. (See "Board of Special Contracts.")

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Secretary of State, or any agent.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Company not allowed to discriminate between policyholders by allowing, or agreeing to allow, any policyholder, whether as an individual or as a member of a class, a portion or percentage of any premium or premiums collected from any policyholder or policyholders on the pretense of making such policyholder an agent of the company or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Arkansas governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by the company through his instrumentality. (Penalty, see "Penalties.")

COMPANY LICENSE.—Fee, \$2. License expires March 1.

DEPOSIT.—All companies to deposit securities to equal amount of its capital stock, such securities to be approved by the Insurance Commissioner, or furnish bond in the sum of \$20,000, with three sureties, to be approved by State Auditor. Two of the sureties to be residents of the State. Corporate bond accepted. In all actions arising under policies the bondsmen of the company may be made parties to the suit, and judgment rendered against them may be enforced as other judgments are enforced.

EXAMINATION.—At the option of the Auditor of State. No provision as to fee.

FEES.—(See "Preliminary Documents.") Depositing additional securities after first deposit 25 cents.

FUNDS.—Assets equal to net value of all policies in force. All companies to have \$100,000 subscribed capital, fifty per cent paid up.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

Affidavit required under anti-trust law.

MISREPRESENTATION.—Officer or agent of company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony, and on conviction shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund \$500, and shall be deemed guilty of a misdemeanor, and on conviction fined \$500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than \$20 nor more than \$100. For violation of act of 1907 *in re* discrimination, any sum not less than \$100 nor more than \$500, and have its license revoked.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

PRELIMINARY DOCUMENTS.—File with the Auditor of State certified copy of charter; fee, \$15; copy of annual statement for year ending preceding December 31; certificate from Commissioner from home State, giving net value of all policies in force preceding December 31; bond in sum of \$20,000, to be approved by Auditor. Bond may be made by any surety company authorized in State. Pay fee of \$10 for filing annual statement; \$2 for certificate of authority to company; \$2 for certificate of authority to each agent; file power of attorney designating an agent for service.

Fees for filing articles of incorporation of Arkansas companies are \$25 for the first \$10,000 or under of authorized capital stock, and one-tenth of one per cent on all amounts in excess of \$10,000. Like fees are payable on any increase in capital stock. Foreign insurance companies and those of other States are charged the same fees that Arkansas companies are charged for filing copies of articles of incorporation in the State where such foreign company was organized, providing that companies organized outside the United States shall pay the same fees as are required by the State in which their United States head office is maintained.

PUBLICATION.—No provision.

REBATES.—Law does not prohibit agent to rebate commissions. (See "Board and Special Contracts.")

RECIPROCAL LAW.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—State tax one and one-half per cent on gross premiums. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Annually, on American Experience Table, with interest at four and one-half per cent. Certificate of home State accepted. Fee, not exceeding 3 cents for each \$1000 insurance.

CALIFORNIA.

SUPERVISING OFFICER, J. E. PHELPS, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires July 1. Fee, \$1; general or special agent, no provision. No person shall act as agent or solicitor until he has produced to the Insurance Commissioner, and filed with him, a duplicate power of attorney from the company, or its authorized agent, authorizing him to act as such agent or solicitor. While licenses do not issue to corporations or partnerships, to act as solicitors, corporations or partnerships may in some cases properly act as agents for certain purposes.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country to file both home office and United States branch statement. Financial statement must be on the latest convention form.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—General agent. (See "Preliminary Documents.")

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

BOND.—The Commissioner must require every company, not incorporated under the laws of this State, now transacting or proposing to transact insurance business by agent or agents in this State, before commencing such business to file in his office a bond in favor of the people of the State of California, to be signed by the company, as principal. Sureties to be approved by the Commissioner, in the penal sum of twenty thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds. (Also see "Reciprocal Law.")

COMPANY LICENSE.—Expires annually on July 1. Fee, \$10.

DEPOSIT.—Company of a foreign country to deposit with the State of California, or with some other State of the United States, a sum equal to the minimum amount of capital stock or cash assets required by the laws of California. Deposit held to be for the exclusive benefit of all policyholders.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Filing copy of articles of incorporation, \$55; amendment thereof, \$10; registering each policy, \$1; attaching corporate seal, \$1; any other certificate, \$2; other papers, \$5; annual license to solicitor or agent, \$1; copy of paper, 20 cents per folio; certification, \$1; valuation of policies, 1 cent for each \$1000 of insurance valued. (For other fees see "Preliminary Documents.")

FUNDS.—No company shall do any life insurance business in California without having a capital stock of at least \$200,000, nor shall any such company write any other kind of insurance except accident and health [accident and health considered as one class] or liability, provided that any life company desiring to do any one of the last three lines mentioned must have, in addition to \$200,000 capital stock, at least \$50,000, and to do more than one of these lines, \$100,000 additional capital stock. Every foreign mutual or mixed company having not less than \$100,000 capital stock must have in lieu of such capital stock \$200,000 above all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities for losses reported, expenses, taxes and

reinsurance of all outstanding risks on standard of valuation (see valuation) exceeds its assets, company is insolvent. If company does either accident and health or liability business, its liabilities will be increased beyond that indicated above:

A capital stock company is insolvent if its paid-in capital is impaired more than twenty-five per cent, although the balance exceeds the required amount above specified. Only that portion of the capital stock can be considered as unimpaired, which is free from all liabilities, including statutory requirements as to reserves, etc.

Where policyholders participate in the management of the company (whether it has a capital stock or not), the company must (in lieu of such capital stock) hold in "available cash assets" free from all liabilities the amount above specified, unless some special provision governs.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Company of foreign country must have on deposit in the United States a sum equal to the capital stock or available cash assets required for such company by the laws of California.

Life insurance business in California is defined as including endowments and annuities, but not including health or accident or sickness insurance or casualty insurance.

MISREPRESENTATION.—By insured entitles injured party to rescind contract.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—After three annual premiums have been paid. Based upon Section 450 of the Civil Code. This section, as amended in 1911, provides that if a policy be issued in the State not containing automatic non-forfeiture in conformity with the law, it shall be construed as granting non-participating term insurance, as provided in this section, and such a benefit shall be read into the contract.

PENALTIES.—Every person who in this State procures, or agrees to procure, any insurance for a resident of the State from any insurance company not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relating to insurance, is guilty of a misdemeanor. Except in cases where different punishment is prescribed by the code, every offense declared to be a misdemeanor is punishable by imprisonment in the county jail not exceeding six months, or by a fine not exceeding \$500 or by both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Based upon Section 450 of the Civil Code and amendments thereto.

PRELIMINARY DOCUMENTS.—Generally, each company, on applying for admission, must file the following documents and pay the fees specified: (1) Certified copy of charter (or articles of incorporation) and certificate of organization, capital and assets from the Insurance Commissioner of its home State, \$55; (2) appointment of general agent and stipulation, \$5; (3) bond in the sum of \$20,000, \$5; (4) statement as to financial condition, \$20; (5) certificate of authority, \$10; (6) certificate of deposit of securities (required only of companies organized outside the United States), \$5. Authorization empowering general agent to sign bond and appoint solicitors and agents may also be filed. Company must also file with the Secretary of State at Sacramento certified copy of articles of incorporation, the fee for which varies according to the amount of capital stock, and an appointment of agent upon service of summons and other legal process may be made; the fee for filing which is \$5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not the full statement as presented in the conventional form of blank, to be published by the company daily for one week, or four consecutive times in a weekly newspaper of general circulation, companies to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the laws of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed

on insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State. And whenever under this section any deposit of security shall be made in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of the countries or incorporated cities and towns of the State of California,* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

RESIDENT AGENT LAW.—There must be an appointment of agent under Section 616 of the Political Code, but the statute does not require that all State business shall be written through him, or through a resident general agent.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every life insurance company not organized or incorporated under the laws of California, which does business or collects premiums or assessments in the State, shall annually pay to the Insurance Commissioner, for the State, a tax of two per cent upon the amount of the gross premiums received upon its business done in this State, less return premiums and reinsurance, during the year ending on the preceding thirty-first day of December. This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of Section 622 of the Political Code, and whenever the taxes imposed by the application of Section 622 exceed those imposed by the application of this section the provisions of the former section shall prevail. Every corporation transacting business in this State must pay the Secretary of State a license tax (from \$10 to \$250), which is graded according to the amount of authorized capital stock. This tax is payable on July 1 of each year, and is delinquent on September 1. Company subject to local taxation.

TAX STATEMENT.—No provision.

VALUATION.—To be made of companies of other States when such States refuse valuation made by California.

Basis of valuation on risks written prior to January 1, 1892, American Experience Table, with four and one-half per cent and reinsurance of all outstanding risks written from and after December 31, 1891, to and including December 31, 1907, Combined Experience or Actuaries' Table with four per cent and reinsurance of all outstanding risks written from and after December 31, 1907, American Experience Table with three and one-half per cent interest.

Fee, 1 cent for each \$1000 of insurance.

* By acts approved April 15, 1909, Section 594a and Section 618 of the Political Code, were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

CANAL ZONE.

SUPERVISING OFFICER, C. A. McILVAINE, EXECUTIVE SECRETARY, ANCON

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENTS DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company shall be subject to a fine not exceeding \$25.00 for first offense, and not exceeding \$100 for second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—\$10,000 in cash or current securities with the Collector of Revenues.

FEES.—Filing preliminary documents, \$50; annual fees, \$50.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLICY FORMS.—No provision.

POLITICAL CONTRIBUTIONS.—No provisions.

PRELIMINARY DOCUMENTS.—File with the Collector of Revenues a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the board of governors designating an attorney for service, a certified copy of last annual statement to the Insurance Commissioner of its home State, and a sworn statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually, on or before March 1, to the Collector of Revenues, in lieu of all other taxes save taxes on real estate and the annual fee of \$50, a license tax of one and one-half per centum of premium receipts for the preceding calendar year.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

COLORADO.

SUPERVISING OFFICER, E. R. HARPER, SUPERINTENDENT OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See "Misrepresentation.")

AGENT DEFINED.—Held to be agent of the company and not of the insured.

AGENT'S LICENSE.—Expires last day in February. Local agent, \$2; general or special agent, \$2; broker's license, \$25.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day in February.

DEPOSIT.—\$100,000 with Commissioner of Insurance.

EXAMINATION.—Company to pay reasonable expenses of Insurance Department. Company may be examined at option of Commissioner of Insurance or upon request of five or more policyholders representing \$100,000 insurance.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing power of attorney and preliminary statement, \$50; filing copy of charter or deed of settlement and examination thereof, \$30; filing annual statement, \$50; certificate of authority, \$5; copy of certificate of authority for use of agent, \$2; copy of any paper, 20 cents per folio; affixing seal and certification, \$1.

Total annual fees payable by foreign company, \$55, and tax on premiums collected in State.

FUNDS.—All joint stock companies, \$100,000 cash capital. Foreign mutual life company, guaranty capital or equivalent fund or surplus over all liabilities of \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Commissioner finds, upon examination, that actual assets, exclusive of capital, are less than liabilities, he shall suspend or revoke all certificates of authority granted, and shall cause notice thereof to be published in one or more daily newspapers published in Denver. Before suspending or revoking the certificate of authority of any such company, the Commissioner shall, unless it is insolvent or its capital impaired, grant it fifteen days in which to show cause why such action should not be taken.

INCONTESTABILITY.—After two years. Suicide after the first year no defense.

Dating back of policies more than one year is prohibited.

Time limit for commencement of action shall not be less than five years.

Insuring of infants or minors under the age of fifteen years prohibited.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor. No officer, director or agent shall issue or circulate or cause to be issued or circulated, any estimate, illustration, circular or statement misrepresenting the terms of a policy, under penalty of \$500 or sixty days, or both.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three full years' premiums have been paid.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of perjury and punished accordingly; and any person who shall wilfully refuse to fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appeal and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding \$500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, fined not exceeding \$1000 or imprisonment for from two to twelve months, or both. Soliciting for unauthorized company, or without a license, fine of \$100 or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, \$100 to \$1000 or imprisonment not exceeding one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No domestic company shall grant any pensions to any officer, director or trustee thereof, or to any member of his family after his death. The diversion of funds for political purposes is prohibited.

POLICY FORM OR PROVISIONS.—To be filed with and approved by Commissioner of Insurance. Law stipulates what provisions policy must contain and prohibits certain others. The policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance certified copy of charter or articles of incorporation or deed of settlement and all amendments thereto, also statement under oath of condition of company on December 31 preceding and power of attorney.

PUBLICATION.—Synopsis of annual statement and certificate of authority in one newspaper published at the capital, four times, company to pay for publication.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of a misdemeanor.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No limit; \$5000 unless authorized by board of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Department ruling that in absence of fraud statements of insured are representations and not warranties. No statement of insured shall avoid a policy unless contained in a written application, and a copy of such application shall be endorsed upon or attached to the policy when issued.

SURPLUS DISTRIBUTION.—Annual accounting and apportionment after the fifth policy

year. On policies heretofore issued company to furnish at insured's request statement of amount credited. Section 44, which covers this provision, applies only to deferred dividend contracts issued on and after July 1, 1907. The law requires an annual accounting of such contracts after the fifth year, but does not require any distribution.

TAXES.—All companies pay on or before March 1, annually, two per cent on gross premiums. Companies comply with requirements of Secretary of State and pay filing fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Department provides tax blank.

VALUATION.—Actuaries Table with four per cent interest; American Experience Table with four per cent or higher standard as adopted by the company.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prohibited from advertising any but available assets for payment of losses. Every advertisement or public announcement, and every circular or card made or issued by any company which shall purport to make known its financial standing, shall, with equal conspicuousness, give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department.

AGENT DEFINED.—Any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Reciprocal; general or special agent, no provision; date of expiration, April 1; corporation, \$4.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not favored.

COMPANY LICENSE.—Date of expiration, April 1. Annual fee, \$10; reciprocal.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by Company.

FEES.—License, \$10; filing statement, \$10; other country, \$20; certificate of valuation and compliance, \$2; certificate of condition, \$10; copy of statement, \$10; other papers required by law, 25 cents; filing copy of charter, reciprocal; valuing life policies, reciprocal; other fees reciprocal. Total annual license fee of company of other State, reciprocal; of other country, \$50.

FUNDS.—Assets must be in excess of liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Not published.

IMPAIRMENT OF CAPITAL.—No provision; law applies to domestic company.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholder, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from \$100 to \$500 for each offense. Agents liable to a fine from \$100 to \$500 for doing business for unauthorized companies. For giving any rebate on premium for life insurance, \$100 to \$500, and a revocation of the agent's certificate for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—All conditions must be plainly expressed. Company must furnish copy of application upon request.

PRELIMINARY DOCUMENTS.—Furnish Insurance Commissioner with a certificate from

the proper official of home State, setting forth condition on December 31 preceding, and certificate of compliance with the laws of home State, and that company is authorized to transact business, and that such home State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Governed by reciprocal law. No local taxation. Foreign country, two per cent.

TAX STATEMENT.—No provision.

VALUATION.—Valuation of company's home State accepted. Fee, reciprocal. For contracts issued prior to 1901, the Actuaries' or Combined Experience Table with four per cent interest; subsequent contracts, American Experience Table with three and one-half per cent interest.

DELAWARE.

SUPERVISING OFFICER, WILLIAM R. McCABE, INSURANCE COMMISSONER, DOVER, DEL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—By Department, at direction of Commissioner.

AGENT DEFINED.—Deemed agent of company and not of the insured.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner for each company represented, and also one State license. Certificate of agency appointments to be filed annually on or before February 28. Fees, yearly license \$5, payable to Insurance Commissioner, and a fee of 50 cents for issuing same, and \$2 for certificate of authority that the company is entitled to do business in the State. Total annual fee for local agent of foreign company, \$7.50; general or special agent, no provision; date of expiration, February 28. One license sufficient for a firm or co-partnership. Industrial company must pay license fees for its agents.

No corporation or stock company shall be licensed as the agent or representative of any life insurance company or association in soliciting, selling or in any manner placing life insurance.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company to appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not allowed. Stock selling permitted if all given opportunity to purchase.

COMPANY LICENSE.—Expires February 28. Annual fee, \$27.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At the option of the Insurance Commissioner. Fee, actual expense incurred.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of \$25 with a \$2 fee for issuing said license; filing charter, \$10; filing annual statement, \$10; certificate of authority to an agent, for each company he represents, \$2. Copies of papers on file in the office, 20 cents per folio; affixing seal and certifying same, \$3; examinations, actual expenses incurred; publication, \$3.

FUNDS.—Capital required \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be made good within sixty days.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No company, officer, director or agent thereof shall issue or circulate any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or dividends or shares of surplus to be received thereon, or shall use any name or title to any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For every violation of the law a fine not exceeding \$1000, or imprisonment not exceeding one year, or both. Agent neglecting to take out license, fine of \$500, or imprisonment not exceeding two years, or both. For each violation of the anti-rebate law a penalty of \$500 is provided where the insurance is \$25,000 or less, and \$500 additional for each \$25,000 of insurance.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Must contain the entire contract.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at the close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

PUBLICATION.—Synopsis of statement in one paper, three insertions. Fee, \$3.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

TAXES.—Foreign company two per cent on gross premium receipts. No other State or local taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing March 1.

VALUATION.—Furnish certificate of valuation of the Insurance Departments of either New York, Pennsylvania or Massachusetts, or of the State wherein incorporated. If incorporated in any other State, valuation to be made on the New York basis.

To be made of companies of other States when such States refuse valuation made by California, Michigan, Missouri or Pennsylvania. Registered policies of a domestic company to be valued annually within sixty days after December 31, using the American Experience Table and three and one-half per cent interest.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, CHARLES F. NESBIT, SUPERINTENDENT OF INSURANCE,
WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires on April 30. General or special agent, \$50; ordinary solicitor's license, \$5; industrial solicitor's license, \$2. All licenses to be applied for and fee paid on or before March 31. Date of expiration, April 30. All licenses are transferable by assignment; fee for each assignment, 25 cents. (See "Company License.")

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law. Department has ruled against such schemes.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations.—For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, \$10.

Local and Foreign Companies.—Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business from another company, or from agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, \$50.

Foreign Companies.—Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a principal or policy-writing agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, \$50.

Principal or Policy-Writing Agent's License.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming secretary and one assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, \$50.

Brokers' "General Insurance License."—This license carries with it all the privileges granted a principal, or policy-writing agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, \$50.

Solicitor's License.—A solicitor must be employed in some capacity by a company or its principal agent. License must be procured for each company represented, and the name of such company must be embodied in the license. Fee to be paid by solicitor, \$5 for each license.

Industrial Solicitor's License.—License must be procured for each company represented, and the name of such company must appear in the license. Fee to be paid by the solicitor, \$2 for each license.

Licenses for companies, agents, solicitors and brokers doing business in the District will be in force until April 30; fees for which must be prepaid in the month of March, per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses, except company licenses, are transferable by assignment; fee for each assignment being 25 cents.

DEPOSIT.—Company of another country to have at least \$100,000 on deposit with proper official of some State of the United States, or United States or municipal bonds in the sum of \$100,000 in the registry of the Supreme Court of the District, approved by the Commissioners of the District. No provision as to company of another State.

EXAMINATION.—No provision.

FEES.—Filing annual statement and certificate of compliance, \$10. Total annual license fees of foreign company, \$10; no other fees. (See "Company License.")

FUNDS.—Maintain a reinsurance reserve fund.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When capital is impaired twenty-five per cent company subject to suspension of license. Sixty days allowed in which to make good impairment.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without a license company is liable to a penalty of \$20 for each day it transacts business without such license. An agent transacting business for an unlicensed company is deemed guilty of a misdemeanor, and upon conviction will be punished by a fine not exceeding \$100, or imprisonment in jail for not less than ten or more than sixty days.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy.

PRELIMINARY DOCUMENTS.—Copy of charter or articles of incorporation, duly certified by the proper officer of the State wherein company was organized; also, a certificate that it is entitled to transact business.

PUBLICATION.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—All life companies pay to the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Basis of valuation, American Experience Table with four per cent interest. Fee, no provision.

ATTORNEY FOR SERVICE.—Resident of the District of Columbia. In the event of the absence or death of such person service may be had on the Superintendent of Insurance.

PRINCIPAL OR POLICY-WRITING AGENT'S LICENSE.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or to the secretary and one assistant secretary of a corporation. Under this form of license an unlimited number of companies may be represented by an agent, and power is granted to the licensee to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, \$50.

SOLICITOR'S LICENSE.—A solicitor may be employed by any number of companies or their principal agent. Fee to be paid by solicitor, \$5 for each company represented.

INDUSTRIAL SOLICITOR'S LICENSE.—Fee to be paid by the solicitor, \$2 for each company represented.

Licenses for companies, agents, solicitors and brokers doing business in the District will be in force until April 30, fees for which must be prepaid in the month of March per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses for agents, brokers and solicitors are transferable by assignment, fee for each assignment being 25 cents.

MUNICIPAL TAXES AND FEES.—None. (See "Company Licenses.")

TAXES.—All companies except mutual fire insurance companies, and health, accident and life insurance companies or associations (Sec. 650 and 653 Code), pay to the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes except taxes upon real estate. Health, accident and life insurance companies or insurance companies or associations pay one per cent on all monies received from members or policy or certificate holders. (See 650 and 653 Code.)

VALUATION.—Basis of valuation, American Experience Table, with four per cent interest. (Ruling of Department.) Fee, no provision.

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Whoever aids in the procurement of insurance is deemed an agent of the company taking the risk.

AGENT'S LICENSE.—Local agent, \$5; general or special agent, \$25. Counties, cities or towns may require an agent's license tax not to exceed fifty percent of the State tax for such agent, and from traveling agents a tax of \$5 for each county in which business is transacted. Date of expiration of all licenses, October 1. After April 1 one-half above rates.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Company to pay license fee of \$200 in October of each year. Date of expiration, October 1. Licenses issued after April 1 of any year are fifty per cent of the amount for a whole year.

DEPOSIT.—No provision.

EXAMINATION.—The State Treasurer, Comptroller and Attorney-General constitute a board of insurance commissioners, who may make examination whenever deemed necessary. Company to pay the expense of examination.

FEES.—Total annual license fee, \$200; filing annual statement, \$10. Total annual fees, \$210.

FUNDS.—Company to have at least \$200,000 in United States or State bonds, or other bankable or interest-bearing stock of the United States at market value, or mortgages on unencumbered real estate worth double the amount loaned thereon.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—(See "Agent's License.")

NON-FORFEITURE.—No provision.

PENALTIES.—For making false returns or statements a fine is incurred of not less than \$500 nor more than \$5000. For a violation of any of the provisions of the law a fine not exceeding \$1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified copy of charter and remit to him a charter tax equal to \$2 upon each \$1000 of capital stock—this tax, however, not to exceed \$250 in any case. Also, pay the Secretary of State a filing fee of \$5.

PUBLICATION.—Abstract of statements published by State Treasurer in February of each year.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other State tax. Subject to local taxation. Final date for payment, January 31.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company. All insurance agencies which have been incorporated for the purpose of soliciting insurance policies by the offering in return of stock of the companies they represent are barred.

AGENT'S LICENSE.—Local agent, \$10 for each county; traveling special or general agent for entire State, \$50. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1 or sixty days thereafter.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Special or board contracts prohibited. Sale of stock with insurance prohibited.

COMPANY LICENSE.—Date of expiration, December 31.

DEPOSIT.—Furnish certificate from insurance official of home State; amount, \$100,000. Where other State requires larger deposit than this State reciprocal law governs.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expense incurred.

FEES.—For filing charter or certificate relative to same, \$20; filing statement, \$20; certificates to agents, \$3; reciprocal provisions as to fees and taxes. Total annual fees, \$40.

FUNDS.—Company must possess at least \$100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When company has not on hand the net value of all policies in force, after other debts of the company and claims against it have been provided for.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local, county and State license fees.

NON-FORFEITURE.—No provision.

PENALTIES.—For violation of any of the provisions of the law relating to insurance, fine of not less than \$100 nor more than \$1000. For default in payment of taxes, \$500.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application not part of contract unless attached.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also certificate of proper officer of State in which company is organized, showing that it has deposited with him not less than \$100,000 for security of policyholders, and is duly authorized to do business in home State.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on January 1 and July 1, or within sixty days thereafter, showing condition of company on June 30 and December 31.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OF WARRANTIES.—Statements made in application held to be representations not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Make report to the Comptroller-General for a year ending April 30 of

premiums received in State, and not later than July 1 pay a tax of one per cent on gross premiums less return premiums on canceled policies. When company invests one-quarter of assets in taxable property in Georgia, it shall be required to pay only one-half of one per cent on premium receipts; and when it invests as much as three-quarters of assets in Georgia, its premium tax shall be one-tenth of one per cent.

TAX STATEMENT.—Final date for filing, July 1.

VALUATION.—Biennially, upon the basis of the American Experience Table or the Actuaries' Table and four per cent interest; provided that where any life company shall have a cash capital of not less than \$100,000 the reserve on non-participating policies shall be calculated on the American Experience or Actuaries' Table and interest at not less than three per cent, nor more than six per cent. Valuation of company's home State accepted if made on above basis and certificate is furnished by March 1.

HAWAII.

SUPERVISING OFFICER, C. J. MCCARTHY, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Local agent, \$2, plus 50 cents stamp duty; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Appoint a resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Date of expiration, April 15.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., \$25; certificate of authority, \$10; plus stamp duty, 50 cents; renewal thereof, \$10, plus stamp duty, 50 cents; annual statement, \$10; same, territorial business, \$10; any other paper, \$1; copies of papers filed, per folio, 25 cents; certifying copies, \$1 each; agent's license for each company represented, \$2, plus stamp duty, 50 cents. Total annual fees of foreign company, \$33.

FUNDS.—Capital or net surplus of \$100,000 is required.

GAIN OR LOSS EXHIBIT REQUIRED.—No.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capital.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For transacting business by or for an unauthorized company, \$100 to \$500 and revocation of license. For failure to procure agent's license, \$500 for first offense and \$100 for each month thereafter. Failure to pay taxes within thirty days of due date, \$25 for each additional day.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter and certificate of authority.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums, no other tax. Final date for payment, July 31. Subject to penalty for failure for more than 30 days.

TAX STATEMENT.—Final date for filing, June 1.

VALUATION.—American four per cent basis used.

IDAHO.

SUPERVISING OFFICER, GEORGE F. STEELE, INSURANCE COMMISSIONER, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to show financial condition must correspond with or include the last verified statement to the Insurance Commissioner.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, \$3; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on or before March 1, showing condition of company on December 31 preceding on form supplied by the Insurance Commissioner.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Advisory board contracts prohibited. See Sec. 41.

COMPANY LICENSE.—Annual fee, payable to the Insurance Commissioner, \$50. Date of expiration, March 31.

DEPOSIT.—Required.

EXAMINATION.—Compulsory examination by the Insurance Commissioner.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, \$1; for filing articles of incorporation and amended articles, each \$10. For issuing each certificate of incorporation or qualification, or increase or decrease in capital stock, \$3; receiving and forwarding summons, \$2; filing power of attorney, \$2; filing annual statement, \$50.

Total annual fees payable by foreign company, company license, \$50; annual statement, \$50.

FUNDS.—Actual paid-up capital of not less than \$100,000, and surplus equal to half of the paid-in capital. If mutual, surplus of equal amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Impairments of twenty-five per cent or more must be made good within sixty days. If mutual company, within ninety days.

INCONTESTABILITY.—Policy must contain provision for incontestability after two years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Policy must contain automatic non-forfeiture provision.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding \$100, or imprisonment in the county jail not exceeding six months, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Standard form. Copies of contracts must be submitted to Commissioner and approved by him in writing before issue.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residence of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—Synopsis of annual statement, one paper, published in capital, one

insertion; company to attend to details of publication or department will do so. Publication to be made prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Pay to the Insurance Commissioner a tax of two per cent on gross premiums received. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—American Experience 'three and one-half percent and one-year preliminary term minimum basis.

ILLINOIS.

SUPERVISING OFFICER, RUFUS M. POTTS, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Agents, in all advertisements of a company, shall state its location and the authority under which it is organized, and shall exhibit on his sign designating his place of business, the name of the State in which the company is incorporated; shall print the name of the State in large type upon all policies issued and upon all pamphlets, circulars, etc., published or circulated in the State, relating to the business of the company.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, minimum, \$2; general or special agent, no provision. Date of expiration, February 28. Reciprocal. No license fee for agents of domestic companies.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes. Penalty, fine of \$500 to \$1000.

ATTORNEY FOR LICENSE.—Resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—Company to deposit \$100,000 with the Insurance Department of Illinois or furnish certificate of deposit from the proper official of some other State. Company may include in its deposit with Insurance Department certificates of deposit issued by any bank or trust company, or certificates of purchase acquired by foreclosure.

EXAMINATION.—Optional with the Insurance Superintendent. Expense of examination to be paid by company.

FEES.—For filing annual statement, \$10; issuing agent's certificates, \$2; copy of papers on file, 20 cents per folio; certifying the same, \$1; valuation of policies, 3 cents per \$1000 of insurance; examinations, actual expenses incurred. Total annual fees of foreign company, \$115. Reciprocal provision covering all fees.

FUNDS.—Company to possess actual assets in the sum of \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When the actual funds of a company are not of an amount equal to the net value of its policies, company must cease writing new business until impairment is made good.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS.—Affidavit required under anti-trust law.

MISREPRESENTATION.—No company or officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy, or the benefits or ad-

vantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies representing the true nature thereof.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years.

PENALTIES.—Company neglecting to file statement within the time prescribed is liable to a fine of \$100 for each day during which such default continues.

PENSIONS.—Prohibited to any officer, director or trustee, or to member of family after death.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Application to be attached or endorsed upon the policy. Law provides for modified preliminary term insurance based on twenty-payment life rate. If the payment of dividends is deferred later than the third policy year, such company shall furnish the Insurance Superintendent each year a detailed statement covering such deferred dividend policies.

No policy to be issued in the State until a copy of same has been filed with and approved by the Insurance Superintendent. The law also specifies certain provisions which must not be placed in a policy contract.

PRELIMINARY DOCUMENTS.—File a copy of charter, and a statement showing its condition, and a copy of the last annual report made in accordance with the laws of the State wherein the company was incorporated, a certificate of deposit, a certificate of compliance and appointment of attorney for service of process. Also a stipulation that its authority to do business shall cease and terminate whenever it shall make application to remove into any United States court any action commenced against it in any of the State courts.

PUBLICATION.—Annual statement in two daily papers for one month. Charge for same, \$105. Insurance Department looks after details.

REBATES.—Prohibited. Penalty, fine of from \$500 to \$1000.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—The law covering this subject reads as follows:

Life insurance companies doing business in this State which do business upon the principle of mutual insurance, or the members of which are entitled to share in the surplus funds thereof, may make distribution of such surplus as they have accumulated.

TAXES.—Governed by reciprocal provision.

TAX STATEMENT.—No provision.

VALUATION.—Annually, on the net premium basis. On contracts issued prior to January 1, 1908, Actuaries' or Combined Experience Table with four per cent interest; subsequent contracts, American Experience Table with three and one-half per cent interest. Valuation to be made of companies of other States when such States refuse valuation made by this State. Fee for valuation, 3 cents for each \$1000 of insurance.

INDIANA.

SUPERVISING OFFICER, DALE J. CRITTENBERGER, AUDITOR OF STATE, INDIANAPOLIS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Auditor of State has authority to revoke license if fraudulent advertising matter be circulated.

AGENT DEFINED.—Any person, or any member of a firm or agent of a corporation who solicits insurance on behalf of any life insurance corporation, or in behalf of any person desiring life insurance, or who transmits an application for a policy of life insurance,

or who makes any contract for life insurance, or collects any life insurance premiums, shall be held to be a life insurance agent, provided that the provisions of this act shall not apply to any person who shall do any one of the acts above prescribed in his own behalf, or to any bank or trust company which shall in its banking capacity collect any insurance premiums, or to the representatives of a fraternal order.

AGENT'S LICENSE.—Procure a certificate of authority from the Auditor of State, to be renewed annually upon the filing of annual statement. Copy of certificate, with certified copy of the statement on which it was obtained, must be filed with the clerk of the Circuit Court of the county in which agency is established. In applying for license for a firm give firm name and name of each individual member of firm. Fee for local agent, \$1; \$3 for foreign companies; general or special agent, no provision; date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Every agent of the company must be authorized to accept service. Auditor of State can also accept service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

DEPOSIT.—To have on deposit with Insurance Department of home State the net cash value of all policies in force December 31 preceding, calculated on American or the Actuaries' Combined Experience Table of Mortality with $3\frac{1}{2}$ per cent interest; provided that such deposit shall not be less than \$25,000.

EXAMINATION.—Optional with Auditor of State. Company to bear expense of examination.

FEES.—For examination of statements, \$5; for accepting service as attorney, \$3; filing copy of same, \$5; for certificate of authority, \$3; to clerk of court for filing statement and certificate, 50 cents. Total annual fees payable by foreign company, reciprocal.

FUNDS.—Assets amounting to \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When it shall be found that the assets of any company are less than its liabilities, exclusive of capital stock, the company may be notified to cease writing new business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—Any agent, physician or other person knowingly securing insurance on the life of any person without their knowledge or consent, or by means of misrepresentation or false and fraudulent statements, be instrumental in securing insurance on an aged or infirm person, or restore insurance on a person not in insurable condition, shall be deemed guilty of a misdemeanor. Restrictions are placed on issuing estimates, illustrations, etc., or misrepresenting terms of a policy.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the laws relating to insurance a fine not exceeding \$1000 is incurred, or imprisonment in the county jail not more than thirty days, or both. For neglect to report premiums and pay taxes thereon, a forfeiture of \$100 for each day of such default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Contributions to political funds prohibited.

POLICY FORM OR PROVISION.—Form and title must be approved by Auditor of State. Law prescribes certain conditions.

PRELIMINARY DOCUMENTS.—File with Auditor of State certified copy of articles of incorporation or association, a certified copy of a vote or resolution of board of directors consenting to service of legal service on the Auditor of State; a sworn statement of business of the preceding year; also satisfactory evidence that company has accumulated the net value of its policies and has deposited same according to law.

PUBLICATION.—Statement to be published in two papers twice during year, Auditor of State to attend to details of publication.

REBATES.—Giving or receiving rebates prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company not to remove a suit from a State to Federal court, except by regular course of appeal.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—(See "Tax Statement.")

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before February 28, and on or before August 31 of each year, company is required to report to the Auditor of State the gross premiums received in the State for the preceding six months ending on the last days of December and June, and, at the same time, shall pay into the State treasury \$3 for every \$100 of premiums, after deducting losses actually paid within the State. No other taxes.

TAX STATEMENT.—Final date for filing, February 1 and August 1.

VALUATION.—No provision.

IOWA.

SUPERVISING OFFICER, EMORY H. ENGLISH, COMMISSIONER OF INSURANCE, DES MOINES

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements agents must state the location of the company and the authority under which it is organized. No company shall advertise or publish an authorized capital, or represent in any manner itself as possessed of any greater amount than that actually paid up and invested as required by law.

AGENT DEFINED.—Any person who shall solicit insurance, or procure application therefor, shall be held to be the soliciting agent of the company, anything in the policy contract to the contrary notwithstanding.

AGENT'S LICENSE.—Issued by the Auditor of State. Date of expiration, March 31. Local and traveling agents to procure certified copy of certificate of authority issued to the company. Fee for local agent, \$2; general or special agent, same.

ANNUAL STATEMENT.—To be filed with the Auditor of State. Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD OR SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—Securities to the amount of \$100,000 to be deposited with the proper officer of the State in which the company is located, to be held in trust for the benefit of all policyholders.

EXAMINATION.—By order of the Executive Council; company to pay expense of examination.

FEES.—For filing certified copy of charter, \$25; annual statement, \$20; issuing certificate of authority and certified copy thereof, \$2; copies of papers, 20 cents per folio; certification of same, \$1; valuing policies, \$10 per million of insurance or a fraction thereof; examination of companies, expenses incurred and per diem expenses of assistant examiners; other fees regulated by reciprocal provision. Total annual fees payable by foreign company, \$22. Retaliatory provisions. Corporation fee, none.

FUNDS.—Company to have at least \$100,000 of paid-up capital or surplus over and above all liabilities, invested in stocks or bonds of the United States, of the State of Iowa, or of the State wherein it is incorporated, or mortgages on unencumbered real estate worth double amount of the loan. Such securities must be deposited with the proper

officer of the State in which such company is located; to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Commissioner of Insurance may at any time cause an examination to be made of any life company. If, upon examination, the Commissioner of Insurance deems it advisable that a company's affairs be closed, the Attorney-General shall be notified, and he shall apply to the court for an injunction restraining the company from transacting further business.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Where medical examiner for a company certifies that applicant is insurable, the company is estopped from defending on the ground that he was not in an insurable condition.

MISREPRESENTATION.—Misstatement as to age does not void policy, but company may collect difference of premium.

No company, and no officer, director or agent thereof, shall issue, circulate or use, or cause or permit to be issued, circulated or used, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or share of surplus to be received thereon, or shall use any title of any policy, or class of policies, misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Failure to file annual statement or procure certificate of authority, \$100 for each day's default. Agents transacting business during the period of such default shall forfeit \$300. Agents failing to obtain certificate of authority to forfeit \$25 for each day's neglect. For giving rebates to the insured a fine of \$500 is provided and revocation of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. The omission does not invalidate the policy, but precludes the company from setting up misrepresentation as a defense to an action brought under such policy.

No form of policy contract for life insurance may be issued until approved by the Commissioner of Insurance, Governor and Attorney-General, and must be based upon satisfactory medical examination of the applicant. Failure to comply with this provision works a forfeiture of from \$100 to \$1000 and revocation or suspension of authority. Limit of time for filing proofs of loss to be not longer than one year.

PRELIMINARY DOCUMENTS.—File copy of charter and statement of condition, and a copy of last annual report; also copies of all forms of policies which it is proposed to write in the State.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent upon gross premium receipts in the State during the preceding year. No other taxes. Final date for payment, March 1. Reciprocal provisions.

TAX STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS ONLY.

VALUATION.—American Table of Mortality and 4½ per cent interest, or actuaries' Combined Experience Table of Mortality and 4 per cent interest. National Fraternal Table for Fraternal where valued.

KANSAS.

SUPERVISING OFFICER, CAREY J. WILSON, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28. Fee for local agent, \$2; general or special agent, no provision. A separate license is required for each member of a firm. Application executed by the agent and approved by company is required before license will be issued.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision in law. Agent certifies in application that no discrimination will be made.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited by ruling of Insurance Department. Offering special inducements in the form of stock in subsidiary companies prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—Deposit with this State or company's home State \$100,000 in approved securities.

EXAMINATION.—The Superintendent of Insurance may make an examination of any company when he has reason to suspect the correctness of any annual statement made by it, or that it is in an unsound condition, and to publish the result when he deems it for the best interests of the public. Fees for examination fixed at \$10 per day for each day of examination, or travel, and necessary traveling and hotel expenses.

FEES.—For filing and examining the charter of any insurance company and issuing the certificate of authority thereupon, \$55; for filing the annual statement, \$50; annual payment for benefit of State school fund, \$50; for each license granted to agents, \$2; for every copy of a paper filed in office of the Superintendent of Insurance, the sum of 20 cents per folio; for affixing the seal of office and certifying to paper, \$1. Reciprocal provisions to regulate other fees. These fees apply to foreign companies.

FUNDS.—Every company to possess assets equal to at least \$100,000 invested in bonds of the United States, of the State of Kansas or of the State in which it was incorporated, or mortgages on unencumbered real estate worth double the amount loaned. Foreign companies and companies of other countries governed by reciprocal law.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When capital is impaired more than twenty per cent the stockholders must make good the deficiency.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—The sale of premium notes before delivery of policy is prohibited.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine in any sum not less than \$100 or more than \$500, or by imprisonment in the county jail not less than thirty days nor more than six months, or by both such fine and imprisonment. Laws 1909.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—Policies which do not provide for automatic non-forfeiture will not be approved by the Department of Insurance.

PENALTIES.—Companies or agents transacting business without complying with the

law, subject to a fine of \$500. For violation of any of the provisions of the law a penalty of not less than \$100 nor more than \$500, and imprisonment.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws, certificate of compliance and copy of last annual report showing condition on December 31 next preceding.

PUBLICATION.—No provision.

REBATES.—No provision. (See Anti-Discrimination Laws.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(Section 4200, General Statutes 1909). No misrepresentation made in obtaining or securing a policy of insurance on the life or lives of any person or persons citizens of this State shall be deemed material or render the policy void, unless the matters misrepresented shall have actually contributed to the contingency or event on which the policy is to become due and payable. Laws of 1907.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premium receipts, and company of another country four per cent. A school tax of \$50 is also imposed. These taxes payable on demand. Company also subject to local taxation. Other taxes governed by reciprocal provision.

TAX STATEMENT.—Final date for filing, January 15.

VALUATION.—Valuation to be made every three years upon the American Experience Table of Mortality, with interest at four and one-half per cent. Fee for valuation 1 cent on each \$1000 of insurance.

KENTUCKY.

SUPERVISING OFFICER, M. C. CLAY, INSURANCE COMMISSIONER, FRANKFORT.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every company shall, in a conspicuous place, on its principal place or places of business, in letters sufficiently large to be easily read, have painted or printed the corporate name of such corporation, and immediately under the same, in like manner, shall be printed or painted the word "incorporated." Every insurance corporation, foreign and domestic, shall conduct its business in this State in its own proper and corporate name, and the policies and contracts of insurance issued by it shall be headed or entitled only by its proper or corporate name. When any such company publishes its assets it shall, in the same connection, and with equal conspicuousness, publish its liabilities, computed on the basis allowed for its annual statements; and publication purporting to show its capital shall exhibit only the amount of such capital as has been actually paid in in cash. Such publication shall be held to include all policies, renewals, signs, circulars, cards or other means by which public announcements are made.

In all advertisements agent must state the location of the company he represents and the government under which it is organized.

AGENT DEFINED.—Whoever solicits and receives application for insurance or transmits for any person other than himself an application for insurance, or a policy of insurance to or from such company, or advertises that he will receive or transmit the same, or who shall, in any manner, directly or indirectly, aid or assist in transacting the insurance business, shall be held to be the agent of such company.

AGENT'S LICENSE.—Fee for local agent, \$5; general or special agent, no provision; date of expiration, one year from date of issue. Each member of a firm must have a license.

ANNUAL STATEMENT.—Final date for filing, March 10.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Authorize the Insurance Commissioner and all agents to acknowledge service of legal process and file consent that service upon such agent shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Section 656. No life company shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums or rates charged for the policies of life or endowment insurance, or in the dividends or other benefit payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

COMPANY LICENSE.—Date of expiration, July 1.

DEPOSIT.—Company to have on deposit with the proper official of some State, securities to the amount of \$100,000.

EXAMINATION.—The Insurance Commissioner is authorized to examine any company whenever he deems it prudent for the protection of policyholders. A domestic company must be examined at least once in four years. Company to pay the "proper charges" for examination.

FEES.—For filing certified copy of charter, \$30; annual statement, \$25; additional or supplementary statement for same year, \$25; for license to each agent, \$5; industrial life agent, \$2; for copy of paper on file, 20 cents per folio; certification, fees governed by retaliatory law; making valuations, not to exceed one cent for every \$1000 of insurance; examinations, actual expenses incurred; reciprocal provisions relative to other fees. The annual fee of company of another State, \$25 for filing annual statement, and \$1 for seal to certificate of compliance. Under retaliatory clause of law the fees are, in most cases, greater than \$26. In case the fees collected do not equal the expenses of his office, the Insurance Commissioner is authorized to assess the deficiency upon the companies.

Total annual fees of foreign company, \$26.

FUNDS.—To have at least \$100,000 on deposit with the proper authority of some State of the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds are not of a net cash value equal to liabilities, counting as such the net value of its policies, the Insurance Commissioner shall notify company to cease writing new policies.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—No provision. Section 202 of the Constitution of Kentucky is as follows: "No corporation organized outside the limits of this State shall be allowed to transact business within the State, on more favorable conditions than are prescribed by law to similar corporations organized under the laws of this Commonwealth."

The Court of Appeals has expressed an opinion that the above-quoted provision of the Constitution would be construed to prevent any insurance company from claiming that the provisions of the non-forfeiture law of Kentucky did not apply to life insurance companies of other States.

PENALTIES.—Agent transacting business without a license, not less than \$50 nor more than \$100 for each offense, or imprisonment. Agent doing business after revocation of his license, not less than \$50 nor more than \$100, or imprisonment not less than thirty nor more than fifty days. Company neglecting to make returns as required to forfeit \$100

and revocation of license. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of such judgment. Company removing a suit against it from the State to the Federal Court forfeits its license to do business.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and copy of annual statement, showing its condition December 31 preceding; also copy of each policy form and application blank.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal Court prohibited. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of the judgment.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements made in application held to be representations, not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment, January 31.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually on Actuaries or Combined Experience Table, and interest at four per cent. A certificate of valuation from the proper official of another State will be accepted. Fee for valuation, one cent for each \$1000 insurance in force.

LOUISIANA.

SUPERVISING OFFICER, WILLIAM F. MILLSAPS, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public announcement, circular or card issued by a company purporting to make known its financial condition, must conform in all particulars to the preceding official statement made by the company, and shall state specifically the sum of its liabilities. Companies and agents are prohibited from advertising in any manner any funds or assets not actually possessed by the company, and available for the payment of losses and claims. Advertising of capital not actually paid up will be construed a violation of the law. When assets are shown, liabilities must also be shown with equal conspicuousness. Advertisement must show location of company and State where organized.

AGENT DEFINED.—Deemed agent of the company, not the insured.

AGENT'S LICENSE.—(See "Company License.") Fee for local agent, \$2; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—Final date for filing, February 28.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Secretary of State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life company shall discriminate between its policyholders by allowing, or agreeing to allow any policyholder, whether as an individual or as a member of a class, a portion or per cent of any premium or premiums collected by said company from any policyholder, or policyholders, on the pretense of making such policyholder an agent of the company, either as an individual, member of a firm or partnership, or stockholder in an agency corporation, or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Louisiana governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of

other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by that company through his instrumentality.

COMPANY LICENSE.—Each and every life and accident insurance company (society), association, corporation or other organization or firm, or individual doing and conducting a life or accident insurance business of any kind in this State, whether such company (society), association, corporation, or other organization or firm, or individual is located or domiciled here or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for \$30,000 premiums or less is \$120, and the license is increased \$60 for each additional \$10,000 of premiums based on a percentage of three-quarter of one per cent for the full \$10,000 additional premiums. \$1,500,000 of premiums is the highest class provided for.

Date of expiration, March 31.

DEPOSIT.—Company to furnish bond in the sum of \$20,000, for the prompt payment of claims within the State.

EXAMINATION.—The secretary of State may cause an examination to be made whenever he deems it necessary. Company to pay the expense of examination.

FEES.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, \$1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, \$10; agent's certificate, \$2; filing annual statement, \$15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

Total annual fees payable by foreign company, \$25.

FUNDS.—Paid-up capital of \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the capital of any company is found to be impaired to the extent of twenty-five per cent, the Secretary of State shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Estimates or illustrations misrepresenting terms of policies prohibited. Any company issuing a life policy without a medical examination waives its right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—New Orleans collects from company same amount of license payable to State, less amount of license paid to other municipalities.

NON-FORFEITURE.—After three years' premiums have been paid. Company may not declare forfeited a policy for default in payment of premium, interest or installment without giving written notice to policyholder or assignee.

PENALTIES.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine of not less than \$100 nor more than \$300.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Secretary of State a certified copy of report to Insurance Department of home State as of December 31 preceding; a valuation of policies in accordance with the American Experience Table of Mortality, with interest at four per cent, and that company has complied with the laws of such government and is authorized to transact business therein; a certified copy of charter.

PUBLICATION.—Abstract of statement in one newspaper at domicile of company, or if foreign company at domicile of principal agent, and in the official journal at Baton Rouge, five times in thirty days; company to attend to details of publication.

REBATES.—The payment of any commission, brokerage or rebate to any person except the authorized agent or representative of any company authorized to do business in the State is prohibited. Any violation of this action, to which the insured is a party, shall

annul the contract *ipso facto*; the agent or solicitor making the rebate shall have his certificate of authority forfeited, and shall not receive a certificate of authority to do business in the State for a period of three years.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—The Louisiana law prohibiting the transfer of suits by corporations from the State to Federal courts having been held unconstitutional by Judge Eugene D. Saunders, in the United States Circuit Court at New Orleans, the matter will now be carried up to the Federal Court of Appeal.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements purporting to be made by the assured deemed to be representations and not warranties.

SURPLUS DISTRIBUTION.—Annually.

TAXES.—(See "Company License.") Also subject to tax on all property in the State. Final date for payment of taxes, February 28.

TAX STATEMENT.—No provision.

VALUATION.—Computed upon the basis of the Actuaries' or Combined Experience Table of Mortality, with compound interest at four per cent; and also upon the basis of the American Experience Table of Mortality with compound interest at four per cent, or such other rate of interest as may be prescribed as the legal rate of reserve at the domicile of a corporation, providing it is not greater than four per cent.

MAINE.

SUPERVISING OFFICER, E. J. CARTER, INSURANCE COMMISSIONER, AUGUSTA

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—(Same as casualty companies).

AGENT'S LICENSE.—Company to file with Commissioner a certificate of agent's appointment and obtain license for each agent. All licenses, except brokers', expire July 1 next succeeding the date thereof. Applications for licenses to firms or corporations must give firm or corporate name and name and residence of each member to be covered by the license. Brokers who place business with agents of foreign companies must be residents of the State. Brokers' licenses expire in one year from the date thereof. Fee for local agent, \$2; general or special agent, no provision.

ANNUAL STATEMENT.—Final date for filing, January 31; additional time granted upon request, not later than February 15.

ANTI-DISCRIMINATION LAW.—No officer, agent, solicitor or representative shall allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, nor shall any person knowingly receive as such inducement, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance, or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Law prohibits the

sale or offer of any securities or profits other than those stated in the policy. (See "Anti-Discrimination Law.")

COMPANY LICENSE.—Date of expiration, June 30. Fee, \$20. Retaliatory provisions.

DEPOSIT.—\$100,000 with the proper official of some State. Required only of foreign company for admission to the United States, not of company from other State. (See casualty.)

EXAMINATION.—Insurance Commissioner is authorized to examine into the condition of any company whenever he deems it necessary. Company to pay the expenses of examination.

FEES.—For company license and annual renewal of same, \$20; license to each agent and renewal of same, \$2 for each person covered by the license; license to broker and renewal, \$10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions. -

Total annual fees payable by foreign company: license, \$20. Date of expiration of license, June 30.

FUNDS.—Cash capital of \$100,000, invested, or of a mutual company, net cash assets to that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Whenever the Insurance Commissioner has reason to believe that a company is in an unsafe condition, he may, on reasonable notice, suspend its right to do business in the State.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—(For Maine companies only).

PENALTIES.—Agent acting for a company without license subject to a penalty not exceeding \$50 for each offense. Broker acting without license punished by a fine not exceeding \$50, or by imprisonment not exceeding sixty days. License of company violating or neglecting or refusing to comply with law may be revoked. Every company or agent violating "Anti-Rebate" law forfeits not exceeding \$100, and license of agent shall be revoked for one year upon conviction for violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws and appoint Insurance Commissioner attorney for service. Also file statement of financial condition in the form prescribed by Insurance Commissioner.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before May 1 pay to the State Treasurer a tax of one and one-half per cent on gross premiums, less return premiums on policies canceled and reinsurance in companies authorized to transact business in Maine. No other taxes. Final date for payment May 1. Reciprocal law.

TAX STATEMENT.—File sworn statement on or before January 31, stating the amount of premiums received in the State during the year ending December 31 preceding.

VALUATION.—Basis, American or the Actuaries' Table with four per cent interest.

MARYLAND.

**SUPERVISING OFFICER, WILLIAM MASON SHEHAN, INSURANCE COMMISSIONER,
BALTIMORE.**

ADVERTISEMENTS, REGULATIONS GOVERNING.—(See "Publication").

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration December 31. Fee for soliciting agent, \$2; general or special agent, \$10.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appointment good until another attorney be substituted.

COMPANY LICENSE.—Date of expiration December 31. Annual fee for license, \$300; other annual fees, \$39, including \$10 for general agents' license.

DEPOSIT.—Company to have \$100,000 in approved securities on deposit with the proper official of home State. Reciprocal law.

EXAMINATION.—The Insurance Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, or the correctness of any statement made by it; he must, however, first communicate his suspicions to the insurance official of the State wherein the company is organized, and shall examine if not satisfied with the information obtained. Company to pay the expense of examination.

FEES.—Filing charter, \$25; annual statement, \$25; general agents' license, \$10; sub-agents, \$2; two abstracts of annual statement for publication in Baltimore, \$4.

FUNDS.—Company to possess assets of \$100,000 in approved securities, certificate of which must be renewed annually.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Assets must equal liabilities and reserve.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any person, officer or examining physician making false statements for the purpose of procuring insurance, shall be held guilty of a misdemeanor. Penalty, fine not less than \$100 nor more than \$1000. Misrepresentation, unless on material points, does not void policy.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—General penalty, a fine of from \$100 to \$1000. Reciprocal law.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified copy of its charter and a certificate of authority of home State; also statement showing condition; also appointment of a general agent; also appointment of attorney, as above.

PUBLICATION.—Abstract of annual statement to be published by the Department once a week for three weeks in a daily Baltimore paper. The companies must in addition publish said abstract in another paper three consecutive times. The first appearance of the publication of the abstract in both cases must be prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes. No retaliatory law as to tax on premiums.

REMOVAL OF SUITS.—Suits may be removed from one jurisdiction to another on affidavit that fair trial cannot be had.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(See "Misrepresentation.")

SURPLUS DISTRIBUTION.—Apportionment and distribution of surplus must not be deferred beyond periods of five years, excepting on under-average risks.

TAXES.—One and one-half per cent on gross premiums; no other taxes. Payable when filing annual statement.

TAX STATEMENT.—Included in annual statement.

VALUATION.—Basis, American Experience Table of Mortality, with interest at four and one-half per cent for all policies issued on or before December 31, 1902, and for all policies issued subsequent to that date, the Actuaries' Table with four per cent. Insurance Commissioner is required to accept the valuation of other State insurance officials, if made on sound and recognized principles, and legal basis not less than the basis here given. Valuation made only upon failure of company to furnish with annual statement certificate of some State. Fee for valuation 3 cents for each \$1000 of insurance.

MASSACHUSETTS.

SUPERVISING OFFICER, FRANK H. HARDISON, INSURANCE COMMISSIONER, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—(See "Statutory Requirements," Casualty and Miscellaneous.)

AGENT'S LICENSE.—Fee for local agent, \$2. Brokers' licenses, \$10. Issued free to honorably discharged soldiers and sailors of the Civil War. Agents' licenses expire June 30. Brokers' licenses run one year from date.

ANNUAL STATEMENT.—Final date for filing January 15. Additional time granted on request to March 1.

ANTI-DISCRIMINATION LAW.—Yes. Color discrimination also forbidden.

ATTORNEY FOR SERVICE.—May be made upon a licensed agent having authority to issue policies, or a resident agent having control over subordinate agents of the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, June 30.

DEPOSIT.—Required of United States branches of foreign companies either in Massachusetts or some other State.

EXAMINATION.—Optional with the Insurance Commissioner. Expense to be borne by company. Every three years for Massachusetts corporations.

FEES.—For filing copy of charter, \$30; filing statement with application for admission and for each annual statement, \$20; agent's license or renewal thereof, \$2; certificate of valuation and for condition or qualification, \$2; for each service of lawful process as attorney, \$2; for each copy of any paper on file, 12 cents a page and \$1 for certifying same.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended when Insurance Commissioner is of opinion that actual funds, exclusive of capital, are less than liabilities.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director, solicitor or other agent shall make, or cause to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or share of the surplus to be received thereon, or use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three annual premiums have been paid.

PENALTIES.—Contract issued by a company doing business without authority shall be valid, but the agent issuing such contract is liable to a fine not exceeding \$500; agent doing business without procuring certificate, or failing to make returns, liable to a fine of \$500; agent or other persons making false representations for the purpose of obtaining a fee, commission or other benefit is guilty of a misdemeanor punishable by a fine of not less than \$100 nor more than \$500, or imprisonment not less than thirty days or more than one year, or both fine and imprisonment. Any company failing to make returns to the Tax Commissioner shall forfeit \$50 for each day's neglect. Commissioner authorized

to extend time on application. For making a false report to the Insurance Commissioner any person is liable to a fine of \$1000 or imprisonment for one year, or both fine and imprisonment. Company failing to file annual statement within the prescribed time is liable to a penalty of \$100 for each day's neglect, and while in default the transaction of new business is unlawful; filing false statement not less than \$500 nor more than \$5000 fine; issuing policy unless proper medical examination has been made \$100 fine; reinsuring without report to the Insurance Commissioner \$500 fine; accepting risk for larger amount than allowed by law \$500; issuing policies if company is in unsound condition, after notice has been served by the Commissioner, not more than \$1000 fine for each policy issued. A paid officer of a domestic mutual company who solicits or uses a proxy is liable to a fine of not less than \$100, nor more than \$300 for each offense. Obstructing the work of the Insurance Commissioner is punishable by a fine of \$1000 or imprisonment for one year. Discrimination with regard to color \$100 fine for each offense. Violations of law affecting insurance not especially provided for punishable by a fine of not more than \$500.

PENSION.—May be granted to an employee who has been continuously in the service of the company for ten years, and to an employee retiring by reason of the infirmities of age who has been continuously in the service of the company for not less than fifteen years.

POLICY FORM AND PROVISIONS.—Copy of application to accompany policy. The terms of the policy are to be described in plain type upon its face. No policy except industrial to be issued unless a copy of the form thereof has been filed at least thirty days with the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter; appointment of Insurance Commissioner as attorney to accept service; statement of financial condition certified; certificate of compliance of home State.

No foreign company admitted unless it has policies in force upon not less than 1000 lives for not less than \$1,000,000.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Any provision in policy depriving courts of Massachusetts of jurisdiction is void.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—\$5000 per annum unless authorized by board of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statements made by the insured, in the absence of fraud, deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually after three years.

TAXES.—Tax on premiums regulated by reciprocal provision. There is a tax of one-fourth of one per cent on reserve. Final date of payment November 30.

TAX STATEMENT.—Final date for filing, October 15.

VALUATION.—To be made by Massachusetts Department of all companies doing business in the Commonwealth. Basis of valuation: Policies prior to January 1, 1901, four per cent Actuaries or Combined Experience Table; policies issued after December 31, 1899, three and one-half per cent American Table. For valuation of life policies of domestic companies, two and one-half mills for each thousand dollars of insurance.

MICHIGAN

SUPERVISING OFFICER, JOHN T. WINSHIP, COMMISSIONER OF INSURANCE, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or deceptive advertising.

AGENT DEFINED.—Regarded as agent of company and not of insured.

AGENT'S LICENSE.—Date of expiration, February 28. Fee regulated by reciprocal provision.

ANNUAL STATEMENT.—Final date for filing, February 15.

ANTI-DISCRIMINATION LAW.—Yes. Distinction as to color and discrimination in rates between insurants of same class prohibited.

ATTORNEY FOR SERVICE.—Appoint an attorney to accept legal process, and file a stipulation agreeing that legal process served upon the Commissioner of Insurance or his deputy shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Stock selling and special contracts prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—\$100,000 with the proper official of home State.

EXAMINATIONS.—Optional with Commissioner of Insurance. Fee, actual expenses incurred and per diem equal to daily salary of examiners.

FEES.—Regulated by reciprocal law.

FUNDS.—Company must possess at least \$100,000, properly invested and deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Not more than fifteen per cent.

INCONTESTABILITY.—After two years, except for non-payment of premium or military or naval service.

MISREPRESENTATION AND TWISTING.—By an officer, director or agent is prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Companies doing business without complying with the law, subject to a penalty of \$100 for every application obtained or contract made. Any person soliciting business or making any insurance contract before complying with the law of the State, liable to a penalty of \$100 for every application obtained or contract made. And any person who may have paid money for such contract will be entitled to recover the same from the person to whom it is paid.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract. Law stipulates standard provisions and conditions to be contained in policies of life insurance. Copy of application to be furnished upon request. Legal reserve companies must attach copy of application.

PRELIMINARY DOCUMENTS.—File copy of charter and a sworn statement of condition; also copy of last annual report.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Every five years.

TAXES.—Two per cent on gross premiums. This tax in lieu of all other taxes. Final date for payment, February 25. Retaliatory law applies in addition to stated tax.

TAX STATEMENT.—Same date as annual statement, February 15.

VALUATION.—Basis, American Table, with 4 per cent interest after 1896. Valuation by other States accepted, unless such State refuses to accept Michigan valuation for home companies. Fee, 1 cent for each \$1000 insurance.

MINNESOTA.

SUPERVISING OFFICER, S. D. WORKS, COMMISSIONER OF INSURANCE, ST. PAUL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements of the company or agency the name and location of the company must be given. When assets are shown liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, no provision. Date of expiration March 1.

ANNUAL STATEMENT.—Final date for filing February 15. Additional time granted on request to March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration February 28.

DEPOSIT.—Furnish a certificate from the proper official of some State, showing that the company has on deposit for the benefit of all policyholders securities to the amount of \$100,000, or, failing to furnish such certificate, such deposit must be made with the Insurance Commissioner of this State.

EXAMINATION.—The Commissioner is authorized to examine any company whenever he deems it necessary in the interests of policyholders. Fee, actual expenses incurred by Insurance Commissioner or his deputy, actuary or chief examiner, and the expenses and compensation of his assistants employed, and \$15 a day to be paid to the Insurance Department. If such examination shall be made by any other person regularly employed by the Insurance Department \$10 per diem charge is made.

FEES.—For filing certified copy of charter and accompanying documents, \$30; filing annual statement, \$20; issuing certificate of authority, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; filing certified copy of amendment to articles of incorporation, \$10; abstracts of annual statements for publication when prepared by Insurance Commissioner, \$10; for each certificate, including certified copy of certificate of authority, renewal, valuation of life policy, corporate condition or qualification, \$1; for receiving and forwarding copy of summons or process served upon Commissioner of Insurance, as attorney for any insurance company, \$2; which amount shall be paid by the party serving same and may be taxed as other costs in the action. For receiving and filing certificates of valuation of policies by Commissioner of any other State or Territory, \$50; provided, that, when by the laws of any other State or nation any fines, penalties, license or fees additional to or in excess of those imposed by this section upon foreign insurance companies and their agents are imposed upon insurance companies of this State or their agents, doing business in such State, the same fines, penalties, licenses and fees shall be imposed upon all insurance companies of such State and their agents doing business in this State, so long as such laws remain in force; valuing life policies 1 cent per thousand of insurance or fraction thereof; examination of companies, actual expenses incurred by Insurance Commissioner or his deputy and the expenses and compensation of his assistants employed, and \$10 a day to be paid to the Insurance Department. Other or additional fees regulated by reciprocal provision. Total annual fees payable by foreign company \$82.

FUNDS.—Company must possess available assets, properly invested, to the amount of at least \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Insurance Commissioner may suspend company license whenever its assets appear to him insufficient to justify its continuance of business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director or agent shall issue, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised

thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Every person doing business as an agent without a license shall be guilty of a misdemeanor. Neglect of company to transmit statement incurs a forfeiture of \$100 for each day's neglect. A company wilfully making a false statement is liable to a penalty of \$500. A company obstructing the Insurance Commissioner shall be guilty of a gross misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy to bear upon its face in bold type a brief description thereof. The law establishes standard forms of policies, and provides for one-year preliminary term insurance. Policy to contain the entire contract. The law also stipulates what provisions shall or shall not be incorporated in the policy contract. Before any policy shall be issued in this State a copy of same shall have been filed with the Insurance Commissioner. Reciprocal law as to provisions in policies.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and by-laws and statement of condition, also certified copy of report of last examination.

PUBLICATION.—Abstract of annual statement three times in a legal newspaper, published daily in the three most populous counties of the State. Company to attend to details of publication.

REBATES.—Prohibited.

REMOVAL OF SUITS.—Removal of suits from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annually after the third year. On deferred dividend policies heretofore issued the surplus shall be ascertained annually and credited by classes.

TAXES.—Two per cent on gross direct premiums less return premiums collected within the State, to be paid annually when the certificate of authority is issued. No other taxes. Final date for payment March 1.

TAX STATEMENT.—Part of annual statement.

VALUATION.—Basis, the American Experience Table of Mortality, with interest at four per cent. Valuations to be made annually, but Commissioner of Insurance may accept certificate of valuation of company's home State. Fee, 1 cent for each \$1000 of insurance. Dividends applied in reduction of premiums considered as return premiums.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Held to be agent of company.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, \$3; incorporated agencies in cities of over 3000, \$100; in towns of less than 3000, \$50. Each agent in city of 2000 or over, \$30. Each county, \$10; provided that payment to three counties authorizes agent to do business throughout the State, provided he pays municipal tax at residence or where he first solicits. Licenses expire March 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No company shall make any distinction or discrimination in favor of individuals of the same class and equal expectation of life in the amount

of payments of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any of the terms and conditions of the contract it makes, nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contracts other than are plainly expressed in the application and policy issued thereon; nor shall any such company or agent pay or allow as inducements to insurance any rebate of premium payable on the policy or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

ATTORNEY FOR SERVICE.—Appoint a resident agent and also the Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration, February 28. Fee payable annually, \$100.

DEPOSIT.—No provision.

EXAMINATION.—Optional with the Insurance Commissioner. Fee, \$25 a day and expenses.

FEES.—For filing preliminary statement, \$20; filing annual statement, \$10; copy of annual statement and certificate, \$5; for certificate of authority to each general or district agent, \$3; for each canvassing agent, \$2; for publication of annual statement (to be paid to publisher), \$9. For each certificate of examination or qualification, \$2; for each seal, \$1; for service of process, \$2; for each examination, \$25 a day and expenses. Total annual fees payable by foreign company, \$276.

FUNDS.—Stock company must possess at least \$50,000 of actual capital, and a mutual company must have assets of an equal amount satisfactorily invested; industrial companies, \$25,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended or revoked when Insurance Commissioner is of opinion that actual funds, exclusive of capital, are less than liabilities. When the net assets do not amount to more than three-fourths of its original paid-up capital, it shall be given three months in which to make good the impairment, during which time no new business may be written.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any solicitor, agent, examining physician or other person who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any publication for insurance, or who shall make any such statement for the purpose of obtaining fee, commission, money or benefit in any corporation transacting business under this chapter, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than \$100, nor more than \$500, or imprisonment in the county jail for not less than thirty days.

MUNICIPAL TAXES AND FEES.—See "Agent's License."

NON-FORFEITURE.—No provision.

PENALTIES.—On conviction of violation of any of the provisions of the law relating to insurance the offender is subject to a penalty of not less than \$100, nor more than \$500, for each offense, and, in some instances, imprisonment for not more than one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. Law specifies certain provisions to be contained in all policies. A brief description of the character of each policy to be printed in bold type upon the face and back thereof.

PRELIMINARY DOCUMENTS.—File copy of charter and statement of financial condition.

PUBLICATION.—Annual statement to be published once in one paper. Details of publication attended to by the State at company's expense.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-fourth per cent of premiums in State, less amount of death claims, matured endowments and cash dividends.

TAX STATEMENT.—Final dates for filing, January 30 and July 30.

VALUATION.—No provision.

MISSOURI.

SUPERVISING OFFICER, CHAS. G. REVELLE, SUPERINTENDENT OF INSURANCE.
JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed agent of company and not of the insured.

AGENT'S LICENSE.—Local agent or solicitor must have a certified copy of company's authority to transact business. One copy answers for a firm, but each member of the firm must be named therein, except for company whose home State requires each member of the firm to have a separate license. In cities of 100,000 and less than 500,000 population, agent must have special license, at an annual cost of \$100. Provided said city shall so declare by ordinance. Other incorporated towns have license system under which they demand of insurance agents \$5, \$10, \$15, \$20 or more per annum. Annual fee, local agent, \$2; general or special agent, no provision; date of expiration February 28.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction or discrimination in favor of individuals between insureds (the insured) of the same class and equal expectations of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company, or agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company, or any officer, agent, solicitor or representative thereof, pay, allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind, or any valuable consideration or inducement whatever, not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association, or partnership, or any dividends or profits to accrue thereon, or anything of value whatsoever, not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration February 28. Fee governed by reciprocal law, but not less than \$1.

DEPOSIT.—\$100,000 with the proper officer of some State. Additional deposits may be made to cover registered policies at option of company.

EXAMINATION.—The Superintendent of Insurance may at any time examine the affairs of any company. He is authorized to accept the report of an examination made by the proper officer of another State. Company to pay the expense of examination.

FEES.—For filing copy of charter and preliminary statement of condition, \$50; regular

annual statement, \$30; company's license, \$1; power of attorney and all other paper required to be put on file in the office of the Superintendent of Insurance, \$10; agents' and solicitors' copy of certificate of authority (license), \$2 each; copies of papers, 20 cents per folio; affixing seal of department, \$1. Valuation fee, \$10 per million of insurance. Fees subject to reciprocal law.

Total annual fees \$40, and the license fee which is governed by reciprocal law.

FUNDS.—Capital required \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Treated with the discretion of the Superintendent of Insurance.

INCONTESTABILITY.—After three annual premiums have been paid.

MISCELLANEOUS PROVISIONS.—Suicide is not a valid defense against payment of loss unless it be shown that the deceased contemplated self-destruction when he took out the policy.

Affidavit required under anti-trust law.

MISREPRESENTATION.—No officer, director or agent shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any kind misrepresenting the terms of any policy or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, nor shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—After three years.

PENALTIES.—Agents doing business without authority are subject to fines from \$10 to \$100, or imprisonment, or both. Superintendent of Insurance Department has authority to revoke licenses of companies when, in his judgment, their proceedings are hazardous to the public.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File copy of charter, with all amendments thereto and their dates; copy of last annual statement; certificate from the Insurance Department of home State that the company has been duly organized and authorized to transact business; a certificate from the Insurance Department that the company has on deposit, for the benefit of all policyholders, nor less than \$100,000, and a schedule showing the kind of securities in which such deposit has been invested; a certificate that similar companies of the State of Missouri would be authorized to transact business in the company's home State upon compliance with the law; a copy of the appointment of the company's general agent, if any, with designated powers.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment May 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, Actuaries Table with 4 per cent interest. Valuation to be made of companies of other States when such States refuse valuation made by Missouri Department. Fee for valuation, see "Fees."

MONTANA

SUPERVISING OFFICER, WILLIAM KEATING, STATE AUDITOR AND COMMISSIONER OF INSURANCE, HELENA.

ADVERTISEMENTS. REGULATIONS GOVERNING.—Advertisement to show location of company and State where organized.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Annual fee for local agent, \$5; general or special agent, no provision. One license held to be sufficient in case of a firm or company acting as agent. Date of expiration, March 31. Licenses may be transferred without the payment of an additional fee, upon the proper certification and request to the Commissioner of Insurance by the general agent or manager of the company.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance and also one other resident of the State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Absolutely prohibited.

COMPANY LICENSE.—License fee payable to the Auditor of State for license to collect in any one year premiums amounting to the sum of \$5000 or less, \$125; over \$5000, the sum of \$20 for each \$1000 to be so collected. Company license expires March 31.

DEPOSIT.—\$100,000 with the proper official of some State.

EXAMINATION.—Optional with the Commissioner of Insurance. Company to pay necessary expenses.

FEES.—Admission fee, \$300; filing annual statements, \$25; issuing certificate of authority, \$5; copies of papers on file, 10 cents per folio; certifying same, 50 cents; for examination, the necessary expenses involved. Other fees regulated by reciprocal provision. The publication of the certificate of the Commissioner of Insurance is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. Fee for publication, \$9, payable to the Auditor of State, who designates the publication as provided by law.

Total annual fees, \$159, and fees based on premiums received in excess of \$5000 paid for in advance at beginning of license year.

FUNDS.—Capital required, \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No new business to be written by any company whose capital is impaired twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Yes.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—After three years.

PENALTIES.—For every violation of the law or failure to comply with its requirements a fine not exceeding \$1000 and imprisonment not exceeding six months.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Not allowed.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement of condition. Certificate of compliance with home State. Written instrument designating attorney to be filed with Auditor of State.

PUBLICATION.—Certificate of Commissioner of Insurance, showing compliance and a condensed statement of assets and liabilities, income and expenditures, to be published in two papers, one insertion. Attended to by State at company's expense.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annually.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

NEBRASKA.

SUPERVISING OFFICER, W. B. EASTHAM, INSURANCE COMMISSIONER, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Any one soliciting insurance.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, no provision. Date of expiration April 30.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No life company shall discriminate in favor of individuals between insureds of the same class and equal expectation of life in its rates or premiums charged for insurance, or in the dividends, profits or other benefits payable thereon.

ATTORNEY OF SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company permitted to issue what is known as special contracts, advisory board contracts or any other contracts or policy provision promising special returns or profits as an inducement to insurance.

No life company or life insurance agent will be permitted to give or sell or offer to give or sell any stocks, bonds or other securities of any insurance company, agency company or other corporation as an inducement to insurance or in connection therewith, and the license of any company permitting its agent to offer such stocks or other securities as an inducement to insurance will be canceled.

COMPANY LICENSE.—Date of expiration April 30.

DEPOSIT.—With Insurance Department of home State all investment securities until the aggregate is \$100,000.

EXAMINATION.—At least once in three years.

FEES.—For filing annual statement and authority, \$20; copies of papers on file, 10 cents per folio; certifying same, 50 cents. Total annual fees, \$20: For filing and examination of application for admission, with license, \$50.

FUNDS.—Cash capital required \$100,000.

GAIN AND LOSS EXHIBITED REQUIRED.—Incorporated in annual statement.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No insurance company or any officer, director, agent or broker thereof, or any other person shall issue, circulate or use, cause, or permit to be issued, circulated or used, any estimate, statement or circular misrepresenting the terms of any policy issued or to be issued by such company, or misrepresenting the benefits or privileges promised under any such policy. No insurance company, officer, director or agent thereof or any other person shall make any incomplete comparisons of policies or contracts issued or to be issued or any misrepresentations, oral, written or otherwise to any person insured in any other company for the purpose of inducing or tending to induce such person to take out a policy of insurance, or for the purpose of inducing or tending to induce such policyholder in any other company or association to lapse, forfeit or surrender his insurance therein.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three annual premiums paid.

PENALTIES.—For violation of any of the provisions of the insurance law, a fine from \$25 to \$500, or imprisonment for from thirty days to six months.

POLICY FORM OR PROVISION.—Standard.

PRELIMINARY DOCUMENTS.—File copy of charter; statement of condition and a copy of last annual report. Copy last examination made by home department.

PUBLICATION.—None required.

REBATES.—Penalty for charges other than stipulated in policy.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements made in application held to be representations.

SURPLUS DISTRIBUTION.—None.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment May 1. Credit given for tax paid in countries on account of local taxation.

TAX STATEMENT.—Sent after statement has been verified by Department.

VALUATION.—The legal standard for the valuation of industrial policies shall be the American Experience Table of Mortality, with compound interest at not less than three nor more than three and one-half per cent per annum: Provided, any life insurance company may voluntarily value its industrial policies written on the weekly payment plan according to the "Standard Industrial Mortality Table" or the "Sub-Standard Industrial Mortality Table."

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision made for license of local or general or special agent.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Company must authorize some citizen and resident of the State to accept service of legal process. In case of the death or removal of such person, service may be made on the State Controller.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, \$100. Date of expiration, December 31.

DEPOSIT.—No provision.

EXAMINATION.—The State Controller shall, upon the written representation of three citizens, and the belief of the Controller that any company has less than \$200,000 paid-up, unimpaired cash capital, to make investigation or require proof satisfactory to him as to its financial condition. The certificate of the proper officer of any State, having an Insurance Department, that such company has a paid-up, unimpaired cash capital of \$200,000 in United States gold coin, must be accepted by the Controller.

FEES.—Annual license fee, \$100; for filing power of attorney and issuing certificate, \$5. Total annual fees, \$100.

FUNDS.—Company to have assets of at least \$200,000.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISIONS.—No provision.

PENALTIES.—Company neglecting to file annual statement by March 1 shall forfeit \$100 for each day's neglect, and its authority to do business shall be revoked. For making a false statement the company and the person making the oath by subscribing to it may be punished by a fine of not less than \$500, nor more than \$5000.

PENSIONS FOR POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the State Controller a certificate showing that company possesses a paid-up, unimpaired cash capital of \$200,000. Filing of certified copy of the charter optional with the State Controller.

PUBLICATION.—Statement in one paper, seven insertions, company to attend to details of publication. Copy of paper containing publication to be filed in each County Assessor's office.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—No provision.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, ROBERT J. MERRILL, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, no provision. Date of expiration March 31.

ANNUAL STATEMENT.—Final date for filing, February 1. May be extended to March 1. Gain and loss exhibit to be filed May 1.

ANTI-DISCRIMINATION LAW.—Yes.

No life insurance company doing business in this State shall make or permit any distinction or discrimination in favor of individuals between insureds (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell, or purchase, or offer to give, sell or purchase, as inducement to insurance or in connection therewith, any stocks, bonds, or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31. Fee, \$5.

DEPOSIT.—No provision.

EXAMINATION.—Optional with the Insurance Commissioner.

FEES.—For filing copy of charter, \$25; filing annual statement, \$15; license to company, \$5; annual renewal of same, \$5; license to agents, \$2; annual renewal of same, \$2; other fees governed by reciprocal law. Total annual fees, \$20.

FUNDS.—Capital required \$200,000, and in addition assets equal to all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Need not be filed until May 1.

IMPAIRMENT OF CAPITAL.—None permitted.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Any violation of the law relating to insurance subjects the offender to a fine not exceeding \$2000 for each offense. Any person assuming to act as an agent without license subject to a fine of not more than \$500 for each offense. An agent procuring a premium through fraudulent representations is liable to a fine of not more than \$500, or imprisonment not more than one year. For violation of the anti-rebate law a penalty of \$500 is provided, and a revocation of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and statement of condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

RENEWAL OF SUITS.—No provision.

REMOVAL OF SUITS.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent upon the gross premiums received upon business within the State, less payments to residents of this State on account of death losses paid within the year, provided, however, that the tax assessed shall not be less than an amount equal to 1½ per cent of the gross premiums received by it upon business done within the State.

TAX STATEMENT.—Final date for filing, February 1.

VALUATION.—Basis, Actuaries' Table and 4 per cent interest.

NEW JERSEY.

SUPERVISING OFFICER, GEO. M. LAMONTE, COMMISSIONER OF INSURANCE, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Person soliciting application for insurance deemed to be agent of the company, not of the insured.

AGENT'S LICENSE.—Annual fee for local agent, \$2; general or special agent, no provision. Date of expiration, February 28.

ANNUAL STATEMENT.—Final date for filing, January 31; but time may be extended by Commissioner for good cause.

ANTI-DISCRIMINATION LAW.—No company doing business in this State shall make or permit any distinction or discrimination in favor of individuals between the insured of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than is plainly expressed in the policy issued thereon; nor shall any such company, or any officer, agent, solicitor or representative thereof, pay, allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

No life insurance company doing business in this State, and issuing policies both upon the participating and non-participating plan, shall, on or after the first day of January, nineteen hundred and ten, make any distinction in the rate of commission or in the compensation paid to an agent based upon the participating or non-participating character of any policy issued through said agent.

Discrimination against colored persons also prohibited.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Governed by reciprocal provision.

EXAMINATION.—Optional with the Commissioner of Banking and Insurance. Company to pay expense.

FEES.—For filing copy of charter, \$20; statement on admission, \$20; annual statements, \$20; certificates to agents, \$2; license to broker, \$10; certificate of qualification of a company, \$1; service of process on Commissioner, \$2; copy of any filed paper, 8 cents per 100 words, and \$1 for certifying same. Other fees regulated by reciprocal provision. For computing values of policies, 1 cent on each \$1000.

FUNDS.—Capital required, \$100,000, or net cash assets of that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be revoked if assets above liabilities, exclusive of capital, are less than the \$100,000 minimum capital required, or if, in opinion of Commissioner, a company is in an unsound condition.

INCONTESTABILITY.—Policies incontestable after two years except for non-payment of premium and violation of conditions as to hazardous travel, residence or occupation.

MISREPRESENTATION.—Any officer or agent of any insurance company doing business in this State and issuing or circulating or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by such company, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policy or class of policies misrepresenting the true nature thereof, shall suffer a penalty of \$500 for each offense, to be recovered by the Attorney-General for the use of the State.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISIONS.—After three years.

PENALTIES.—For neglect to file statement, \$100 per day; for violations of other requirements, \$500.

PENSIONS.—Prohibition against pensions only applies to domestic life companies.

POLICY FORM OR PROVISIONS.—Law stipulates what policy shall and shall not contain. No form of policy is to be issued until it has been filed with the Commissioner of Bank-

ing and Insurance, and the Commissioner may disapprove any form offered if decided contrary to law. Application is not part of contract unless a copy is endorsed thereon or attached thereto.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Banking and Insurance a certified copy of charter and a statement of financial condition.

PUBLICATION.—Reciprocal provision.

REBATES.—Prohibited. See "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Every five years.

TAXES.—Subject to reciprocal law.

TAX STATEMENT.—Arranged by reciprocal law.

VALUATION.—Basis, the Actuaries' Table of Mortality, with interest at four per cent on policies issued prior to January 1, 1901, and the American Experience Table of Mortality, with three and one-half per cent interest on policies issued after December 31, 1900; policies issued after January 1, 1907, on the "modified net reserve plan," subject to the prescribed conditions as to expenses.

NEW MEXICO.

SUPERVISING OFFICER, JACOB CHAVEZ, SUPERINTENDENT OF INSURANCE, SANTA FE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimates, etc.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—General or special agent, \$2. Date of expiration last day of February.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, last day in February.

DEPOSIT.—Reciprocal law.

EXAMINATION.—Superintendent of Insurance may examine into the affairs of any company whenever he has reason to believe that it is in an unsound condition, or upon the request of five stockholders, creditors, policyholders or persons pecuniarily interested, or with consent of the Governor, whenever deemed advisable. Company to pay expense.

FEES.—Filing certified copy of articles of incorporation, \$50; filing power of attorney and statement preliminary to admission, \$50; for filing copy of charter or deed of settlement and examination thereof, \$50; filing annual statement, \$20; certificate of authority to company, \$2; agent's certificate, \$2; copies of papers on file, 20 cents per folio, and \$1 for certifying same. The admission fees amount to \$152. Total annual fees, \$22.

FUNDS.—Capital required \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—Policy, entire contract, and incontestable after not more than two years from its date.

MISREPRESENTATION.—Restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For violations of insurance laws, fines not exceeding \$1000, and im-

prisonment for not less than two months in county jail, or not more than five years in penitentiary.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political Contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions specified.

PRELIMINARY DOCUMENTS.—File certified copy of charter or articles of incorporation, a copy of last annual report, and a power of attorney authorizing Superintendent of Insurance to accept service of process; also a certificate that company has accepted all the provisions of the insurance law.

PUBLICATION.—Publication of annual statement in a newspaper in each county. One only in the English language.

REBATES.—Covered under anti-discrimination law. Recipient also guilty of violation.

RECIPROCAL LAW.—Yes

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annual Apportionment and accounting.

TAXES.—Two per cent on gross premiums less returned premiums. No other taxes. Final date for payment February 1.

TAX STATEMENT.—Final date for filing, February 1.

VALUATION.—Standard, Actuaries or Combined Table, 4 per cent interest.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and State where organized. False or deceptive advertising prohibited. Any purporting to show financial condition shall exhibit the amount of capital paid-in in cash, assets owned, liabilities, including therein the premium and loss reserves required by law, and the amount of net surplus available for the payment of claims.

AGENT DEFINED.—Deemed to be the agent of the company, and not of the insured.

AGENT'S LICENSE.—Fee fixed by reciprocity, charging the same fee that is charged by the home State. If no fee is charged by the home State, no fee charged by New York; general or special agent, no provision. Date of expiration, December 31. Agent's certificate of authority to be renewed annually in January or six months thereafter. Such certificate issued only on written request of applicant, approved and countersigned by company, on form approved by Superintendent of Insurance. No certificate valid after July 1 of year following its issue. Renewal certificate issued upon application of company. Certificates to be executed in triplicate, one copy to be filed with Department, two copies issued to agent, one of which he shall file with clerk of county in which he resides, or if a non-resident, with clerk of county of New York State, in which his business office is located. Industrial agents exempt from provisions of this section (91). For violation, fine of \$500, and person convicted shall not receive certificate within three years. If another State should charge a fee of more than \$5 for an agent's license, under reciprocal law a like fee would be charged in New York.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No premium upon any policy of life insurance issued on or after January 1, 1907, shall be charged for term insurance for one year higher in amount than the premium for term insurance for one year at the same age under any other form of policy issued by such corporation. No agent shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No company or agent thereof shall pay or allow, or offer to pay or allow, as an inducement to any person to insure any rebate or premium, or any special

favor or advantage whatever, in the dividends to accrue thereon, or any inducement whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

BOARD AND SPECIAL CONTRACTS, STOCK SELLING.—(See "Anti-Discrimination Law.")

Under date of November 6, 1908, the Attorney-General held that so-called special or board contracts are prohibited by section 89 of the insurance law, as amended by chapter 326 of the laws of 1906. This opinion of the Attorney-General nullifies the opinion of August 11, 1900, wherein that official held in the case of the Bankers Life Insurance Company that the plan of a life insurance company in selecting an advisory board of policy and non-policy holders, who receive *pro rata* share of funds set aside for them in return for their services and influence not an unlawful discrimination.

COMPANY LICENSE.—Date of expiration, April 30 of the year next following date of issue.

DEPOSIT.—Company must have on deposit with the proper financial officer of its home State at least \$100,000, and must file a certificate of deposit with the Superintendent of Insurance. Such deposits held in trust without preference or priority.

EXAMINATION.—Every domestic life insurance company must be examined at least once in three years. (Sec. 39.) Expense of examination to be borne by the corporation examined, unless remitted by the Superintendent of Insurance. The Superintendent shall make an examination whenever any stockholder, policyholder or judgment creditor of any such corporation shall, by a declaration subscribed and sworn to by him, notify the Superintendent of facts within the knowledge of the person making the declaration, and stated therein, or within the knowledge of persons whose affidavits stating the same are presented therewith, which in the judgment of the Superintendent make such an examination advisable.

FEES.—Regulated by reciprocal provision.

FUNDS.—Company must possess at least \$100,000 of assets invested in United States bonds or in securities of the State in which it is located, or of New York State, or of any county or incorporated city of this or its home State authorized by the legislature to issue bonds, such stocks or bonds not to be received at a rate above their par value or above the market value; or in bonds and mortgages on improved unincumbered real property in this or its home State worth fifty per centum more than the amount loaned thereon.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, fifty per cent. Superintendent may cancel agents' licenses and stop writing of new business.

INCONTESTABILITY.—Policy must contain a provision "That the policy shall be incontestable after two years from its date of issue except for non-payment of premiums and except for violation of the conditions of the policy relating to military or naval service in time of war." (Section 101, sub-division two.) The provisions of section 101 apply to foreign life insurance corporations that issue or deliver policies in this State.

MISCELLANEOUS PROVISIONS.—Must comply with limitation of expense law. Liberal concessions granted to companies having less than \$80,000,000 in force.

MISREPRESENTATION.—No life company or agent thereof shall make any misrepresentation to any person insured in another company for the purpose of inducing or tending to induce such person to lapse, forfeit or surrender his insurance. A violation of the act is made a misdemeanor, and the penalty is revocation of the license of the corporation or agent so offending.

No officer, director or agent shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or share of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years. Policy must be surrendered within six months after date of lapse of forfeiture and demand made for surrender value.

PENALTIES.—Company failing to file annual statement as required by law subject to a penalty of \$500, and \$500 additional for each month it remains in default. For discrimination between insureds of the same class and of the same expectation of life, either in the amount of premiums charged or in return of premium dividends or other advantages, misdemeanor (see section 577-b, Penal Code) and revocation of agent's license for a term of three years (see sections 89 and 91, Insurance Law).

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY PROVISIONS.—Law applicable. Standard provisions. Section 101 declares that "No policy of life or endowment insurance shall be issued or delivered in this State * * * * unless it contains in substance" ten standard provisions.

PRELIMINARY DOCUMENTS.—On admission file with the Superintendent of Insurance certified copy of charter and detailed statement of condition verified by the president, vice-president or other chief officer and secretary; also copy of last annual statement made in conformity to the laws of company's home State, which statement shall be verified by the proper State officers.

PUBLICATION.—Copy of certificate of authority and of the statement required on admission must be published in the paper at Albany in which notices by officers are authorized by law to be published once each week for four successive weeks. Proof by affidavit of publisher, foreman or clerk, that such publication has been made must be filed with the Superintendent within thirty days. (Section 31.)

REBATES.—Prohibited. The receiver of a rebate is also guilty of a misdemeanor. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required except on request of Superintendent.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—In absence of fraud deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually on policies issued after January 1, 1907.

TAXES.—Franchise tax, domestic and other State life, casualty and surety companies, one per cent of gross premiums, payable to the Comptroller on or before June 1. Life, casualty and surety companies of other countries, tax payable to Superintendent on or before March 1, one per cent on life and two per cent on casualty and surety. Reciprocal taxes. Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law, credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—The Superintendent of Insurance shall annually make valuations of all outstanding policies, additions thereto, unpaid dividends, and all other obligations of every life insurance corporation doing business in this State. All valuations made by him, or by his authority, shall be made upon the net premium basis. The legal minimum standard for contracts issued before the first day of January, 1901, shall be the Actuaries' or Combined Experience Table of Mortality, with interest at four per centum per annum, and for contracts issued on or after said date shall be the American Experience Table of Mortality, with interest at three and one-half per centum per annum, provided that the legal minimum valuation of all contracts issued on and after the first day of January, 1907, shall be in accordance with the select and ultimate method.

Superintendent may accept the valuation of the Department of Insurance of any other State or country, if made upon the basis and according to the standards required by New York law.

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities must be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Local agent, \$1; general agent, \$5; special or district agent, \$3. Date of expiration April 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee \$250. Date of expiration April 1.

DEPOSIT.—\$100,000 with the State Treasurer or Insurance Commissioner, or with the proper official of home State.

EXAMINATION.—The Insurance Commissioner is authorized to examine a company whenever he has reason to doubt its solvency. Cost of examination \$25 a day and expenses, to be borne by the company.

FEES.—Filing preliminary papers, \$20; filing annual statement, \$10; company license, \$250; certificate of examination, \$2; charter fee, \$25; certificate of increase or decrease of capital stock, \$5; for each seal, \$1; examination, \$50; other papers, \$1.

Total annual fees, license, \$250; other annual fees, \$10.

FUNDS.—Capital required \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority shall be revoked whenever in the opinion of the Insurance Commissioner company's condition is unsound, or its assets above its liabilities, exclusive of capital and inclusive of reserve or unearned premiums estimated as provided by this chapter, are less than the amount of its original capital or required unimpaired funds.

INCONTESTABILITY.—No provision. (Section 3487.)

MISCELLANEOUS PROVISIONS.—Law requires Life company to give notice of forthcoming forfeiture of policy not less than thirty, nor more than forty-five days, in advance thereof.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—An agent unlawfully expending the funds of the company shall upon conviction be deemed guilty of a felony and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of not less than \$200 nor more than \$500, or be imprisoned not less than one nor more than two years, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from \$10 to \$500 for every violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—No policy or certificate of life insurance shall be offered for sale, until copy of contract and application has been filed with and approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and statement verified by the principal officer of the company or by its chief managing agent, showing condition on December 31 preceding, and an agreement not to remove suits from State courts, and certificate of authority of home State. Also file document appointing the Insurance Commissioner attorney for service.

PUBLICATION.—Abstract of statement, two insertions in one paper. General agent of company may select paper if done in 30 days from date of filing. Commissioner to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company shall not remove from the Superior Court of any county of this State to the United States Circuit or District Court any action instituted against it, or shall institute any action at law or suit in equity in a United States court against any citizen of the State.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements in application held to be representations and not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—General agents shall, within thirty days from January 1 and July 1 of each year, make a sworn statement of the gross receipts obtained by them from residents of the State during the preceding six months, and shall, within the first fifteen days of February and August of each year, pay to the Insurance Commissioner a tax of two and one-half per cent upon such gross receipts. If, however, the agent can show that the company has invested in State, city and county bonds, or property situated and taxed in the State in a sum equal to one-quarter of entire assets, then the tax shall be but one per cent on such gross receipts; if three-quarters, then one-quarter of one per cent. This in lieu of all other taxes, licenses or fees, State, county or municipal.

TAX STATEMENT.—Final date for filing, January 30 and July 30.

VALUATION.—Same as domestic companies.

NORTH DAKOTA.

SUPERVISING OFFICER, W. C. TAYLOR, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who shall solicit an application for insurance upon the life of another shall be regarded as the agent of the company and not the agent of the assured.

AGENT'S LICENSE.—Local agent, \$2; general or special agent, no provision; date of expiration, March 31. Each individual person who has anything to do, directly or indirectly, with the business of the company must have a certificate of authority.

ANNUAL STATEMENT.—Final date for filing, first day of March.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinction or discrimination in favor of individuals between insureds (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms or conditions of the contracts it makes, nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon, nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow or give, or offer to pay, allow or give, directly or indirectly as inducement to insurance, any rebate of premium payable on their policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance or give, sell or purchase, or offer to give, sell or purchase as inducement to insurance or connection therewith any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law, departmental rulings against. (See "Anti-Discrimination.")

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—No provision.

EXAMINATION.—The Commissioner of Insurance is authorized to make examinations and to revoke licenses whenever he shall deem it necessary. Expenses not to exceed \$10 a day.

FEES.—Companies of All Other States or Countries.—Filing articles of incorporation, \$25; filing annual statement, \$10; certificate of authority, \$2; each agent's license (one for each member of a firm), \$2; each copy of abstract for publication, \$2. Two and one-half per cent of gross premiums received in State. Foreign States or nations charging greater fees than the above for like services will be charged at the same rate as their charges.

FUNDS.—Foreign companies must possess a capital stock in available cash funds of not less than \$100,000; domestic companies must have at least \$100,000 capital, at least twenty-five per cent paid in, the remainder to be paid in within twelve months of incorporation.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of its capital, are less than its liabilities, Commissioner of Insurance may cancel agents' licenses and stop writing of new business.

INCONTESTABILITY.—Suicide no defense after one year.

MISCELLANEOUS PROVISIONS.—No provision.

MISREPRESENTATION.—No company, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby or the dividends or shares of surplus to be received thereon or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—For neglect to make statement in the manner and within the time required, \$100 for each day's neglect, and upon notice by the Commissioner of Insurance to that effect, its authority to do new business shall cease while such default continues. For wilfully making false statements, a fine of not less than \$500, nor more than \$1000. Any new business done by the insurance company after neglect to make the required statements shall be deemed to be done in violation of law. For violation of any provision when no penalty is specifically provided for, a fine of not less than \$100, nor more than \$500. For failure to procure agent's license, a fine of not less than \$50, nor more than \$500, for each offense. Any insurance company or association violating or failing to observe and comply with any of the provisions of sections applicable thereto, shall be subject to and liable to pay a penalty of \$500 for each violation thereof. Such penalty may be collected and recovered in an action brought in the name of the State in any court having jurisdiction thereof. Any insurance company or association which shall neglect and refuse for thirty days after judgment in any such action to pay and discharge the amount of such judgment shall have its authority revoked for at least one year from the date thereof.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM AND PROVISIONS.—Law establishes standard forms in which policies of life insurance may be issued in this State and in which policies of life insurance companies organized under the laws of this State may be issued, and regulates the conditions and provisions to be contained in policies of life insurance companies that do not adopt such standard forms.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance copy of charter and statement showing financial condition.

PUBLICATION.—Annual statement to be published three times in one newspaper of general circulation in each judicial district in which company has an agency. Proof of

publication to be filed with the Commissioner of Insurance. Company to attend to details of publication.

REBATES.—No provision. Departmental ruling against.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to United States Court; penalty, revocation of license.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting after three years. On policies heretofore issued, surplus to be apportioned and accounted for annually. Apportionment to be made on each class of policy, but not on each individual policy.

TAXES.—Two and one-half per cent on gross premiums. No other taxes. Final date for payment, March 1.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American or the Actuaries' Table of Mortality, with interest at four per cent.

OHIO

SUPERVISING OFFICER, FRANK TAGGART, SUPERINTENDENT OF INSURANCE,
COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No insurance company, corporation or association authorized to transact business in this State, nor any agent thereof, shall state or represent, either by advertisement in any newspaper, magazine or periodical, or by any sign, circular, card, policy of insurance, certificate or renewal thereof, or otherwise, any funds or assets to be in its possession not actually possessed by it and available for the payment of losses and claims, and held for the protection of its policyholders or creditors. The advertising of subscribed capital not actually paid up in cash shall constitute a violation of the provisions of this section.

Every advertisement of public announcement and every circular or card made or issued by any company, corporation or association, which shall purport to make known the financial standing of any such association shall, in all particulars which it purports to give, correspond with the last verified statement made to the Insurance Department of this State.

AGENT DEFINED.—Deemed to be the agent of the company and not of the insured.

AGENT'S LICENSE.—Local agent, \$2; general or special agent, no provision. Date of expiration April 1. Certified copy of license to be filed with the Recorder of the county in which office is located.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life in the amount or payment of premiums, or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of contracts it makes; nor shall any company or agent make any contract of insurance, or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance or in connection therewith any stocks, bonds or other securities of any insurance company

or other corporation, association or partnership, or any dividends or profits to accrue thereon, or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—File a stipulation with the Superintendent of Insurance to the effect that service of legal process upon any agent of the company shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31.

DEPOSIT.—\$100,000 in approved securities deposited with the Superintendent of Insurance of this State or the proper official of company's home State.

EXAMINATION.—Examined annually. Expense to be paid by the State, also subject to reciprocal law.

FEES.—For filing charter of company, \$25; preliminary statement, \$20; annual statement, \$20; annual license to company, \$2; certificate of authority to agents, and certified copy thereof, \$2; certificate of compliance, \$1; copies of papers on file, 20 cents per folio; certification thereof, \$1. For valuing policies, 1 cent for each \$1000 of insurance valued. For clerical work in connection with deposits, \$25 for each \$100,000. Other fees regulated by reciprocal provision.

Total annual fees, \$22.

FUNDS.—Cash capital required \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—In event of impairment of capital of twenty per cent, the company must make good the deficiency. An impairment of forty per cent forfeits the right to transact new business.

INCONTESTABILITY.—After two years, except for non-payment of premiums or violations of conditions relating to service in time of war.

MISREPRESENTATION.—No officer, director or agent thereof shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof. (See "Advertisements.")

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Any person who violates any provision of the insurance law for which no penalty is otherwise provided, shall be fined not more than \$1000 or imprisoned not more than six months or both. Any corporation or association, not more than \$1000 nor less than \$100, to be recovered by action in the name of the State, and on collection paid to the Superintendent of Insurance, to be covered by him into the State Treasury.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract. Law provides for a standard form and for conditions and provisions to be contained in policies of companies which do not adopt the standard form. Copy of application and copy of medical examination, as signed by applicant, must be attached to policy.

PRELIMINARY DOCUMENTS.—File with the Superintendent of Insurance certified copy of charter and statement verified by chief officer, showing condition. Certificates must be renewed and published annually. Before October of each year each company must file a report of the counties in which it has agencies and the newspapers in which publication was made.

PUBLICATION.—Company's certificate once in each county where it has an agency, and affidavit *in re* publication to be filed prior to October 1 with the Insurance Department. company to attend to details of publication.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Domestic companies required to register.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—At end of tontine period company to furnish statement of sources from which dividend was derived. On policies issued after December 31, 1908, distribution to be made annually after third year or at five-year periods, if so provided in policy.

TAXES.—Two and one-half per cent on gross premiums, less return premiums and reinsurance. No other taxes. Final date for payment November 30. Reciprocal law.

TAX STATEMENT.—Included in annual statement.

VALUATION.—Made annually. Minimum reserve basis according to the American Mortality Table with interest at four per cent. Higher valuation required if company guarantees non-forfeiture benefits on higher reserve basis. Reciprocal provisions apply. Fee, 1 cent for each \$1000 of insurance. Valuation required by law on lower basis may be accepted if other States accept Ohio valuation of an Ohio company. One-year preliminary term provided for.

OKLAHOMA.

SUPERVISING OFFICER, A. L. WELCH, INSURANCE COMMISSIONER,
OKLAHOMA CITY, OKLA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to financial exhibits, circulars, estimates, etc.

AGENT DEFINED.—Yes. No corporation or stock company licensed to act as agent.

AGENT'S LICENSE.—Local agent, \$3; general or special agent, no provision. Date of expiration last day of February.

Company not permitted to employ any stock company as an agent.

ANNUAL STATEMENT.—Final date for filing last day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney for service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day of February.

DEPOSIT.—\$100,000 with some State. Reciprocal law.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay the expenses of examination.

FEES.—For filing annual statement, reciprocal; filing copy of charter, \$30; appointment of attorney for service, \$3; agent's certificate of authority, \$3; copies of papers on file, 20 cents per folio; certifying same, \$1; for examining company, actual expenses incurred; each copy of process, \$3. Other fees governed by reciprocal provisions. Total annual fees, company license, \$200.

FUNDS.—Cash capital required, \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds are not of net value equal to the net value of policies, according to standard adopted by State.

INCONTESTABILITY.—After two years from date, except for non-payment of premiums.

MISREPRESENTATION.—Restrictions as to circulars, illustrations, estimates, etc.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the insurance laws a penalty of \$500 is provided, and \$100 additional for each month of default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions. Copy of application to accompany or be endorsed on policy. Copy of each form, application and rate book to be filed with Insurance Department.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—House Bill No. 131, Session Laws, 1907-08, An act fixing the domicile of persons, firms and corporations transacting business within the State of Oklahoma; providing for forfeiture and revocation of license to transact business in the State upon the filing in any court of record, claim or declaration of domicile in another State or foreign country, the duty of judges relative thereto.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Optional.

TAXES.—Two per cent on gross premiums less cancellations and dividends. No other taxes. Final date of payment last day in February.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Combined Experience or Actuaries' Table of Mortality, with interest at 4 per cent, for contracts issued before January 1, 1910; after said date American Table, 3½ per cent.

OREGON.

SUPERVISING OFFICER, HARVEY WELLS, INSURANCE COMMISSIONER, SALEM.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. (See "Misrepresentation and Publication.")

AGENT DEFINED.—"Any person who solicits insurance, receives an application or order to write, renew or procure any policy or collect any premium, or who attempts as middle-man to place any fire insurance in this State." Held to apply with equal force to all companies by Department rulings.

AGENT'S LICENSE.—Annual fee for local agent, life, \$5; all others, \$1. Date of expiration, December 31. Company must appoint statutory resident general agent as attorney for service and to execute statements.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Section 4632, Insurance Laws of Oregon, prohibits discrimination to insurers by a life insurance company. A rebate of any part of the premium allowed to the assured, a commission paid to a broker or helper, appointing the applicant as agent to allow him a commission, dating a policy back to give the applicant advantage of younger age, taking a note with an understanding that it is not to be collected, accepting anything in payment of a premium other than cash or a negotiable note, are such discriminations as are prohibited. No special contracts or promise of special dividends are permissible. The offer of any valuable consideration or special inducement not specified in the policy is a violation of this law.

ATTORNEY FOR SERVICE.—Appoint a resident general agent.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No benefit to be offered or given unless specifically expressed in the policy.

COMPANY LICENSE.—Annual fee, \$100. Date of expiration December 31.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner is authorized to examine any company upon the complaint of three citizens, or upon failure to pay claims within thirty days, but a certificate from the proper officer of some other State to the effect that it is financially sound, must be accepted in lieu of examination. Fee for examination, no provision.

FEEs.—For filing power of attorney, or issuing Commissioner's certificate, \$5. Filing

statement of business transacted in Oregon for last year, \$5. Total annual fees, company license, \$100.

FUNDS.—Joint-stock company must show to the Insurance Commissioner, by the reports or certificate of the proper insurance officer of some State having an insurance department, that it is possessed of a paid-up, unimpaired cash capital of at least \$200,000, the requirements of capital not applying to life insurance companies possessing assets of \$1,000,000 or more. Mutual or co-operative insurance associations must show, to the satisfaction of the Insurance Commissioner, by the certificate of the proper insurance officer of the State in which it is organized, that it is possessed of an emergency or reserve fund for the benefit of its policy or certificate-holders, which shall not be less than \$200,000, provided, that if such association shall have assets amounting to \$200,000 set apart as a capital fund upon which it transacts business, it will be considered to have complied with the requirements respecting the emergency fund.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Insurance Commissioner may examine whenever he has reason to believe that company has less than \$200,000 cash, unimpaired capital. Company must produce satisfactory certificate within sixty days or suffer revocation of authority.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Companies advertising in any manner a capital stock in excess of its paid-up capital, with a view to deceiving the public as to its assets and responsibility, shall, upon conviction thereof, be subject to a fine of \$500.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without authority, \$500 fine. Violations of other provisions of law, a fine of not less than \$100 nor more than \$500 is imposed. For making false statement, guilty of perjury, imprisonment. For failure to pay tax within thirty days of time specified, \$100 for each additional day.

PENSION AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter or articles of incorporation, also certificate from proper official showing that company has required amount of capital.

PUBLICATION.—Synopsis of annual statement once in two newspapers of general circulation published east of the Cascade range, and two west of Cascades. Such statements to be approved by Commissioner before publication.

REBATES.—No benefit to be offered or given unless specifically stated in the policy.

RECIPROCAL LAW.—No provision except as to valuation of policies and annuity bonds. (Sec. 3722, Cas. 1.)

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Company must appoint resident general or special agent to execute statements, and to whom all other agents of the company must report all business transacted at least once each month.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent upon gross receipts less premiums returned, reinsurance in authorized companies and losses paid in the State. No other taxes. Final date for payment March 31. Resident general agent must file sworn statement showing total premiums, premiums returned, reinsurance in authorized companies and losses paid.

TAX STATEMENT.—Final date for filing March 1.

VALUATION.—Every company shall annually file a sworn statement with the Insurance Commissioner on or before March 1, showing total value of all policies and annuities on December 31 next preceding. These valuations shall be verified by the Insurance Commissioner on the net premium basis, according to the American Experience Table with

four and one-half per cent interest, or the Actuaries' or Combined Table with four per cent interest, or according to the select and ultimate method. Valuations by other State departments will be accepted in lieu of a valuation by this State. Fee for valuation, no provision.

PENNSYLVANIA.

SUPERVISING OFFICER, CHARLES JOHNSON, INSURANCE COMMISSIONER, HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—(See "Misrepresentation.")

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, \$2; excess insurance broker, \$100; insurance broker, \$10 for an individual and \$25 for firm or corporation; general or special agent, no provision. Date of expiration March 31.

Every person not an officer or agent of a company, who aids in the procurement of insurance, is deemed a broker, and must obtain a certificate from the Commissioner. Fee, \$10.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insureds of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine of \$500, or at the discretion of the court imprisonment for not more than six months.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—(See "Rebates.")

COMPANY LICENSE.—Date of expiration March 31.

DEPOSIT.—None required.

EXAMINATION.—The Insurance Commissioner is authorized to make examinations for probable cause, and to publish the result of such examination whenever he shall deem it to be the best interests of the public to do so.

FEES.—Filing copy of charter, \$25; filing annual statement, \$20; issuing certificates of authority and a certified copy of the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; valuing policies, not exceeding 1 cent for each \$1000 of insurance valued. Other fees regulated by reciprocal provision.

Total annual fees, \$22.

FUNDS.—Capital required \$200,000. Company must possess assets equal to its liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

INCONTESTABILITY.—Must be provided after two years except for non-payment of premiums or for engaging in military or naval service in time of war without written consent of company.

MISREPRESENTATION.—Any agent, physician or other person, making false representations for the purpose of procuring insurance, is deemed guilty of a misdemeanor, and may be fined not more than \$500 or imprisonment not exceeding six months.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—Must be provided after third policy year.

PENALTIES.—For neglecting to file the statements required, company incurs a penalty of \$100 for each day's neglect. Companies or agents doing business without complying with the law incur a penalty of \$500 for each month and fraction thereof in which such unlicensed business is transacted. For violation of the anti-rebate law a fine of \$500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Copy of application, and of every document affecting the contract, must be attached to policy.

POLICY FORM.—Standard provisions required; all forms must be submitted to Commissioner for approval before issue.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—The law prohibits any insurance company organized under the laws of, or doing business in Pennsylvania, or any officer, agent, or representative thereof, or any insurance broker, from paying, allowing, or giving, or any person from receiving, as an inducement to insurance, any rebate of premiums payable, or any other valuable consideration or inducement whatever, not specified in the policy contract; and prohibiting any insurance company, its officers, agents or representatives, from giving, selling, purchasing, or offering to give, sell, or purchase, as inducements to insurance or any connection therewith, any stock, bonds, or other securities of said insurance companies or other insurance companies, or any dividends or profits to accrue thereon, except as herein provided; and to prevent any life insurance company, organized under the laws of or doing business in Pennsylvania, from making any distinction or discrimination in favor of individuals, between insureds of the same class and equal expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance; and fixing a penalty for any violation thereof.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Untrue statements made in application in good faith shall not forfeit policy unless such statements relate to matters material to the risk.

SURPLUS DISTRIBUTION.—Annually after third policy year, or after the tenth year, and quinquennially thereafter.

TAXES.—Two per cent on gross premiums. No other State taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, Actuaries' Experience Table of Mortality, with interest at four per cent to January 1, 1903, thereafter the American Experience Table of Mortality, with interest at three and one-half per cent. Commissioner authorized to accept valuations of another State.

Valuation to be made of companies of other States when such States refuse valuation made by Pennsylvania Department. Fee for valuation 1 cent for each \$1000 of insurance.

RHODE ISLAND.

SUPERVISING OFFICER, CHARLES C. GRAY, INSURANCE COMMISSIONER, PROVIDENCE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. (See "Publication.")

AGENT DEFINED.—No agent of any foreign insurance company, other than life, doing business in any town in this State shall be allowed to establish any branch agency in any other town in the State: Provided, however, that every life company whose premium income received from the inhabitants of this State in any one year shall exceed \$25,000, shall equip and maintain an office in this State satisfactory to the Insurance Commissioner for the transaction of business in this State.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, no provision; brokers' licenses issued free to honorably discharged soldiers and sailors who are residents of Rhode Island. Date of expiration of brokers' licenses one year from date of issue. General agents must execute a bond to the State Treasurer, with two or more approved

sureties (surety company authorized in State acceptable), in the sum of \$500 to \$1000, conditioned to make annual returns required by law, and pay taxes required. Any person, not an officer or agent of a company, aiding in negotiating insurance shall be deemed a broker, and must pay a license fee of \$10 to the Insurance Commissioner. Agents' licenses expire April 1 each year.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not exceeding \$500, or by imprisonment not exceeding one year or both.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—No annual fee provided by law. Date of expiration, No provision, except as to agent's license expires March 31. Company is licensed to transact business only through legalized resident agents, and those agents' licenses expire March 31 each year. It follows that the company may transact business during the period ending on March 31 each year, but the authority granted to the company itself, through the certificate issued on admission is good until revoked. Such a certificate is, however, merely evidence that the company has complied with the laws regulating admission, and that it may transact the business for which it was admitted through legally appointed resident agents. The authority thus conferred upon company, while continuing, is given subject to a compliance with law requiring the filing of annual statements, so that if, on January 31 of any one year, a company's statements has not been filed, or an extension granted, the authority of the company and the license of its agent are both at an end.

DEPOSIT.—Furnish the State Treasurer with certificate of deposit in the sum of \$100,000.

EXAMINATION.—The Insurance Commissioner may examine any company doing business in this State whenever he shall deem it important for the safety of policyholders, and may publish the result in one or more newspapers. Company to pay expense.

FEES.—For filing a copy of charter, \$30; filing preliminary statements, \$20; filing annual statement, \$20; issuing certificate to agents, \$2; all firms of general agents counted as one agency; copy of service of process, \$2; examination of company, actual expenses incurred. Other fees regulated by retaliatory provisions.

Total annual fees, \$20, exclusive of cost of agent's license.

FUNDS.—Company must possess at least \$100,000 assets invested in approved securities if a mutual company. If a stock company, it must have capital stock of \$100,000, to be at or above par.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If reduced below required amount (\$100,000) must cease writing.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as agent for an unauthorized company shall be fined \$1000. An agent doing business without complying with the laws of the State incurs a penalty of not less than \$300 or more than \$1000. An agent refusing or neglecting to answer interrogatories of the Insurance Commissioner for thirty days is liable to a fine of \$1000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner copy of charter and verified statement showing condition, also certificate of authority from Insurance Commissioner of home State and examination on admission.

PUBLICATION.—Agent of life company required to publish an abstract of annual statement, approved by Insurance Commissioner, in a newspaper printed in the county in which

the principal office of the company is located in this State, once a week for three successive weeks in the month of March, publication attended to by the company direct.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUITS.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction in this State, its license shall be revoked.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Chapter 997, Public Laws. No misstatement made in procuring a policy of life insurance shall be deemed material or render the policy void unless the matter thus represented shall have actually contributed to the contingency or event on which the policy is to become due and payable; and whether the matter so represented contributed to said contingency or event, in any case, shall be a question for the jury, and the court shall instruct the jury on the law relative thereto.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every agent of an insurance company, and every agent of a surety company not incorporated by this State, doing business or residing herein, shall, during the month of January in every year, make returns to the general treasurer, in such form as he may prescribe, of the amount insured or procured to be insured by him, and by his sub-agents in this State, during the year ending on the 31st day of December next preceding, and of the amount of premiums received and assessments collected during the said period by such company or any of its agents or sub-agents within this State, or from any person or persons residing therein; and every such agent of a mutual insurance company shall at the same time pay to the general treasurer a tax of one per centum, and every such agent of every other insurance company and of every other surety company, shall, at the same time, pay a tax of two per centum, without any deduction for dividends or unearned premiums, applied in part payment of such premiums or returned to policyholders in cash or otherwise, on the amount of such premiums and assessments.—Sec. 6, Chapter 39, General Laws 1909, as amended by the laws of 1912. (Taxes subject to retaliatory law.)

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually for all companies operating in this State. The legal minimum standard on policies issued prior to January 1, 1907, to be American Experience Table with four per cent interest; subsequent issues three and one-half per cent. Company to pay expense of valuation. Policies may provide for one-year preliminary term, subject to certain conditions.

SOUTH CAROLINA.

SUPERVISING OFFICER, F. H. MCMASTER, INSURANCE COMMISSIONER, COLUMBIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No.

AGENT DEFINED.—Any person who solicits insurance, or who takes or transmits other than for himself any application for insurance or any policy of insurance, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a policy of insurance, or who shall examine and inspect any risk, or receive, collect or transmit any premium of insurance, or do or perform any other act or thing in the making or the consummating of any contract of insurance other than for himself, or who shall examine into and adjust, or aid in adjusting, any loss, shall be held to be acting as the agent of the company for which this act is done or the risk is taken.

AGENT'S LICENSE.—List of all agents appointed in South Carolina and their postoffice addresses must be sent to the Insurance Department for record before they can solicit

business. 50c. for license. Date of expiration, March 31. Agents are required to give references and to satisfy the Insurance Commissioner that they are fit and proper persons to be appointed.

ANNUAL STATEMENT.—Final date for filing, March 31.

Agents must make a return between January 1 and February 20, showing the gross receipts and the value of personal property of the company at the agency.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinction in favor of individuals between insureds of the same class and equal expectation of life, in the amount of the payment of premiums or rates, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or agent thereof, make any contract of insurance or agreement as to such contracts other than as plainly expressed in the policy issued thereon; nor shall any such company or an officer, agent, solicitor or representative thereof grant as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment of contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; nor give, sell or purchase, as inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon, or anything of value whatever, not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner to accept service. Courts hold that service on any agent is good.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company shall issue agency stock or other securities, or any special or advisory board or other contract of any kind, promising returns and profits as an inducement to insurance; and no company shall be authorized to do business in this State which issues or permits its agents, officers or employees to issue in the State of South Carolina or any other State or Territory, agency company stock, or other stock or securities, or any special or advisory board or other contract of any kind promising returns and profits as an inducement to insurance, and no corporation or stock company, acting as agent of a life insurance company, nor any of its agents, officers or employees, shall be permitted to agree, sell, offer to sell or give, or offer to give directly or indirectly, in any manner whatsoever, any share of stock, securities, bonds or agreement of any form or nature, promising returns and profits as an inducement to insurance, or in connection therewith.

COMPANY LICENSE.—Annual fee \$150, of which \$100 is for license authorizing company to do business, and \$50 for a Department license. Date of expiration, March 31. The two per cent assessed on premiums is termed an additional license fee. (See Taxes.)

DEPOSIT.—Deposit with the Insurance Commissioner of South Carolina approved securities aggregating \$20,000, or an approved bond for said amount in the discretion of the Commissioner. (See Funds.)

Relative to the bond law in South Carolina, the Insurance Commissioner has made the following rulings:

Either the principal or the surety must have on deposit securities in the amount of the bond, or must have in South Carolina property liable to attachment to the amount of the bond. This amount is \$20,000 for life insurance companies and \$10,000 for all other companies. A surety company must have on deposit securities to an amount equal to the amount of the largest single bond which it will write, but should it have one deposit it will be received on the bond of the other companies in the discretion of the Insurance Commissioner. The Commissioner for the present will receive any good securities, but he will expect the companies making deposits within a reasonable time to secure domestic investments, such as State bonds, county or municipal bonds, or real estate mortgages in South Carolina or some other such domestic securities.

EXAMINATION.—Upon being satisfied that any company is unsafe or insolvent, it is made the duty of the Insurance Commissioner to refuse to license it and to cancel any license that may have been issued. When he has reason to doubt the solvency of any

company doing business in the State, he may accept a certificate from the proper officer of the State under whose authority it was organized as proof of its solvency. No stipulation as to expense of examination.

FEES.—For license authorizing company to do business \$100, and a Department license of \$50. No fees are charged for filing papers.

FUNDS.—Companies must be possessed of \$100,000 capital or surplus, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least \$100,000, or in lieu thereof to deposit with the Insurance Commissioner \$10,000 valid securities, or a bond for the same amount made by a solvent surety company doing business in South Carolina. This deposit is in addition to the other deposits above mentioned.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets less than liabilities, exclusive of capital.

INCONTESTABILITY.—All life insurance companies that shall receive the premium on any policy for the space of two years shall be deemed and taken to have waived any right they may have to dispute the truth of the application for insurance, or that the assured person had made false representations, and the said application and representations shall be deemed and taken to be true.

MISCELLANEOUS PROVISIONS.—Domestic industrial life company is not required to charge any reserve for the first year. For succeeding years the following percentages of Combined Experience and four per cent are required: Second year, fifty per cent; third year, sixty per cent; fourth year, seventy per cent; fifth year, eighty per cent; sixth year, ninety per cent; seventh and succeeding years, one hundred per cent.

MISREPRESENTATION.—No life company and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—The city of Columbia imposes a special license of \$25 for the first \$1000 of premiums received by an agent and \$15 for each additional \$1000. Other municipalities impose such fees as their ordinances require.

NON-FORFEITURE.—After two years.

PENALTIES.—For each violation of the provisions of the statutes a penalty of not less than \$100 nor more than \$500 is imposed for each offense.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—Subject to approval of Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Certified copy of charter; certificate from Insurance Department of home State, showing that it has complied with all the requirements of that State; statement of condition, as of December 31.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESIDENT AGENT LAW.—Refers to fire only.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Surplus distribution periods must not exceed five years.

TAXES.—Two per cent on total premium income or total premium receipts from the State less any dividend or bonuses paid in cash or applied in abatement of premiums.

TAX STATEMENT.—To be filed semi-annually in June and December.

VALUATION.—Annually, on net premium basis. The legal minimum standard for contracts issued before January 1, 1907, Actuaries' Experience Table of Mortality with interest at four per cent.

SOUTH DAKOTA.

SUPERVISING OFFICER, O. K. STABLEIN, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, illustrations, estimates, etc.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, \$2, subject to reciprocal law; general or special agent, no provision; date of expiration, March 1, after date of issue.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance must be appointed to accept service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee, \$2, subject to reciprocal law; date of expiration, last day of February.

DEPOSIT.—\$100,000 with the proper official of some State of the United States.

EXAMINATION.—Optional with Insurance Commissioner; \$10 per diem and expenses of examiner. Reciprocal law applies.

FEES.—For filing copy of charter, \$25; annual statement, \$25; issuing certificate of authority and certifying the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; examinations of companies, actual expenses incurred and \$10 per diem. Each copy of process \$2, to be paid by plaintiff. All fees subject to reciprocal law.

FUNDS.—Company must have assets amounting to at least \$100,000 deposited with the proper officer of some State for the protection of all its policyholders in the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, is less than liabilities.

INCONTESTABILITY.—After two years, except for non-payment of premiums and naval and military service in war.

MISREPRESENTATION.—Any superintendent, director, secretary, manager, agent or other officer of any corporation doing business in this State who shall wilfully subscribe, sign, endorse, verify or otherwise assent to the publication, either generally or privately, to the stockholders or other persons dealing with such corporation or its stock knowing the same to be untrue, or wilfully and fraudently issues exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures or prospects or other paper or document intended to produce or give to the shares of stock in such corporation a greater value or less apparent or market value than they really possess, or with the intention of defrauding any particular person or persons, or the public, or persons generally, shall be deemed guilty of a felony. Other restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—No provision.

PENALTIES.—Any company doing business in this State without the certificate required by law shall forfeit \$100 for each week's neglect. Agent soliciting for any company having no certificate from the Insurance Commissioner, \$200, and any person acting for unauthorized company without having certificate in his possession, \$200 for each offense. Agent held liable for fulfilment of policy contract if an unauthorized company fails to pay.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISION.—Standard forms specified.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter, certified copy of by-laws, and statement showing financial condition, also certificate of deposit and certificate of compliance or authority.

PUBLICATION.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper, and printed and published in each judicial circuit of the State in which the company shall have a policy issued.

Publications are attended to by Insurance Commissioner. Length of statement uniformly 10 inches or squares. Uniform publication fee of \$17.50 in each newspaper.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Reciprocal.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting required on policies heretofore issued, surplus to be apportioned annually and annual statement sent policyholders.

TAXES.—At the time of filing annual statement, company is required to pay into the State Treasury two and one-half per cent on the gross premiums received in the State during the preceding year. Such taxes in lieu of all other State and local taxes. Final date for payment, March 1. Reciprocal laws govern taxes, fees, etc. No tax for South Dakota stock life companies.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American Experience Table and four and one-half per cent interest, or the Actuaries' Table and four per cent interest. Fee for valuation charged as examination fee.

TENNESSEE.

SUPERVISING OFFICER, WM. F. DUNBAR, INSURANCE COMMISSIONER, NASHVILLE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Company must not publish its assets unless it shall in the same connection and with equal conspicuousness publish its liabilities, and any publication purporting to show its capital shall exhibit the amount of such capital as has been paid in cash. Penalty for issuing advertisement contrary to the requirements is a fine of not less than \$100 nor more than \$500.

AGENT DEFINED.—Deemed to be agent of the company and not of the insured. Corporation or stock company is prohibited by law from acting as agent of a life company.

AGENT'S LICENSE.—Company must verify to the Insurance Commissioner the names of all agents appointed in the State, and must obtain from the Commissioner certificates of authority for each agent. Each agent, including each member of an agency or firm, soliciting or writing insurance, is required to have a certificate of authority. A fee of \$2 is charged for issuing each certificate of authority. Date of expiration of license, December 31. For State tax see "Taxes."

ANNUAL STATEMENT.—Final date for filing, February 1; may be extended to March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insureds of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited. Penalty, a fine of not less than \$100 nor more than \$500 for company; for officer or agent, a fine not exceeding \$100, or imprisonment not exceeding thirty days, or both fine and imprisonment.

ATTORNEY FOR SERVICE.—Appoint the Insurance Commissioner agent to accept service of legal process and stipulate that service on the Commissioner shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life company and no officer, agent, solicitor or representative of such company, shall make or offer to make, directly or indirectly, as an inducement to insurance or in connection therewith, any contract for employment or services of any kind, and no such company, officer, agent, solicitor or representative, shall directly or indirectly, give, sell or purchase, or offer to give, sell or purchase, as an inducement to insurance or in connection therewith, any stock, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon.

COMPANY LICENSE.—Fee for filing annual statement and issuing renewal license, \$25. Date of expiration, December 31.

DEPOSIT.—Company required to have a deposit of \$100,000 with the Treasurer of this State, or with the proper financial officer of its home State, and must present certificate to the Insurance Commissioner. This deposit must consist of bonds of this State, the United States or the State in which such company is organized, or in real estate mortgages of not more than one-half the value of the real estate.

EXAMINATION.—The Insurance Commissioner is authorized to examine into the affairs of any company doing business in the State whenever he shall deem it expedient. Company to pay expense of examination.

FEES.—For filing preliminary papers and issuing original license, \$30. Fee for filing copy of charter in the office of the Secretary of State, \$20; filing annual statement and issuing renewal license, \$25; issuing certificates of authority or renewal thereof to agents, \$2; for each seal of office with certificate, \$1; copies of papers on file, 20 cents per folio. Fees subject to change by reciprocal provision. For privilege tax, see "Taxes."

FUNDS.—Company must possess actual cash assets over and above all liabilities to the amount of at least \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Paid-up capital stock must be kept unimpaired.

INCONTESTABILITY.—Policies incontestable after two years, except for non-payment of premiums and violations of conditions relating to military and naval services.

MISREPRESENTATION.—No life insurance company doing business in this State, and no officer, director or agents thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms, conditions or character of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

No agent or solicitor of any life insurance company shall misrepresent, orally or otherwise, any of the terms, conditions or character of any life insurance policy sold to a citizen of this State, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After premiums have been paid for two years.

PENALTIES.—Agents doing business for an unauthorized company liable to a fine of from \$100 to \$200 or imprisonment for not more than thirty days, or both, in the discretion of the court. Company neglecting to make return or pay taxes as required incurs a penalty of \$500. A company that neglects to file its annual statement within the time required by law, incurs a penalty of \$100 for each day neglected. For violation of any provision of the law the penalty whereof is not specifically stated, a fine of not more than \$500 is incurred.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No company doing business in this State shall grant any pension to any officer, director or trustee thereof, or to any member of his family after his death, or to any other person whomsoever. Political contributions prohibited.

POLICY FORM OR PROVISION.—Every life company must have printed or stamped in conspicuous type on the face of its policies an inscription indicating the character of the contract. Said inscription, together with a copy of each form of contract issued by the company, to be submitted to the Insurance Commissioner for approval. The law establishes standard provisions and conditions to be contained in policies. Policy must contain the entire contract. Reciprocal provision. No policy can be issued until it has been approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Two certified copies of charter or articles of incorporation, one to be retained by the Insurance Department and the other to be filed in the office of the Secretary of State. Statement showing financial condition of corporation,

as of date December 31 preceding date of application, which must be sworn to by two executive officers. Power of attorney properly executed on Department's blank form, authorizing the Insurance Commissioner to accept service of process for the corporation in all actions at law and in equity. Certificate of compliance from the supervising official of the corporation's home State. Certificate of deposit from the official with whom the deposit is made, that the corporation has securities to the actual cash value of at least \$100,000 deposited with him for the protection of all policyholders. Specimen copies of all policies properly filled out, together with the table of rates.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal courts prohibited. Penalty is revocation of company's license.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No company or association doing business in this State shall pay any salary, compensation or emolument to any officer, trustee or director thereof or any salary, compensation or emolument amounting in any one year to more than five thousand dollars to any one person, firm or corporation, unless such payment be first authorized by a vote of the board of directors of such life insurance company or association. Nor shall any such life insurance company or association make any agreement with any of its officers, trustees or salaried employees whereby it agrees that for any services rendered or to be rendered he shall receive any salary, compensation or emolument that will extend beyond a period of twelve months from the date of such agreement. Nor shall any officer, director or trustee, who is paid a salary for his services of more than one hundred dollars per month, receive any other compensation or emolument. *Provided, however,* that the requirements of this Act shall not apply to the amount paid to general agents in commissions under their contract made on the regular commission basis, that the limitation as to time contained herein, shall not be construed as preventing a life insurance company from entering into contracts with its agents for the payment of renewal commissions.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Must be made within periods not exceeding five years.

TAXES.—Company is required to report in July and January in each year the amount of gross premiums collected in this State during the preceding six months ending with June 30 and December 31, and to pay to Insurance Commissioner two and one-half per cent on gross premiums received less only what dividends are actually applied in reduction of premiums, which tax is in lieu of all other privilege taxes, and is payable in January and July of each year. Company to agree to pay this tax after retirement from the State. Each agent, including each member of a firm or agency, shall pay a State tax of \$10 in lieu of all other taxes, such tax to be paid direct to the Insurance Commissioner. Taxes subject to change by reciprocal provisions. Each company to pay a privilege tax to the Secretary of State on capital stock.

TAX STATEMENT.—To be filed January and July.

VALUATION.—Basis, the Combined Experience or Actuaries' Table or American Experience Table of Mortality with interest at four per cent. Insurance Commissioner required to value the policies of all companies, but is allowed to accept valuation made by the Insurance Commissioner of another State, provided such valuation is on the required basis, or one producing a larger reserve. Fee for valuation, two cents for each \$1000 of insurance.

TEXAS.

SUPERVISING OFFICER, JOHN S. PATTERSON, INSURANCE COMMISSIONER, AUSTIN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Within thirty days after receiving certificate to do business, must publish a certificate annually that it has complied with the laws relating to insurance.

AGENT DEFINED.—Must be resident of Texas and obtain a certificate from commissioner that his company is entitled to do business in the State.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION.—Discrimination prohibited.

ATTORNEY FOR SERVICE.—File a power of attorney, irrevocable, appointing Insurance Commissioner to accept service of process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No insurance company doing business in this State shall * * * give, sell or purchase, or offer to give, sell or purchase as an inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, if any dividends or profits to accrue thereon, or anything of value whatsoever not specified in the policy, or issue any policy containing any special or board contract or similar provision, by the terms of which said policy will share or participate in any special fund derived from a tax or a charge against any portion of the premium on any other policy. (Section 260, Laws of 1911.)

COMPANY LICENSE.—Date of expiration last day of February.

DEPOSIT.—Furnish certificate that company has at least \$100,000 deposited with the proper officer of some State, or in lieu thereof deposit a similar amount with the Treasurer of this State. This deposit refers only to companies of foreign countries. The reciprocal law refers to companies of other States of the United States.

EXAMINATION.—Optional with the Insurance Commissioner. Expense paid by company.

FEES.—For filing annual statement, \$20; for filing copy of charter, \$20; for each renewal certificate of authority, \$1; certified copy of certificate of authority, \$1. Copies of papers on file, 20 cents per folio; certificates of same, \$1; valuing policies, \$10 for each \$1,000,000 of insurance. Total annual renewal fees, \$22.

FUNDS.—Must possess at least \$100,000 in State or other securities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Cause for revoking permit.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS, INVESTMENT OF RESERVES.—Life companies are required to invest seventy-five per cent of their reserve on Texas business in Texas securities and real estate.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Deposits are taxed. No municipal occupation tax.

NON-FORFEITURE.—Yes, after three years.

PENALTIES.—For violation of the insurance laws, not less than \$500 nor more than \$1000 and imprisonment for from three to six months.

POLICY FORM OR PROVISIONS.—Policy must contain entire contract and copy of application. New policies must be filed with Commissioner and have his approval. (Section 86-8, Law 1911.)

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, also a verified statement showing condition.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited from State to Federal courts, except in case where Federal court is in same county where suit was pending in State court.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations. (Section 86, Laws of 1911.)

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OF WARRANTIES.—Yes. (Section 86, Laws of 1911.)

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Each life insurance company not organized under the laws of this State transacting business in this State shall on or before the first day of March, 1910, and annually thereafter, make a report to the Commissioner of Insurance and Banking of this State, which report shall be sworn to by either the president or vice-president and secretary or treasurer of such company, and which shall show the gross amount of premiums collected during the year ending on December 31 preceding from citizens of this State upon policies of insurance; and each such company shall pay annually an occupation tax equal to three per cent of such gross premium receipts; provided, that when the report of the investment in Texas securities, as defined by law, of any such companies as of December 31 of any year, shall show that it has invested on said date as much as thirty per cent of its total Texas reserves, as defined by law, in promissory notes or other obligations secured by mortgage, deed of trust or other lien on Texas real estate, the rate of occupation tax shall be reduced to 2.6 per cent; and when such report shall show that such company has so invested on said date as much as sixty per cent of its total Texas reserve, the rate of such occupation tax shall be reduced to 2.3 per cent; and when such a report shall show that such company has so invested, on said date, as much as seventy-five per cent of its total Texas reserve, the rate of such occupation tax shall be reduced to two per cent; provided, that all such companies shall in any event make the investments in Texas securities in proportion to the amount of Texas reserves as required by law. Such occupation taxes shall be for and on account of the business transacted within this State during the calendar year in which such premiums were collected or for that portion thereof during which the company shall have transacted business in this State while this act was in force and effect. (Acts 31st Leg., First Called Session, Chap. 3, Sec. 1.) (See Robertson Law.)

The tax aforesaid shall constitute all taxes and license fees collectible under the laws of this State, and no occupation or other tax shall be levied on or collected from any insurance company by any county, city or town; but this act shall not be construed to prohibit the levy and collection of State, county and municipal taxes upon the real and personal property of such companies.

TAX STATEMENT.—Upon the receipt of sworn statements showing the gross premium receipts of such company the Commissioner of Insurance and Banking of this State shall certify to the Treasurer of this State the amount of taxes due by such company for the preceding year; which taxes shall be paid to the State Treasurer for the use of the State by such company. Upon his receipt of such certificate and the payment of such tax, the Treasurer shall execute a receipt therefor, which receipt shall be evidence of the payment of such taxes, and no such life insurance company shall receive a certificate of authority to do business in this State until such taxes are paid. If upon the examination of any company, or in any other manner, the Commissioner of Insurance and Banking shall be informed that the gross premium receipts of any year exceed in amount those shown by the report thereof theretofore made as above provided, it shall be the duty of such Commissioner to file with the State Treasurer a supplemental certificate showing the additional amount of taxes due by such company, which shall be paid by such company upon notice thereof. It shall be the duty of the State Treasurer of this State, if within fifteen days after the receipt by him of any certificate or supplemental certificate provided for by this section the taxes due as shown thereby have not been paid, to report the facts to the Attorney-General, who shall immediately institute suit in the proper court in Travis county to recover such taxes. (Acts 31st Leg., First Called Session, Chap. 3, Sec. 1.)

VALUATION.—Basis, Minimum, Actuaries Table, four per cent interest one-year preliminary term. Fee for valuation, \$10 for each \$1,000,000 or fractional part in excess.

UTAH.

SUPERVISING OFFICER, JOHN JAMES, COMMISSIONER OF INSURANCE, SALT LAKE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimates, illustrations, etc.

AGENT DEFINED.—Yes. See Section 22, Sub-division 7.

AGENT'S LICENSE.—Fee for local agent, \$2; renewal, \$2; general or special, no provision. Date of expiration, February 28.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint resident of State, and file power of attorney annually with Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—None required.

EXAMINATION.—Commissioner of Insurance may examine with consent of State Board of Examiners. May publish result of examination. Expense to be borne by the company, except in case of domestic companies.

FEES.—For filing statement preliminary to admission, \$50; certified copy of acceptance of the provisions of the Constitution of the State of Utah, \$3; any power of attorney, \$1; articles of incorporation and by-laws and examination thereof, \$25; amendments to articles of incorporation and by-laws and examination of, \$5; filing annual statement, \$50; for certificate of authority, \$5; each copy of certificate of authority for use of agents and solicitors, \$2; for preparing synopsis of annual statement for publication and certifying the same, \$5; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of office and certifying any paper, \$1.

Total annual fees, \$61.

FUNDS.—The law does not specify in relation to foreign corporations organized within any other State of the United States or Territory thereof what the paid-up capital shall be, but it does provide that the paid-up capital required by companies organized within the State shall be \$100,000, and the same rule is made to apply to other corporations outside the State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets, exclusive of capital, less than liabilities.

INCONTESTABILITY.—After two years. Sec. 36, Sub. 2.

MISREPRESENTATION.—Law provides penalty. (See Statutory Requirements, Casualty.)

MUNICIPAL TAXES AND FEES.—Prohibited.

NON-FORFEITURE.—Yes. Sec. 36, Sub. 6. Sec. 43. Sec. 37. Sub. 1.

PENALTIES.—Any president, secretary or other officer or agent failing to comply with any requirement of this chapter, or violating any of the provisions thereof, shall be deemed guilty of a misdemeanor. Agent doing business without obtaining certificate of authority is deemed guilty of a misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited. (Secs. 46 and 47.)

POLICY FORM OR PROVISIONS.—Specified in statutes.

PRELIMINARY DOCUMENTS.—File with Secretary of State copy of last annual statement, a certified copy of certificate of incorporation, articles of incorporation or charter and by-laws, coupled with an acceptance of the State constitution, also a verified statement showing the name and location of the company and the amount of capital stock, assets and liabilities and surplus.

PUBLICATION.—Statement in one paper, four insertions. Company may attend to details of publication.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Sec. 36, Sub. 3.

SURPLUS DISTRIBUTION.—See Sec. 44.

TAXES.—One and one-half per cent on gross premiums. State tax paid on property may be deducted. No other taxes. Final date for payment, March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Standard $3\frac{1}{2}$ per cent interest with the American Experience Table of Mortality for policies issued after January 1, 1910; for policies issued prior to January 1, 1910, 4 per cent interest, and the Actuaries' Table of Mortality, such values to be on the basis of net premiums.

VERMONT.

SUPERVISING OFFICERS, GUY W. BAILEY, SECRETARY OF STATE, ESSEX JUNCTION;
WALTER SCOTT, STATE TREASURER, BRANDON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, \$2; general or special agent, no provision. Date of expiration, April 1.

ANNUAL STATEMENTS.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insureds of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not exceeding \$500.

ATTORNEY FOR SERVICE.—Appoint the Secretary of State attorney to accept service of legal process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, \$5. Date of expiration, March 31.

DEPOSIT.—Reciprocal provisions.

EXAMINATION.—The Insurance Commissioner is authorized to examine into the condition of any company doing business in the State at any time. Company to pay costs.

FEES.—For filing charter, \$30 (reciprocal); filing annual statement, \$20; issuing license to company, \$5; license to agents, \$2; license to brokers, \$10.

Total annual fees, license, \$5; other fees, \$25.

FUNDS.—Company must possess at least \$100,000, and in addition assets equal to its liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit of impairment, twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—For any violation of the law relating to insurance a fine not exceeding \$2000 will be imposed. Agents doing business without a license or for unauthorized companies are liable to a fine not exceeding \$1000. For violation of the anti-rebate law a fine of \$500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, and a statement showing condition.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Company must pay, during the month of February, an annual license tax of \$10 for the first \$50,000, or less, of capital stock or deposit, and \$5 for each additional \$50,000, or fractional part thereof, but the whole tax not to exceed \$50, and a tax of two per cent upon premiums received in the State during the preceding calendar year. Final date for payment, March 1. The amount of tax to be paid is determined by deducting from the gross premiums the reinsurance in authorized companies, return premiums, unused balances of premium notes, and dividends to policyholders. Reciprocal provisions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Net value of policies issued before January 1, 1903, to be computed upon basis of "Actuaries" Table of Mortality, with four per cent interest. Net value of policies issued after December 31, 1902, to be computed upon basis of "American Experience" table, three and one-half per cent. Company may elect to reserve on three per cent basis.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Annual fee for agent, \$1. Date of expiration, July 15.

ANNUAL STATEMENT.—Final date for filing, March 1. Time may be extended sixty days.

ANTI-DISCRIMINATION LAW.—No life company shall make any discrimination in favor of individuals of the same class, or of the same expectation of life, either in the amount of premium charged or in any return of premium, dividends or other advantages. No policy of life insurance shall be issued or delivered in this State if it shall purport to be issued or to take effect at an age lower than the actual age of the applicant at the time of the original written application. No agent of any insurance corporation shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No insurance corporation or agent thereof shall pay, or allow, or offer to pay, or allow as an inducement to any person to insure, any rebate of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Penalty for violation a fine of from \$100 to \$500 for each offense and revocation of license.

ATTORNEY FOR SERVICE.—Service of process, Commissioner of Insurance, or his successor in office.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Fee of \$200. May be prorated for unexpired portion of year, when company first enters State. Thereafter license is based on net premiums collected in State previous year at two and one-quarter per cent. Company may obtain from the Commissioner of Insurance a license to transact business.

DEPOSIT.—Deposit with State from \$10,000 to \$50,000. Company to give bond, see "Preliminary Documents."

EXAMINATION.—At option of the Commissioner of Insurance.

FEES.—Charter fee, from \$30 to \$5,000; State Corporation Commission fee, \$5; fee of Secretary of the Commonwealth, twenty cents for recording each 100 words of charter and amendments, and \$1 for recording one copy of the power of attorney, annual registration fee, \$5 to \$25.

FUNDS.—Capital required, domestic companies, \$25,000; others, no provision.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—A misdemeanor.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as an agent for an unauthorized company shall be fined not less than \$50 nor more than \$200, and imprisonment in jail for not less than thirty days nor more than fifty days. Any company, association, society, partnership, or person violating any of the provisions of this act, shall be fined not less than \$20 nor more than \$200. For neglecting to pay taxes a penalty of five per cent a month, or fraction thereof, during the continuance of such failure, is incurred. For failure to make annual report a fine of not less than \$100 nor more than \$1000 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision except as relates to size of type.

PRELIMINARY DOCUMENTS.—Company must file three certified copies of its charter with all amendments, three copies of power of attorney appointing the Commissioner of Insurance or his successor in office, upon whom process may be served, deposit with the Treasurer bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal in cash value to five per centum of its paid-up capital stock, which shall in no event be less than \$10,000 nor more than \$50,000; mutual companies are required to deposit with the Treasurer an amount to be determined by the State Corporation Commission which shall in no event be less than \$10,000 nor more than \$50,000. Company must give bond, with two approved sureties or a guaranty company authorized to do business in Virginia, of not less than \$1000 nor more than \$5000, conditioned to make returns and pay taxes as required by law.

PUBLICATION.—Not required.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENT BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statements or descriptions in any application for a policy of insurance shall be deemed representations and not warranties, and no answer to interrogatories made by an applicant for a policy of insurance shall bar the right to recover upon any policy issued upon such application, by reason of any warranty in said application or policy contained, unless it be clearly proved that such answer was wilfully false or fraudulently made, or that it was material.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property, and there shall be a tax of twenty cents on every \$100 of the assessed value of the real estate and tangible personal property, and a tax of twenty-five cents on every \$100 of the assessed value of the intangible personal property of every such company, and a further tax of ten cents on every \$100 of the assessed value of all the real

estate and personal property of the company, and a further special tax of five cents on every \$100 of the assessed value of the real estate and tangible personal property of every such company. Life insurance companies are taxed a sum equal to two and one-quarter per centum upon the net amount of all assessments, premiums, dues and fees collected or received, or obligations taken therefor, derived from its business in the State during the previous year.

All companies are taxed a sum not to exceed one-tenth of one per centum upon all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State for the maintenance of the Bureau of Insurance.

Final date for payment, April 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, the American Experience Table of Mortality, with interest at four per cent. Valuation to be made only upon failure of company to furnish annual statement certificate of some State.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must state location of head office and, if purporting to show financial condition, must correspond with or include the last verified statement made to the Commissioner.

AGENTS DEFINED.—A person, co-partnership, corporation, attorney, board or committee duly appointed and authorized by an insurance company, to solicit applications for insurance to be known as a soliciting agent, or to solicit applications and effect insurance in the name of the company, to be known as a recording or policy-writing agent, and to discharge such other duties as may be vested in or required of the agent by the company.

AGENTS' LICENSES.—The annual license fee for an agent's license authorizing the solicitation and writing for life and miscellaneous companies, \$2 for each company represented. Date of expiration of license, April 1. Agent not permitted to sell stock of company as an inducement to insure. Non-resident special agent license \$5, permits him to assist or coach local agents, but does not permit him to sign policies or collect premiums or commissions.

ANNUAL STATEMENT.—To be filed on or before the fifteenth day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint the State Insurance Commissioner, or the deputy Insurance Commissioner in his absence, an attorney upon whom all lawful process against the company may be served.

COMPANY LICENSE.—Date of expiration, April 1. Annual fee for license, \$10.

DEPOSIT.—Domestic and foreign companies, \$50,000; alien companies, \$200,000, deposited in the United States.

EXAMINATION.—The Insurance Commissioner is authorized to make examination of companies whenever he shall deem it necessary for the interests of policyholders. Expense of examination is borne by the State. Reciprocal law applies.

FEES.—Filing articles of incorporation, \$25; filing amended articles of incorporation, \$10; issuing certificates of authority, \$10; filing annual statement and statement of business done in the State, \$20; filing any other paper, \$1; copies of papers on file, 20 cents per folio; certification of same, \$1. Total annual fees, \$30. Reciprocal law applies.

FUNDS.—Companies must have an unimpaired paid-up capital of at least \$100,000 for life, and \$200,000 for automobile or fidelity and surety or liability, and at least \$50,000 surplus. If company conducts accident business, \$50,000 additional capital; liability business, \$200,000, or if writing both classes \$250,000 additional capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner has reason to believe capital to be impaired, he may make examination and require the impairment to be made good within ninety days.

INCONTESTABILITY.—All policies shall be incontestable after two years from date of issue except for non-payment of premium.

MISREPRESENTATION.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, unless a copy of such statement is contained in or attached to the policy and that no such statement shall be used in defense to a claim under the policy unless it is contained in a written application; and a copy of such application shall be endorsed upon or attached to the policy when issued.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—The holder of a policy shall be entitled to have the policy reinstated at any time within three years from the date of default, unless one of the options noted in the policy has been previously accepted by the holder thereof, upon the production of evidence of insurability satisfactory to the company and the payment of all overdue premiums and any other indebtedness, with interest at the rate of not exceeding six per cent. per annum.

PENALTIES.—For violation of law by company, \$1000 fine; by agent, \$500 fine and revocation of license in either case.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—Company must file a copy of its articles of incorporation and charter copy of by-laws, certificate of home State official that company is authorized therein. Appointment of attorney to accept service of process, agreement as to overhead writing and copy of annual statement.

PUBLICATION.—No publication of statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No contracts of insurance shall be issued requiring construction according to the laws of another State or country or depriving the courts of this State of jurisdiction.

RESIDENT AGENT LAW.—Yes. All business must be written through an agent who resides in the State.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—The policy shall participate in the surplus of the company at least as often as every five years.

TAXES.—A tax of two and one-fourth per cent on all premiums collected or contracted for payable to State Treasurer through the Insurance Department. Only one per cent paid by companies having fifty per cent of assets invested in Washington. No other taxes. Final date for payment March 31.

TAX STATEMENT.—Final date for filing, February 15.

VALUATION.—All valuations of the policies of life insurance shall be made by the Insurance Commissioner or by his authority according to the standard of valuation adopted by the company: *Provided*, That in either case the standard of valuation employed shall be stated in his annual report: *And provided*, That no such standard of valuation, whether on the net level premium, preliminary term, or select and ultimate reserve basis, for policies issued after the passage of this act shall be less than that determined upon such basis according to the American Experience Table of Mortality with three and one-half per cent interest. The commissioner may vary the standard of valuation in particular cases of invalid lives and other extra hazards: *Provided*, Same is at least on basis of three and one-half per cent value policies in groups, use approximate averages for fractions of a year and assume as accurate the valuation of the department of insurance of any other State, if the insurance officer of any other State likewise accredits the valuation made by the Insurance Commissioner of this State.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN S. DARST, STATE AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Companies must procure a certificate of authority from the Auditor of State for each agent. Certificates renewable annually on or before March 1. Companies required to appoint a resident agent, who shall countersign all policies issued in the State and receive all commissions thereon.

Annual fee for local agent, \$5; general or special agent, no provision. Date of expiration, March 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Some resident of the State must be appointed. The State Auditor is constituted attorney in fact for all foreign corporations. Annual fee, \$10.

COMPANY LICENSE.—Annual fee, \$10. Date of expiration, March 1.

DEPOSIT.—None required. The Insurance Commissioner may, at his option, require a bond to secure payment of State tax.

EXAMINATION.—The State Auditor is authorized to examine into the affairs of any company doing business in the State at least every four years, or whenever he shall deem it to be necessary; the expense of such examination of all companies to be borne by the company.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, \$10; filing annual reports, \$10; valuation of life policies 1 cent per thousand; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, \$5; for each agent's certificate of authority and copy of report, \$5.

FUNDS.—Companies must have minimum cash capital of \$100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities exceed assets Insurance Commissioner shall order company to cease writing business, etc. (Section 20, Insurance Laws.)

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Controlled locally.

NON-FORFEITURE.—After three annual premiums have been paid.

PENALTIES.—Reduction of capital without approval of the Insurance Commissioner, not less than \$1000 nor more than \$10,000 fine. Payment of a dividend, without the approval of the Commissioner, which would reduce the surplus beyond one-eighth of the amount of capital stock, not less than \$1000 nor more than \$10,000 fine. No company may reinsure substantially all of its West Virginia business until a certified copy of the agreement has been approved by the Insurance Commissioner, under a penalty of fine of not less than \$1000 nor more than \$10,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Diversion of funds for political purposes prohibited.

POLICY FORM OR PROVISIONS.—One-year preliminary term allowed. Policy to contain entire contract. Participating and non-participating policies not to be issued by the same company incorporated in West Virginia.

PRELIMINARY DOCUMENTS.—File with the Auditor of State on or before March 1, each year, a verified statement setting forth the condition of the company at the close of the preceding year.

PUBLICATION.—No provision regarding statement.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annually after three years, to begin not later than end of third policy year.

TAXES.—Two per cent on gross premiums for foreign companies (none for home companies). Companies are allowed to deduct reinsurance in admitted companies and return premiums. No other taxes. Final date for payment, March 1. The Insurance Commissioner may, at his option, require a bond to secure payment of State tax. Fire marshal tax, one-half of one per cent, all but life companies.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—The legal minimum standard for contracts issued before the first day of January, 1907, shall be Actuaries' or Combined Experience Table of Mortality with interest at four per centum per annum, and for contracts issued on or after said date American Experience Table of Mortality, with interest at three and one-half per centum per annum, except, however, that any life insurance company may at any time elect to reserve upon a three per centum reserve basis, and then the values upon its policies issued upon such reserve, shall be computed upon the basis of the American Experience Table of Mortality with interest at three per centum per annum.

Fee for valuation regulated by reciprocal provision.

WISCONSIN.

SUPERVISING OFFICER, M. J. CLEARY, COMMISSIONER OF INSURANCE, MADISON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or deceptive advertising.

AGENT DEFINED.—Section 1977. Every person who does any act in regard to placing insurance for compensation. Under a ruling of the Attorney-General insurance companies cannot operate through corporate agencies.

AGENT'S LICENSE.—Local agent, \$1; general or special agent, no provision. Date of expiration February 28. Separate certificate required for each company represented by an agent and for each member of a firm.

Certificate of authority (license) to be procured from the insurance corporation. No such certificate shall be issued by any other than the officers or resident agent of such corporation signing the policies issued by it or a person duly authorized thereto in writing by such officers or resident agent, after a copy of such authority has been filed in the office of the Commissioner of Insurance; nor unless the same shall be in such form as presented by the Commissioner of Insurance and numbered consecutively as issued by the person authorized thereto, and a statement or statements of the names and residences of all persons to whom such certificates are issued on any day, in such form as prescribed by the Commissioner of Insurance, together with the fees provided for certificates to agents by section 1972, shall be mailed to said Commissioner on the day such certificates are issued.

No corporation or stock company shall be licensed as the agent or representative of any life insurance company or association in soliciting, selling, or in any manner placing life insurance policies or contracts.

ANNUAL STATEMENT.—Final date for filing, March 1. Sixty days' additional time granted on request.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life in the amount or payment of premiums or rates charged or in return of premiums, dividends or other advantages. No such company or any agent thereof shall

make any contract or agreement as to such contract other than is plainly expressed in the policy issued pursuant thereto, nor pay, allow or give, or offer to pay, allow or give, any rebate of premium payable on the policy, or any special favor or advantage whatever in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Section 1915. Appoint the Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company or agent thereof shall at the time of soliciting insurance or issuing a policy, or at any time in consideration of or in connection with a policy issued or proposed to be issued, or make or offer to make any contract or agreement whatever of any deduction from any premium or any addition to any dividend or other benefit whatever, on account of services rendered or to be rendered by the applicant for the policy, or any person interested therein, either as an advisor of the company or as a member of an advisory or similar board or body or in any other capacity or manner whatever, nor contract for, sell or offer for sale any stock of such life insurance company or any stocks, bonds or other certificates representing any interest or property in any organized company or corporation which shall at the time be under any contract or agreement whatever with such life insurance company, or own or control any of the stock thereof, or in any case where any part of the stocks, bonds or certificates of indebtedness of such company or corporation shall be owned or held by such life insurance company. No person shall so contract with any such company or agent thereof, or receive any such favor, privilege or advantage, within the meaning of this act.

Penalty, fine of \$50 to \$300 or imprisonment for six months, or both.

COMPANY LICENSE.—Annual fee, \$300. Date of expiration, February 28; may be extended to May 1.

DEPOSIT.—Reciprocal law.

EXAMINATION.—The Commissioner of Insurance may examine any company doing business in the State whenever he shall deem it expedient to do so. Fee, see "Fees."

FEES.—For filing first declaration or statement, certified copy of charter, \$25; annual license, \$300; filing annual statement, \$25; license to agents, \$1; copies of papers on file, ten cents per folio; certifying same, fifty cents; valuation of policies, one cent for each \$1000 of insurance; examination of companies, Section 1968, company to pay actual cost in compensation to persons other than officers and employees of the State and necessary expenses to be covered by deposit as ordered by the Commissioner. All fees subject to reciprocal provision.

Total annual fees, company license, \$300; other fees, \$25.

FUNDS.—Company to have at least \$100,000 cash capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Yes.

IMPAIRMENT OF CAPITAL.—Whenever the assets of any company shall not equal its liabilities computed as provided by law, the Commissioner of Insurance shall notify such company and its agents to cease issuing new policies.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Any stock life company with \$100,000 capital may write accident and health insurance.

MISREPRESENTATION.—No life insurance corporation, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any kind misrepresenting the terms of any policy issued by it, or advantages promised thereby, or dividends or share of surplus to be received thereon, or shall use any title of any policy or class of policies, misrepresenting the true nature thereof, and no life insurance company, its officers, directors or agents, shall issue or circulate, or cause to be issued or circulated, any written circular or statement of any sort, wilfully misrepresenting any other company, the nature or terms of its policy or policies, its premium charge or dividends allowed or returned by such other company.

Penalty, fine of \$25 to \$300 or imprisonment for not exceeding six months.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFITURE.—Section 1948m. Values to equal reserve less surrender charge to be specified in the policy.

PENALTIES.—Agent or company doing business without having first obtained a license is liable to a fine of not less than \$50 nor more than \$500 for each offense. For wilfully making false statements, a fine not exceeding \$500 nor less than \$50 is imposed. For violation of the anti-rebate law, license to be revoked for three years.

Where no other penalty is prescribed, a fine of not more than \$5000 for a corporation, and for an individual a fine of not more than \$1000 or imprisonment for one year, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Company to furnish data regarding political contributions. See "Preliminary Documents."

POLICY FORM OR PROVISIONS.—Policy forms must be filed with other information. Section 1948f. Certain provisions stipulated. Section 1948m. Participating and non-participating policies not to be issued by the same company, except where business and accounts are kept entirely separate. A copy of application shall be furnished on request.

PRELIMINARY DOCUMENTS.—File copy of charter with the Commissioner of Insurance and a verified statement of condition, and a copy of last annual report. File with the Commissioner of Insurance a statement verified by its president and secretary, setting forth a schedule showing in detail (a) the bills opposed or promoted by it during the preceding year; (b) the State in which such legislation was pending; (c) names and addresses of parties engaged as counsel or otherwise; (d) the consideration paid for each of them; (e) and the expenses of advertising, traveling, etc., and to whom paid; (f) and that such disbursements and expenses have been truly entered upon the books of the company, together with such other information in relation thereto as the Commissioner of Insurance may require.

File with the Commissioner of Insurance a statement verified by president and secretary, setting forth a schedule showing in detail, the moneys, property and other consideration paid or contributed, directly or indirectly, or used or offered or agreed to be paid in aid of any political party, company or organization, or for and in aid of any corporation, joint stock or other organization organized or maintained for political purposes, or for or in aid of any candidates for political office or for nomination for such office, or for the reimbursement or indemnification of any person for property so used; the names and addresses of parties, companies or organizations to whom paid, and that such disbursements have been truly entered upon the books of the company, together with such other information in relation thereto as the Commissioner of Insurance may require.

Every company doing business on the participating plan shall determine and report the respective rights of policyholders and stockholders in unassigned surplus before being licensed.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal courts terminates license.

RESIDENT AGENT LAW.—Section 1919a. All agents must be residents.

SALARIES OF OFFICERS, LIMIT.—No provision. Except in domestic mutual companies salaries above \$25,000 must be voted by policyholders.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Sections 4202m and s. Representations or breach of warranty contributing to loss. Physician's certificate stops company.

SURPLUS DISTRIBUTION.—Annual on policies issued after 1907 with annual statement to policyholders. On prior policies ascertained annually to class, for individual on request, statement to individual on request.

TAXES.—Arranged by reciprocal provision.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Minimum American Experience or Actuaries' Table and not exceeding four and one-half per cent interest for policies issued before 1910, nor four per cent for later issued. Annual valuations. Fee, 1 cent for each \$1000 of insurance.

WYOMING.

SUPERVISING OFFICER, R. B. FORSYTH, AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must set forth the location of the company, its actual paid-up capital and cash assets.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, \$1; general or special agent, \$2. Date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—The State Auditor must be appointed attorney for the company to accept service of legal process. Also a resident in each county where agency is established.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—No provision for annual fee. Date of expiration, December 31.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner is authorized to appoint one or more persons to examine into the affairs of any company doing business in this State whenever he shall deem it expedient, and he may publish the results of such examinations in one or more papers if he deems it for the best interests of the public to do so. Company to pay expense of examination.

FEES.—For filing application and issuing certificate, \$50; filing annual statement, \$25; for issuing certificates of authority to agents, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred. A certificate of acceptance of State Constitution must be filed; fee, \$2.50. Retaliatory provision. Publication, condensed statement, \$12; publication of compliance with laws, \$4.

Total annual fees, \$25.

FUNDS.—Company shall possess an actual paid-up capital of not less than \$300,000. Domestic companies, \$100,000. Mutual life companies must have surplus of at least \$300,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without complying with the law a fine of not less than \$50 nor more than \$1000, or imprisonment, or both, is imposed. Any violation of the anti-rebate law is made a misdemeanor, and incurs a fine of \$500 when the amount of insurance is \$25,000 or less, and \$500 for each additional \$25,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and a verified statement, showing condition, and, on obtaining certificate from the Auditor, publish the same in two newspapers of general circulation in the State, one of which is published at the capital.

PUBLICATION.—Statement in one paper, six times; attended to by State at company's expense. Company's certificate to be published in two papers for one insertion. Company to attend to details.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Provides any murderer cannot profit by insurance of deceased.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent gross. No other taxes. Final date for payment, March 30.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—No provision.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, **SUPERINTENDENT OF INSURANCE,** OTTAWA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Canadian companies must file statement on or before March 1 following the end of each year, verified by oath of president, vice-president or managing director, or other director appointed for the purpose by by-law or by the board of directors and the secretary, actuary or manager. Every company incorporated, or legally formed elsewhere than in Canada, and licensed to do business in Canada, must file annually, on or before March 1, a statement of the Canadian business verified by the oath of the chief agent in Canada, and must file a statement of its general business, verified by the oath of its president, vice-president or managing director and its secretary, manager or actuary, within thirty days after it is required by law to be made to the government of the country in which the head office of the company is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs; provided, however, that no such statement of general business need be deposited earlier than the 1st day of June, nor shall it be deposited later than the 30th day of June next following the date at which the condition and affairs of the company are thereby shown.

ANTI-DISCRIMINATION LAW.—(See "Rebates.")

ATTORNEY FOR SERVICE.—Appoint an agent of the company at its head office in Canada

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Each company must obtain a license from the Minister of Finance, to be renewed on March 31 of each year; notice of the original license to be published in The Canada Gazette and one newspaper in the place where the chief agency of the company is established; publication to be continued for four weeks; like notice to be given for three calendar months when the company proposes to cease business in Canada. No stipulated annual fee.

DEPOSIT.—Companies are required to deposit \$50,000 with the Minister of Finance, and in case of outside companies to make additional deposits as required sufficient to equal the liabilities to policyholders in Canada, including matured claims and the full reserve or reinsurance value upon policies in force in Canada after deducting any claim the company has against such policies; or to place such additional deposits in the hands of trustees in Canada for the benefit of Canadian policyholders, under a trust deed to be approved by the Minister. If outside company possesses charter powers wider than those for which a license could be granted under the act, an excess deposit is required, and company must comply with certain requirements as to financial standing.

EXAMINATION.—The Minister of Finance may, from time to time, instruct the Superintendent to visit the head office of any company licensed in Canada and incorporated or legally formed elsewhere than in Canada, and to examine into the general condition and affairs of such company at such head office outside of Canada.

FEES.—The expenses of the office of the Superintendent of Insurance to be paid by an assessment made *pro rata* upon the companies upon gross premiums received by them in

Canada during the previous year. For valuation of policies, if in addition to the valuation of policies required to be made once in five years by the Superintendent, a further valuation is requested or required, a charge of 3 cents is made for each policy or bonus addition.

FUNDS.—Assets in Canada must at least equal liabilities in Canada.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—Capital deemed impaired when assets are less than liabilities, calculated in accordance with the provisions of the act, such liabilities including paid-up capital stock.

INCONTESTABILITY.—Every policy must contain a provision that the policy shall be incontestable after not later than two years from its date, except for fraud, non-payment of premiums or violation of the provisions of the policy regarding engagement in military service other than in the active service of the militia of Canada or naval service in time of war without the consent in writing of a duly authorized officer of the company.

MISREPRESENTATION.—All statements made by the assured are, in the absence of fraud, to be deemed representations and, not warranties, and no statement shall be used in defense of a claim under a policy unless such statement is contained in the written application, a copy of which is attached to or endorsed upon the policy when issued.

MUNICIPAL TAXES AND FEES.—(See "Taxes.")

NON-FORFEITURE.—In the case of every policy, other than term policies, issued by companies licensed for the first time after the passing of the act, the insured, after having paid three or more full annual premiums, shall, in case of default of premium payment, be entitled to a cash surrender value, paid-up insurance or extended insurance, and until the first or second option shall have been chosen, the cash value shall be applied to maintain the policy in force.

PENALTIES.—For neglect to file annual statement, a penalty of \$10 for each day during which the company is in default is provided. Any person acting in any manner in behalf of an unlicensed company incurs a penalty of not less than \$20 nor more than \$50 for the first offense, and for the second offense imprisonment without the option of a fine. (For penalties for rebating see "Rebates.")

PENSIONS AND POLITICAL CONTRIBUTIONS.—The directors of a company may make by-laws providing for the creation of a staff pension fund, such by-laws, however, to be approved by the members of the company.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement showing condition December 31 preceding, and power of attorney from the company to its chief agent in Canada.

PUBLICATION.—(See "Company License.")

REBATES.—No distinction or discrimination permitted between the insured of the same class and equal expectation of life either in premium charged or in dividends payable under the policy, nor shall any agreement as to the contract be made other than as plainly expressed in the policy itself, nor any offer of rebate of premium or special advantage of any kind be made or accepted as an inducement to insure. Penalty in the case of director, manager or other officer who violates or knowingly consents to the violation of the provision is \$500, and in the case of other persons for a first offense double the amount of annual premium, but not less than \$100, and for a second offense double the amount of annual premium, but not less than \$250.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No salary to director without authorization of members or shareholders. No salary to any officer or trustee unless authorized by directors. No salary or compensation to agent exceeding \$5,000 per annum, unless contract is approved by directors.

SEMI-ANNUAL STATEMENT.—Of securities acquired and disposed of during the half year and of loans made except on mortgages and policies.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—(See "Misrepresentations.")

SURPLUS DISTRIBUTION.—To be ascertained and apportioned at least quinquennially. In case of policies with quinquennial or more frequent distribution insured has option of a cash payment, paid-up insurance or reduction of premium, and in case of failure to elect, paid-up insurance is to be granted.

TAXES.—There is no Dominion tax, but the Provinces collect a percentage tax on premiums.

PROVINCIAL TAXES.—Ontario, Manitoba, Saskatchewan and Alberta impose a tax of one per cent on the gross premium income. In addition to such tax, each company has to pay a license fee, in Ontario, of \$150. British Columbia imposes a tax of one per cent on the gross premium income and on the interest derived from investments in the Province. Quebec imposes a tax of one and three-quarters per cent on the gross premium income. Nova Scotia, New Brunswick and Prince Edward Island levy an annual tax or license fee. In Nova Scotia the amount varies with the capital of the company; in New Brunswick it is \$250, and a tax of \$2 for each agent; in Prince Edward Island it is \$225.

MUNICIPAL TAXES.—The revenue acts of Ontario, Manitoba, Saskatchewan and Alberta specifically exempt the companies from municipal taxation. Notwithstanding such exemption, certain municipalities in the Western Provinces claim the right to impose license fees upon agents and companies. Some municipalities in Quebec, New Brunswick, Nova Scotia, Prince Edward Island and British Columbia exact annual license fees.

TAX STATEMENT.—No provision.

VALUATION.—Policies issued prior to January 1, 1900, are, until January 1, 1915, to be valued by British Offices Life Tables, 1893, OM(6), with interest at four per cent, and after January 1, 1915, these policies are to be valued on said mortality table with interest at three and one-half per cent. Policies issued subsequent to January 1, 1900, are to be valued on British Offices Life Tables, 1893, OM(6), with interest at three and one-half per cent. The valuation fee of 3 cents for each policy, or bonus addition, applies only where the Superintendent of Insurance values to ascertain liability of company; does not apply to regular quinquennial valuation.

ASSESSMENT ASSOCIATIONS AND FRATERNAL ORDERS

The following brief synopses of the laws of the different States regarding the admission of assessment associations and fraternal orders will indicate the special requirements. For names of supervising officers see list of State officials.

ALABAMA.

The law of Alabama distinguishes between mutual aid associations and assessment life associations. Mutual aid, benefit and industrial companies or associations are defined as those issuing insurance against contingencies such as the birth or death of a child, upon marriage, death, sickness, or physical disability. The association's charter, together with the constitution, by-laws and certificate of membership or policy, must be submitted to the Insurance Commissioner; a membership of 500 bona fide members must be maintained, and from \$1000 to \$5000, according to amount of policy, weekly benefit or death indemnity, paid in as a benefit fund. Said fund may be in cash or satisfactory securities deposited with the Department. Annual reports to be filed by March 1. Tax, one per cent on net premiums and a license fee of \$20; Alabama companies are allowed to set off against said licenses and taxes such amounts as may be paid as tax upon property of such company. The Insurance Commissioner shall act as attorney for service. The Insurance Commissioner has supervision of mutual aid and assessment life associations. Assessment companies must have 100 members and \$250,000 insurance in force to procure a charter. A deposit of \$5000 with the State is required upon receipt of charter, and \$1000 thereafter for each million at risk up to \$100,000. No policyholder can be held liable for losses or liabilities of an association by reason of his being a member thereof. Assessment companies of other States must have on deposit in the State where it was incorporated at least \$100,000 for the benefit of all the policyholders. Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding, and its transactions for the year. Fee, \$101. The amount of every contingency insured against must be specifically stated in the policy.

Fraternal Orders.—The requirements of fraternal orders are embodied in an act which is, without amendment, the Uniform Fraternal bill agreed upon by the national fraternal organizations and the convention of Insurance Commissioners. This act defines fraternal benefit societies and their form of government, provides what form of certificates shall be issued, how and where funds may be invested, requires annual statements, and gives the Commissioner power to examine into the affairs of any society at his discretion. The legal minimum standard of valuation of certificates is fixed as the National Fraternal Congress mortality table, with interest assumption of not more than four per cent.

ARIZONA.

No life insurance company or association, other than fraternal beneficiary associations which issued contracts, the performance of which is contingent upon the payment of assessments or calls upon its members, shall do business with this State, except such companies or associations as now are licensed to do business within this State, and which shall value their assessment policies or certificates of membership as yearly renewable term contracts according to the standard of valuation of life insurance policies prescribed by the laws of this State. Every such company or association must have assets of at least \$200,000 invested in securities such as are approved by this act, and must have paid in full all legal death claims for the last twelve months. Every such company or association shall, on or before February 15 of each year, file with the Corporation Commission a statement, upon a form to be prescribed and furnished by the Corporation Commission, showing the true condition of the company or association, as of December 31 next preceding, and shall pay a premium tax as otherwise provided in this act.

ARKANSAS.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of \$20,000 for the protection of policyholders, to be approved and filed with the Auditor of State. Fraternal orders file a bond of \$10,000.

CALIFORNIA.

Preliminary Documents.—Each association must deposit with the Insurance Commissioner a certified copy of its charter, or other instrument, required by its home authorities; a statement under oath of its business for the preceding year; an appointment of a general agent, \$20,000 bond, service upon whom shall bind the corporation; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and must bear the words printed in plain type on the outside cover, "Notice, under the terms of this policy insured is liable for future assessments," and evidence satisfactory to the Insurance Commissioner that the corporation has accumulated a fund equal to that required of like corporations in this State, constituting a reserve or surplus fund, held in trust for the benefit of its contract holders.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the association on December 31 preceding, and also on or before January 15, showing business done in California only. Statements must be published in daily newspaper.

Fees.—For filing charter, \$55; filing annual statement, \$20; other papers, \$5 each; license to agent, \$1; bond, \$5.

Taxes.—Governed by reciprocal legislation. Assessment companies charged \$95 for admission.

Fraternal Orders.—The Uniform Fraternal law obtains in California. The main features of this law are given under Alabama.

COLORADO.

New code effective 1913 did not affect assessment companies; was re-enactment of 1907 code relating thereto.

Fraternal orders are regulated by the Uniform Fraternal law, for the provisions of which see Alabama, with slight change.

CONNECTICUT.

Preliminary Documents.—Association must deposit with the Commissioner a certified copy of its charter and copy of its statement showing its business transactions for the year ending December 31 preceding; a certificate that it has paid and has the ability to pay its certificates or policies to the full limits named therein; that it does not issue such certificates upon lives of persons more than sixty-five years of age; that its certificates are payable only to the beneficiaries who have an insurable interest in the life of the insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership, issued to residents of this State. A copy of the constitution and by-laws of the association must be filed, together with a copy of the form of each certificate issued by it, and a copy of the application. The Insurance Commissioner must be appointed the attorney of the association to accept service of legal process.

Examinations.—The Insurance Commissioner shall examine into the condition, affairs, and management of every corporation or association applying for admission or doing business in this State under the provisions of this chapter, and the necessary expense of such examination shall be paid by the corporation or association so examined. If the Insurance Commissioner shall ascertain that an ordinary assessment upon the members of such corporation or association would not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently or is not carrying out its contracts in good faith, he shall refuse such application for admission or forthwith revoke all authority previously given to such corporation or association and all its agents, to do business in this State, and shall publish such revocation in a newspaper published in this State.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the company December 31 preceding. Such reports to be made upon blanks to be furnished by the Insurance Commissioner, and the substance thereof published in his annual report.

Fees.—For filing copy of annual statement, \$10; for filing copy of charter, reciprocal; for granting license, \$10; additional papers, 25 cents; taxes, reciprocal.

Fraternal Orders.—Fraternal orders must file with the Insurance Commissioner certified charter or articles of association and a copy of the constitution and by-laws; must also appoint the Insurance Commissioner their attorney to accept legal process; are required to make on or before the first day of March in each year a report of their opera-

tions during the year preceding ending on the 31st of December, and of its financial condition on that date. In addition to annual report each society shall report a valuation of its certificates in force on the 31st day of December last preceding. No paid agents allowed. Fees: For filing annual statement, \$5; for filing copy of charter, \$5; for granting permit, \$5; certificate of compliance, \$1; certificate of compliance, \$5; copy of statement, \$5; other papers, 25 cents. Reciprocal if more.

DELAWARE.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter, and appoint the Insurance Commissioner as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before February 28, showing the condition of the association on December 31 preceding.

Fees.—Company to pay an annual license fee of \$25, with a fee of \$2 for issuing said license. For filing charter, \$10; filing annual statement, \$10; for each agent's certificate of authority, \$2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, \$3; examinations, expenses incurred; agent's State license, \$5.50.

Taxes.—Associations required to pay a tax of two per cent on gross premiums collected in the State.

Fraternal Orders.—Every benevolent, charitable or fraternal organization or association duly organized, or existing, or which may hereafter be duly organized in this State, or operates in this State, is required to file copy of charter and by-laws and constitution, appoint the Insurance Commissioner as its attorney to accept service of legal process, and to file an annual statement. Fee, \$10. Publication fee, \$3.

DISTRICT OF COLUMBIA.

Preliminary Documents.—Assessment life associations must file with the Superintendent of Insurance a copy of charter, certified by the proper officer of the State wherein incorporated.*

Application.—Must accompany each policy, so that the policy will contain the whole contract.

Annual Statements.—Annual statement must be filed on or before the 1st day of March with the Superintendent.

License Fee.—Renewal license fee, \$10.

Penalties.—Failure to file the statement as set forth subjects the association to a revocation of its license.

Fraternal Orders.—Fraternal orders must be organized on the lodge plan, have a representative form of government, and each is required to file with the Superintendent of Insurance a copy of its charter, and articles of association; a copy of its by-laws, and appoint the Superintendent of Insurance as an attorney upon whom legal process may be served. It must show that it has authority to do business in the State or Territory wherein it was incorporated. Annual reports must be made on or before the 1st day of March in each year, showing its condition on the 31st day of December preceding.

License Fee.—Renewal, \$5.

FLORIDA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State. Assessment life companies must show an investment of \$200,000, same as old-line companies. The laws of Florida make no distinction between them.

Annual Statements.—Annual statements must be filed with the Board of Insurance Commissioners in the month of January, showing the condition of the association December 31 preceding. Abstracts of these statements must be printed by the Treasurer in a newspaper of general circulation published at the capital.

Fees.—For filing statement, to the State Treasurer, \$10; association must pay an annual license fee of \$200 in October of each year, and the association or company must pay for each agent \$5 annually to the State Treasurer for State license tax, and \$2.50 to the tax collector in each county in which they do business. Traveling agents, \$25 each; \$5 local tax. After April 1, fifty per cent of these amounts.

Taxes.—All companies must pay a tax of two per cent upon gross premiums received within the State.

Fraternal Orders.—Fraternal and benevolent societies are exempt from the operations of the law.

* Requirements for qualifying do not differ from regular insurance companies.

Sick and Funeral Benefit Associations.—Must have capital stock of at least \$10,000, fifty per cent paid in. Ten per cent of capital stock to be deposited with State Treasurer in cash or approved securities. Must obtain certificate of authority from State Treasurer and furnish statement annually as of December 31. Foreign companies required to furnish certificate of authority from home State and to have on deposit with the State \$5000 cash or approved securities. License tax, \$100; \$5 for each local agent and \$25 for each traveling agent. Fee for filing annual statement, \$5: The provisions of this act do not apply to secret or fraternal societies operated on the lodge plan.

No association shall be classed as a sick or funeral benefit company which shall insure any one person in a sum exceeding \$100. \$5000 to be invested in approved Florida securities. Foreign companies must have \$50,000 in mortgages on unincumbered real estate worth double the amount loaned thereon, and deposit \$5000 with the State Treasurer.

GEORGIA.

Preliminary Documents.—Each association must file with the Insurance Commissioner a certified copy of its charter and a copy of its statement of business for the preceding year; such statement must show the number and amount of certificates of membership in force, and a detailed account of its expenditures, income, assets, liabilities, and a certificate setting forth that it has paid and has the ability to pay its certificates for the full amount named therein. Also a copy of its certificate and application for membership, and of its constitution and by-laws. Policies and all literature must be labeled in large type in red ink "issued on the assessment plan."

Annual Statement.—Annual statement must be made to the Commissioner on or before March 1, showing condition of the association December 31 preceding.

Deposit.—Association must furnish satisfactory evidence that it has on deposit with the proper officer of its own State not less than \$5000 for the protection of its policy-holders.

Fees.—For filing statement of association, \$20; issuing certificates to agents, \$3 each; for filing copy of charter, \$20.

Taxes.—All companies required to make returns of gross receipts for the year ending April 30, to be taxed at one per cent; returns to be made and taxes paid by July 1 of each year.

Fraternal Societies.—Organizations of other States must file with the Commissioner a certificate from the proper officer of its home State that it is authorized to transact business therein; a copy of its charter, and its constitution and by-laws; must appoint Commissioner as person to accept legal service. Annual reports must be filed on or before March 1, showing business and standing of previous year. Fee for certificate to do business, \$40, payable annually.

IDAHO.

Preliminary Documents.—Association must file a copy of its charter, an agreement appointing the Insurance Commissioner its attorney to accept legal process; also certificate that it is paying, and for the last twelve months has paid, the maximum amount named in its policies; also a statement of its business of the preceding year; also copies of its constitution and by-laws, and of its policies and applications. It must also show that it is lawfully entitled to do business in the State wherein it is chartered. All policies must have printed conspicuously upon them in red ink the words "assessment plan," and all advertisements, circulars, etc., must contain the same words in red ink.

Assets.—Life and accident companies operating on the assessment or mutual premium plan must have assets of not less than \$100,000 invested, as required by the law of the State regulating other insurance companies, and must certify under oath of its president and secretary that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full.

Policy Form.—Every policy or certificate issued to a resident of Idaho by any corporation therein transacting business of life insurance upon the assessment plan must have printed in bold type in red ink near the top the words "Issued Upon the Assessment Plan," and the words "Assessment Plan" shall be conspicuously in red ink in or upon every application, circular, card, advertisement and other printed documents issued, circulated, or caused to be circulated, by such corporation within the State.

Annual Statement.—Assessment companies must file with the Insurance Department, by March 1 each year, on blanks furnished by him, a statement of the affairs of the company on December 31 preceding. A statement showing the condition of the association must be printed in a newspaper published at the capital.

Fees.—Same as legal reserve companies.

Fraternal Orders.—Uniform Fraternal law. (See Alabama.) The following fees are required: For filing certified articles of incorporation, \$10; annual license, \$5; for filing society's power of attorney, \$2; for filing annual statement, \$25; for receiving and forwarding certified copy of summons or other process, served upon the Insurance Commissioner, \$2.

ILLINOIS.

Preliminary Documents.—Company must deposit with the Insurance Superintendent a certified copy of its articles of incorporation; statement of its business for the preceding year; also certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority of its home State that Illinois corporations are legally entitled to transact business in such State; that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; a copy of its policy or certificate, application and by-laws, which must show that the insured's liability to contribute to the payment of benefits is not limited to the payment of a fixed periodical sum; must appoint Insurance Superintendent attorney to accept legal service.

Annual Statements.—Association must file its annual statement with the Commissioners on or before the 1st of March, showing the condition of the association on December 31 preceding.

Fees.—For filing application and charter, \$30; filing annual statement, \$10. These in lieu of all other fees. Reciprocal provisions.

Fraternal Orders.—Each fraternal order must file with the Insurance Superintendent a certified copy of its charter and articles of incorporation, accompanied by a fee of \$10; also by a sworn certificate by its secretary that it has paid all approved death claims in full for a period of at least six months previous; also must appoint the Insurance Superintendent its attorney to accept legal process. A certificate must also be filed showing that the order is authorized to do business in the State wherein it is organized. On or before March 1 of each year it must file a report showing its operations for the previous year. Orders not allowed to employ paid agents to solicit business, but may organize subordinate lodges.

INDIANA.

Preliminary Documents.—Assessment associations applying for license or renewal thereof to transact business in the State of Indiana are required to file with their application a copy of charter or articles of association and amendments thereto, certified by the State officer having custody of the original; certificate from the proper authority in its home State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized, and further certifying that like associations of Indiana are legally entitled to do business in such State; appointment of the Auditor as attorney for service of process in Indiana; statement under oath of its chief officer and secretary in the form prescribed by the Auditor, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. The financial statement must show the association to be solvent; certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificate of membership in full; copy of by-laws and amendments thereto; copy of certificate of membership, which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision by promise or calculation for the payment of endowments or annuities, nor the fixed cash values or loan values or paid-up values or extended insurance values during the lifetime of the member; this certificate must contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership must be uniform and of same character, differing only in denomination or amount payable; copy of application for membership and medical examiner's report; associations of other States must file an agreement duly executed by the proper officers, that such corporation, association or society will not enter into or issue within this State any contract of insurance, policy or agreement not authorized by the Act of March 9, 1897. Copies of literature used by solicitors in extending the business of the association are also requested to be filed.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For filing articles of association, \$25; for filing copy of annual statement, \$20; other fees regulated by reciprocal provisions.

Fraternal Orders.—Fraternal beneficiary associations applying for license to transact business in the State of Indiana under the provisions of the Act of March 1, 1899, should file with their applications a copy of charter and amendments thereto, certified by the State officer having custody of the original; a certificate under oath of its chief officer and secretary that the association conducts its business upon the lodge system, with ritualistic form of work, and that it has a representative form of government; a certificate from the Superintendent of Insurance for the association's own State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized; a statement under oath of its chief officer and secretary in the form prescribed by this office, showing its financial condition, its business operations

for the preceding year, its membership and methods of doing business. This financial statement must show the association to be solvent; copy of constitution and by-laws certified to under oath by its chief executive officer and secretary. Appointment of the Auditor of State of the State of Indiana as attorney for service of process in Indiana, prepared on blank form furnished for the purpose. Copy of certificate of membership which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision for the payment of endowments, dividends or annuities. Certificate should contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership should be uniform and of same character, differing only in denomination or amount payable, all members being of one class. Copy of application for membership and medical examiner's report. Copy of literature used by organizers or representatives in soliciting business and extending the operations of the association.

IOWA.

Preliminary Documents.—The laws of this State no longer provide for the organization or authorization of assessment life or accident or health insurance associations; the same having been repealed by Chapter 83, Acts of the 32d General Assembly. Assessment life insurance associations now authorized to do business in Iowa may continue so to do provided they value their assessment policies or certificates of membership as yearly renewable term policies according to the standard of valuation of life insurance policies prescribed by the laws of this State.

Attorney.—Association must designate the Insurance Commissioner its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association December 31 preceding; certificate issued to association required to be published once a week for four weeks in some newspaper published at the capital city.

Fees.—For issuing first license, \$25; filing annual statement, \$20; certificate to association, \$2; certificate for publication, \$2; examinations of associations, \$5 per day and expenses; issuing license to agents, \$2; other fees regulated by reciprocal provision.

Taxes.—Companies must, at the time of filing their annual statements, pay a tax of one per cent upon the gross amount received on assessments, fees, dues or premiums on business done in the State during the preceding year. Applies to Iowa companies only.

Stipulated Premium Companies.—The stipulated premium law has been repealed, and this form of association cannot be organized in the State.

Assessment Accident Associations.—Section 1794 of the code was amended in 1907 by adding thereto the following:

The provisions of this section shall apply to fraternal beneficiary associations doing exclusively an accident insurance business, and upon compliance with the provisions of this chapter (82) and the provisions of Chapter 8 of Title 9 of the code, so far as the same are applicable, such associations may be authorized to transact business. Further organization or admission prohibited. Chap. 18-34 G. A.

Fraternal Orders.—Every such association shall, on or before the first day of March of each year, make and file with the Commissioner of Insurance a report for the year ending on the 31st day of December immediately preceding. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Examinations may be made not less frequently than once in two years. Before any such association can be authorized, copy of by-laws, rules, articles of incorporation and plan of business must be submitted to Commissioner of Insurance and Attorney-General. Fee for certificate of authority or renewal of same, \$25. To obtain a certificate, applications on at least 500 persons for \$1000 each must be in hand, and said certificate will not be renewed if the membership falls below the above requirements. Foreign associations must have 1000 members holding \$1,000,000 insurance before they will be authorized. Fraternal orders are exempt from local taxes on funds in their possession. Fraternal beneficiary associations and societies organized under the laws of Iowa are required to invest their reserve or emergency fund accumulations in the same class of securities as the old line legal reserve life insurance companies are required to invest in and deposit same with the Commissioner of Insurance.

In 1907 amendments were passed relating to rates of fraternal beneficiary societies in which it is provided that no association except those already authorized at the date of passage of the act may transact business in the State upon rates lower than those of the National Fraternal Congress; permitting fraternal beneficiary societies, etc., to purchase and own real estate, erect buildings and occupy the same; amending Senate File No. 22, providing for the investment of funds of fraternal beneficiary societies, etc. Societies operating upon National Fraternal Congress rates of mortality must have policies valued. Chap. 18-34 G. A.

KANSAS.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized, showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superintendent as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of \$50,000, with resident sureties approved by the Superintendent, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less than ten per cent of each assessment made by the company for the payment of death claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 preceding.

Fees.—Foreign assessment life associations, annual license, \$100; pro-rated; filing original papers, \$10; certificate of authority, \$5; agent's certificate, \$2 and two per cent on gross premium receipts and company of another country, four per cent.

Fraternal Orders.—Fraternal societies are described as beneficiary associations, organized on the lodge system with ritualistic form of work and having a representative form of government. Such associations of other States must file with the Superintendent of Insurance a copy of their charter, of their constitution and by-laws; evidence that they are authorized to do business in the State wherein they are chartered and an appointment of the Superintendent to accept service of legal process. Annual statements must be filed on or before March 1, showing the business of the preceding year. Fee for filing annual statement, \$20. Admission fee, \$25.

KENTUCKY.

Preliminary Documents.—Association must file a copy of its charter, certified by custodian of original; a resolution of board of directors authorizing service of process upon the Insurance Commissioner, or upon any agent of the company in this State; a statement under oath of the condition of the company on the 31st day of December next preceding, which must include a statement that it has paid, and has the ability to pay, its certificates or policies to the full limit named therein; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued, to residents of this State to the full amount named therein; a certificate of examination by the Insurance Commissioner of its own State in verification of statement of condition of the company. Certificate from the Insurance Commissioner, or other like officer, certifying that it is legally entitled to do business in its home State; a certificate of deposit (by official holding same) that he holds on deposit, for the benefit of policyholders of such company, good securities, amounting to no less than the amount of the maximum certificate or policy issued by it, or in lieu of such deposit may make a similar one in this State; a copy of the constitution and by-laws, and of each and every addition thereof, which must show that all indemnities to beneficiaries are, in the main, provided for by assessment upon all surviving members; a copy of the application for membership or insurance, and of each form thereof, if more than one form is used; a copy of the form of certificate of membership or policy, and of each form thereof if more than one form is used.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the association on December 31 preceding.

Fees.—For filing copy of charter, \$30; for filing annual report, \$25; for life companies, \$5; accident, \$3; retaliatory law in force.

Taxes.—Each association must file on the first day of January in each year, or within thirty days thereafter, a statement of all premiums or annual dues and assessments received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending on the 31st of December last preceding, and shall at the same time pay into the State Treasury a tax of \$2 on each \$100 of said premiums, annual dues and assessments.

Penalties.—For transacting business in violation of the law, or without license, a fine of not less than \$50 nor more than \$100 for each offense is provided, and imprisonment until such fine is paid.

Fraternal Orders.—The laws relating to insurance provide as follows: Section 641. The provisions of this chapter or article shall not apply to secret or fraternal societies, lodges or councils which are under the supervision of a grand or supreme body, and secure members through the lodge system exclusively, and pay no commissions nor employ any

agents except in the organization of, and supervision of, the work of local subordinate lodges or councils.

Foreign Associations.—Foreign insurance companies or associations admitted into this State to do the business of life or casualty insurance, or both life and casualty insurance, upon the co-operative or assessment plan, shall not be authorized or permitted to transact such business in this State until such corporation, company or association either deposits, or has on deposit, with the Insurance Department or other depository designated by the laws of their home State, securities in which insurance companies are allowed by law to invest their capital, to the amount of one hundred thousand dollars. (Insurance Laws of 1912. Section 4.)

LOUISIANA.

Preliminary Documents.—Any corporation or association furnishing life or accident insurance, or indemnity, upon the assessment plan must obtain a license from the Secretary of State, preliminary to which it must file with him a certified copy of its charter, a copy of its statement of business for the year ending the 31st day of December preceding, and a certificate that it has paid and has the ability to pay its certificates, or policies, to the full limit named therein; that it does not issue certificates upon lives of persons who are more than sixty-five years of age; that an ordinary assessment upon its members is sufficient to pay its maximum certificate; a certificate that it is lawfully entitled to do business in the State of its organization; also a copy of its application for membership or insurance, and a copy of the form of certificate of membership or policy and each form thereof, if more than one is used; and a copy of its constitution and by-laws.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements must be filed with the Secretary of State before the first day of March each year, showing its condition on the 31st day of December preceding.

Policy Requirements.—Every policy or certificate issued to a resident of Louisiana by a corporation or association transacting the business of life insurance upon the assessment plan shall be printed in black ink, and shall have printed in bold type in red ink, diagonally across the face, the words "Issued upon the assessment plan," and the words "assessment plan" shall be printed in red ink upon every application, circular, card, advertisement and other printed documents issued or circulated by such corporation. A company refusing to comply with this requirement shall have its license revoked.

License.—(Same as for life companies; see page 50.)

Benevolent and Fraternal Societies.—Act of 1902. All associations soliciting through paid representatives are divided into four classes and taxed as follows: First class, when gross annual receipts amount to \$50,000 or more, the tax shall be \$375; second class, \$40,000 and less than \$50,000, \$300; third class, \$30,000 and less than \$40,000, \$225; fourth class, \$20,000 or less \$150. A certified copy of its act of incorporation, certificate of membership and form of application is required.

Penalties.—Failure to comply with provisions subjects to a fine not exceeding \$100 or thirty days' imprisonment or both. Secret societies are exempt under this act.

Fraternal and Industrial Assessment Associations.—Associations transacting life, accident, sick benefit or disability insurance on the fraternal plan are exempt from general insurance laws and are governed by the uniform Mobile bill; application for insurance on 500 lives for \$1000 each must be secured; National Fraternal Congress rates to be used. Foreign fraternal shall file with Secretary of State certified copy of charter or articles of association, copy of constitution and by-laws, certified by its secretary; sworn statement of business of preceding year, certified to by State insurance official; Secretary of State to be designated attorney for service; every association to file annual statement on or before March 1. Masons, Odd Fellows or Knights of Pythias, not issuing insurance certificates, exempt from this act.

MAINE.

Assessment life companies have no longer authority to do an assessment business in this State.

Fraternal Orders.—Fraternal beneficiary corporations must obtain license from the Insurance Commissioner. Such a corporation shall furnish the Commissioner with a certified copy of its charter and by-laws, with a statement under oath, showing its membership and financial condition, and shall also furnish the Commissioner with such other information as he shall deem necessary to a proper exhibit of its business and standing and plan of working, and if he deems it expedient he may license such corporation, association or society to do business in this State in accordance with the provisions of this act. For such license the corporation shall pay a fee of \$20. Must report annually, on or before the first day of March, to the Commissioner the names and addresses of its president, secretary and treasurer, and shall make such further statements of its membership and financial transactions for the year ending on the preceding 31st day of December as the Commissioner may deem necessary. All such organizations are required to be oper-

ated on the "lodge system, with ritualistic form of work and representative form of government," etc. Companies applying for admission must have adopted, and in force, mortuary rates of assessments not lower than those of the National Fraternal Congress. Agents must obtain license, fee, \$2. Retaliatory provision.

MARYLAND.

Preliminary Documents.—Associations required to have in force applications for membership from at least 100 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition. Also a certificate from the proper officer of its own State that it is authorized to do business therein.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1 showing their condition on December 31 preceding.

Fees.—For license to do business, \$300 per annum from January 1 to December 31; filing certified copy of charter, \$25; annual statement, \$25; certificate to agent, \$10; certificate to sub-agent or solicitor appointed by general agent, \$2; abstract of annual statement, \$2; also net cost of publication; copies of papers on file, 20 cents per folio; certification, \$1; valuing policies, \$30 per million of insurance or fraction thereof; examination of associations, actual expense incurred.

Deposit.—By a recent ruling of the Insurance Department, Sections 175 and 176 of the insurance law are construed to require that every co-operative assessment life insurance company shall deposit with the Insurance Commissioner the sum of \$50,000 in cash or in approved dividend-bearing securities.

Fraternal Beneficiary Associations.—Must make annual statement of financial condition on or before March 31, and appoint the Commissioner its attorney to accept legal service. Law enacted in 1912 containing nearly all the provisions of the "Mobile Law."

MASSACHUSETTS.

Assessment life companies have no longer authority to do an assessment business in Massachusetts.

Fraternal Orders.—Fraternal beneficiary corporations organized under the laws of another State, and paying only disability and death benefits, may be admitted to transact business. Annual statements must be filed on or before March 1, showing the condition of the corporation on December 31 preceding. The Insurance Commissioner must be designated as attorney to accept service of legal process.

MICHIGAN.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its charter and by-laws and a certified statement of its business for the preceding year, together with a copy of its certificate and application and a certificate, under oath, of its president and secretary that it has not issued certificates upon the lives of persons over sixty-five years of age, nor upon the life of any person except such person shall have personally made and signed application for such certificate; that one assessment will pay the maximum amount named in its certificates, and that it is paying, and for the twelve months preceding has paid, the highest amount named in its certificates in full. A resident of the State must be appointed attorney to accept service of legal process, and stipulation must also provide for service on Commissioner of Insurance or his deputy. In addition, the association must file copy of a certificate, issued by the proper officer of the State in which it was organized, stating that it is authorized to do business.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 15, showing the condition of the company December 31 preceding.

Assessment Notices.—Every notice of assessment must specify the amount to be paid and where payable, the loss for which it is made, and a statement of the condition of the mortuary and emergency funds, and balances at the close of the calendar month.

Fees.—For issuing certificate of authority and filing annual statement, \$25; examinations of companies, not exceeding \$10 per day and necessary expenses. All agents must obtain a certificate of authority; fees exceeding statutory amount in accordance with reciprocal provision.

Reserve Funds.—Co-operative life, accident and sick benefit associations are required to deposit a reserve or emergency fund of \$2000 with the State Treasurer. When the annual premium exceeds \$25,000, but does not exceed \$50,000, the emergency fund shall be \$3000. If over \$50,000 a year, \$5000. Associations having a yearly income of less than \$25,000 must put up \$2000.

MINNESOTA.

Co-operative or Assessment Life and Casualty Companies.—Must secure 250 applications for insurance upon which \$5000 has been paid in cash; shall set aside 10 per cent of gross premium receipts each year as a reserve fund, until said reserve amounts to \$25,000, which shall be deposited with the Insurance Commissioner in cash or approved securities. Foreign associations must have on deposit in some States the amount of deposit required of domestic companies. Expenses limited to membership fees and 40 per cent of premiums or assessments. Life rates must not be lower than those of the National Fraternal Congress Table with four per cent interest.

Beneficial and Fraternal Associations—Preliminary Documents.—Associations must file with the Insurance Commissioner a certified copy of its charter or articles of incorporation and a certified copy of its by-laws, and a sworn statement covering its business and financial standing at the close of the preceding year; also a certificate from the Insurance Commissioner, or proper official of its home State, that it is duly and legally organized and has authority to transact its legitimate business therein; and that similar societies or associations of Minnesota would be entitled to admission to such other State upon compliance with its laws, also must file power of attorney, designating the Insurance Commissioner as attorney upon whom service of process may be made. Sample copies of policy or certificate contracts, together with blank applications and advertising literature, are required to be furnished.

Annual Statements.—Annual statements must be filed with the Commissioner on or before the fifteenth day of February, showing the condition and financial affairs of the association as of December 31 preceding.

Annual License.—Expires March 1; annual fee, \$10.

Beneficial and fraternal associations may make provisions for the payment of benefits in case of sickness or temporary or permanent disability as a result of disease, accident or age exceeding seventy years, and also pay funeral expenses not exceeding \$75.

No fraternal beneficiary association nor any social corporation paying only sick benefits not exceeding \$250 in any one year, or funeral benefits or aiding those dependent on a member not more than \$350, nor any subordinate lodge or council which is, or whose members are, assessed for benefits which are payable by a grand body, shall be required to make an annual statement.

Any corporation, society, order or voluntary association without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit, and having a lodge system with ritualistic form of work and representative form of government and which shall make provision for the payment of death or disability benefits, or both, is deemed to be a fraternal beneficiary association. Articles of association and duly certified copies of the constitution and laws, rules and regulations, and copies of all proposed forms of benefit certificates, applications therefor and literature to be issued by such association, and a bond in the sum of \$5000 with sureties approved by the Insurance Commissioner, conditioned upon the return of the advanced payments to applicants, if the organization is not completed within one year, or after such further period, not exceeding one year, as may be authorized by the Insurance Commissioner, shall be filed with the Insurance Commissioner. Before actively beginning business, 500 applications for \$1000 each must be secured. Rates to be not lower than those of the National Fraternal Congress Table with four per cent interest.

Deposit.—Assessment companies required to deposit reserve with this or their home State.

Fees.—For filing annual statements, \$20; company license, \$2; agent's license, \$2; abstract of statement for publication.

MISSISSIPPI.

Preliminary Documents.—Every association must file with the Insurance Commissioner a copy of its charter, by-laws, and all rules and regulations affecting its policies or certificates, and made a part of its contracts; and no by-laws or regulations not so filed shall be held to avoid or affect any policy or certificate issued by the association.

Annual Statements.—Annual statements must be filed on or before March 1, showing the transactions and financial standing of the association at the close of the previous year. The substance of such statement must be published in some newspaper in the State.

Taxes.—The law provides that "all life insurance companies shall pay a tax of two per cent upon the gross amount of their initial, or first year, premium receipts in this State, and one-tenth of one per cent upon renewal premiums on business hereafter written."

Fraternal Orders.—For filing charter, preliminary to admission, \$25; for filing annual statement \$10, and all other fees and charges due and payable by any company, association, order, or individual in his department. Annual license \$25. Annual statement to be filed by March 1, together with copy of constitution and by-laws then in use.

MISSOURI.

Preliminary Documents.—Association must file with the Superintendent of Insurance a certified copy of its charter and a verified statement of its business for the preceding year, and a verified statement that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper official of its home State that it is authorized to do business in that State; a copy of its certificate and application, and satisfactory evidence that the association maintains a fund equal in amount to the proceeds of one death assessment on all certificate holders. Association must keep on deposit with the Missouri Insurance Department the sum of \$1000 to indemnify the State against cost and expenses for the prosecution of the association for violation of the law, and to pay cost and expenses of examinations that may be made.

Annual Statements.—Annual statements must be filed with the Superintendent on or before February 1, showing condition December 31 preceding.

Fees.—For issuing certificate of authority to do business, \$25; for filing annual statement, \$25; examinations of associations, actual expenses incurred; issuing agent's certificate, \$2; furnishing copies of papers on file, 20 cents per folio; certifying same, \$1; valuation of policies, \$10 for each million dollars of insurance or fractional part thereof. If the expenses of the Department exceed fees collected, Superintendent is authorized to assess the companies to make up the deficiency. Reciprocal provisions regarding other fees.

Fraternal Orders.—Governed by Uniform Fraternal law. (See Alabama and Idaho.)

MONTANA.

Preliminary Documents.—A certificate must be filed with the State Auditor, showing that the association has deposited with the proper officer of the State or Territory in which it is organized a sum not less than \$50,000 as a guarantee fund for the security of its members; also file a certified copy of its charter and a verified copy of its statement for the preceding year; also a verified statement setting forth that an assessment upon its members is sufficient to pay its maximum certificate of membership for the full limit; also a copy of its certificate of membership, application, and by-laws, and must designate a person resident of the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, \$100; for a license to collect in any one year premiums amounting to \$5000 or less, \$125; to collect over \$5000 premiums, \$20 for each \$1000 so collected. For filing annual statement, \$25; for publication, \$9.

Fraternal Orders.—Fraternal and benevolent orders are regulated according to the Uniform Fraternal law. (See Alabama.) License fee, \$10. No tax. Not subject to any other statute.

NEBRASKA.

Assessment Life Companies.—No law for incorporation or admission.

Assessment Accident Companies.—Not admitted from other States.

An assessment company defined as a company that meets its losses by levying assessments.

Fraternal Insurance—Membership—Limitations.—No fraternal society created or organized under the provisions of this act shall issue beneficiary certificate of membership to any person under the age of sixteen years nor over the age of fifty-five years. Payment of death benefits shall only be made to the families, heirs, blood relations, affianced husband or affianced wife of or to persons dependent upon the member.

Every society doing business in this State shall, on or before the first day of March each year, make and file with the Insurance Board a report for the year ending on the thirty-first day of December immediately preceding. All reports shall be upon blank forms to be provided by the Board, and shall be verified under oath by the proper officers of such society, and shall contain such information as the Board may require. At the time of filing such annual report each society shall pay to the State Treasurer a fee of \$10.

Agents.—Such society shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members.

Attorney for Service of Process.—Any such society permitted to do business in this State, and not having its principal office within this State, and not organized under the laws of this State, shall appoint in writing a secretary of the Board to be attorney in fact for such society, on whom all process in any action or proceeding shall be served in the same manner as all other foreign companies are required to appoint an attorney in this State for service.

NEVADA.

Preliminary Documents.—Association must deposit with the Controller a certified copy of its charter; a statement of its business for the preceding year; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service of legal process; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and evidence that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplus fund held in trust for the benefit of its contract holders.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding, and published for a period of one week in a daily newspaper in Nevada.

Fees.—For filing power of attorney and issuing certificate, \$5. Reciprocal legislation as regards fees, etc. Each association must pay to the Controller \$100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Fraternal Orders.—Nevada has no special laws relating to fraternal orders.

NEW HAMPSHIRE.

Preliminary Documents.—Association is required to file a statement of its condition; a certified copy of charter and by-laws; copies of certificates or policies; power of attorney; certificate, under oath, of president and secretary that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; that an assessment upon its policyholders will produce a sum equal to the maximum policy written by the company; that it is in possession of, and maintains as a trust for the benefit of policyholders, a fund equal to the amount which one assessment would produce; that it possesses invested assets of not less than ten thousand dollars; a certificate from the Insurance Commissioner of its own State that New Hampshire assessment companies are legally entitled to do business in such State. All such associations pay the same fees and taxes paid by foreign insurance companies. Other fees governed by reciprocal legislation.

Assessment Life Companies.—No provision of law whereby an assessment life company may be admitted to the State.

Assessment Casualty Companies.—Companies of this class must maintain a fund equal at least to the amount which one assessment upon policyholders would produce, and not less than \$10,000 as a trust for the benefit of policyholders only. Of such fund at least the amount of one assessment shall be kept on deposit with the State Treasurer of New Hampshire, unless evidence is furnished that it is required by the law of its home State to keep on deposit, and that it has deposited securities to a like amount with the Treasurer or other fiscal officer of such State. Shall pay the same taxes as other companies.

Fees.—For filing copy of charter, \$25; filing annual statement, \$15; license to company, \$5; annual renewal of same, \$5; license to agents, \$2 annually. License renewable April 1 each year.

Fraternal Orders.—Association must appoint the Insurance Commissioner its attorney to accept legal process, and on or before the first day of March each year must report its transactions for the preceding year. Associations not allowed to employ paid agents in procuring members, except in the organization of subordinate lodges, and must file with the Commissioner a certificate showing that it is authorized to do business in the State wherein it is organized. *Fees.*—Admission fees, \$10; thereafter annually, \$5.

NEW JERSEY.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its business for the preceding year; also a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a copy of the application for membership or insurance and by-laws, and of each form of policy issued; also satisfactory evidence that the association has accumulated and maintains a reserve or emergency fund not less than the proceeds of one death assessment on its policy or certificate holders, and at least equal to the amount of its maximum policy or certificate, and that the same is a trust for the benefit of policy or certificate holders only. The association must designate a principal office within the State, and some person resident therein on whom service of legal process and papers may be made.

Annual Statements.—Annual statements must be filed on or before January 31, showing the condition of the association on December 31 preceding.

Fees.—Filing charter, \$20; filing statement, \$20; each agent's certificate, \$2.

Fraternal Orders.—Fraternal orders are required to file with the Insurance Commissioner a copy of their charter, constitution and by-laws, and annually on or before the 31st of January, file a statement showing the transactions of the previous year ending December 31. The Commissioner of Banking and Insurance must be appointed attorney, on whom process may be served.

Fees.—Filing charter, \$10; filing statement, \$5; permit to do business, \$5.

NEW MEXICO.

No mutual insurance company shall be permitted to do or to continue to do any business in this territory unless possessed of an actual paid-up cash guaranty fund of not less than one hundred thousand dollars.

Fraternal Orders must designate Superintendent of Insurance, lawful attorney. New Mexico has no laws relating to fraternal orders. The following from the general law relating to insurance has been construed to apply to assessment accident companies.

It shall not be lawful for any insurance company, association or partnership, organized or associated for any form of insurance, incorporated by or organized under the law of any State of the United States or any foreign government, directly or indirectly to take or transact any business of insurance in this Territory, unless possessed of one hundred thousand dollars of actual paid-up capital (excepting companies transacting and confining their business exclusively to the insurance of plate glass against breakage, and all accident insurance companies, either stock or mutual, which shall be possessed of one hundred thousand dollars of actual paid-up capital or available cash assets, inclusive of any assets of any such company as shall be deposited in any other State or Territories or foreign countries for the especial benefit or security of the insured therein).

The law shall not be construed so as to prevent any fraternal, religious or benevolent society from issuing indemnity to anyone against loss by death or accident of and of its members, and such society shall not be held amenable under or governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said association or society. The fee for filing the annual statement as herein provided shall be five (\$5) dollars. But all life and accident associations hereafter organized under the laws of this territory to operate on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law, within ninety (90) days after its approval, and thereafter shall be subject to examination; shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department.

NEW YORK.

Preliminary Documents.—Foreign assessment associations must file with the Superintendent of Insurance a copy of annual report, showing a full statement of business for the preceding year. The certificate must be filed in the office of the clerk of the county wherein is located the principal office of the association within sixty days after filing its annual report with the Superintendent. Association must designate some place within the State as its principal office, and must appoint the Superintendent of Insurance as its attorney to accept service of legal process. Company must accumulate a reserve fund equal to one death or disability assessment.

Since June, 1906, no new assessment associations can be organized in this State and none from other States admitted.

Annual Statement.—Annual statements must be filed with the Insurance Department on or before March 1, showing the condition of the company December 31 preceding. Reports to be made out upon blanks furnished by the Superintendent.

Fees.—Reciprocal fees only charged, other State corporations being charged same fees that New York assessment corporations are charged in such other States.

Fraternal Orders.—On organization, fraternal orders must file with Superintendent a certificate under oath of their principal officers that at least five hundred persons have paid in cash not less than one monthly payment per \$1000 indemnity, which payments shall aggregate at least \$2,500. Annual statements must be filed on or before March 1. In addition a valuation of certificates must be filed annually, the legal minimum standard of valuation being the N. F. C. mortality table. (Chapter 198, Laws of 1911.)

NORTH CAROLINA.

Preliminary Documents.—Company must file with the Commissioner of Insurance copy of its charter and by-laws, and its business must not exceed its charter right. For-

foreign companies on entering the State must file application for admission, application for license, certificate of home State, certified copy of charter, power of attorney and financial statement. All fees, \$44.

Annual Statements.—Annual statements must be filed on or before March 1, showing business of preceding year.

Fraternal Orders.—Not organized for purposes of gain, which provide benefits of \$300 or less, are not subject to the insurance general laws, but to special laws governing fraternal orders, and must pay an annual license of \$25; agents' and organizers' license, \$3; and make annual reports to the Commissioner. Domestic mutual companies pay a license fee of \$50, and if operating in not more than two counties, \$10 per annum; \$5000 required in bonds or real estate mortgages. Fraternal benefit societies which provide for a benefit of \$300 or more are governed by the Uniform Fraternal Law.

Deposit.—\$5000.

Fees.—For filing charter, \$20; annual statement, \$10.

NORTH DAKOTA.

North Dakota has no laws relating specially to assessment insurance.

Fraternal Orders.—Are regulated by the "Mobile Bill," for the provisions of which see Alabama.

OHIO.

Preliminary Documents.—Company must deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations on the assessment plan are legally entitled to do business in such State; a statement of its business for the preceding year; a certificate that such company is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which must show that the liabilities of the members are not limited to fixed or artificial premiums; evidence that such corporation has accumulated and maintained a fund not less in amount than the proceeds of one periodical payment by certificate or policyholders thereof, and that such fund is held solely for the benefit of certificate or policyholders, and can only be used for the purposes provided by the laws of the State where incorporated; provided, that said fund in the case of accident companies or accident associations shall not be less than \$5000, and need not be more than \$10,000; that such corporation, except it be an accident insurance corporation, does not issue certificates or policies upon the life of any person more than sixty-five years of age, or upon any life in which the beneficiary named has not a legal insurable interest; must file with the Superintendent of Insurance an appointment of an attorney within this State upon whom service of process may be had.

Annual Statements.—Associations must file reports with the Superintendent on or before March 1, showing its condition on December 31 preceding.

Fees.—For filing copy of charter or articles of incorporation, \$25; for filing each annual statement, \$20; for issuing certificate of authority or license to company or association, \$1; for issuing license to each agent, \$1; for affixing seal and certifying any paper, \$1. Provided, that any company or association may pay to the Superintendent the sum of \$25 for licenses to its agents for the year, and by so doing shall be entitled, without further charge, to licenses for as many agents as it may choose to appoint. Reciprocal provisions additional.

Taxes.—Assessment associations not required to pay taxes.

Fraternal Orders.—Uniform Fraternal law in force. (See Alabama.)

Assessment life and accident associations of other States whose expenses exceed thirty per cent are forbidden.

Funeral and burial associations are amenable to the provisions of Sections 3630a, b, c, d, f, g and h, and Section 3631 of the Revised Statutes relating to Mutual Protection Associations.

OKLAHOMA

Assessment Life Companies.—Foreign companies having net assets of not less than \$200,000, and funds pledged for payment of three months' calls, may be licensed. All policies issued must have the words "Assessment Insurance" stamped plainly on the face and back thereof. Other requirements and deposits, taxes, fees, penalties, etc., reciprocal. A copy of company's charter should be filed with the Commissioner, and annual statements made before March 1.

Fraternal Orders.—Associations must file with the Commissioner of Insurance a certified copy of its charter and articles of association, a copy of its constitution and by-laws, and an appointment of the Commissioner as an attorney to accept legal service.

417198A

It must also file a certificate that it is authorized to do business in the State, Province or Territory in which it is organized, copy of all policy forms and literature. Association must, on or before the first day of February, each year, file with the Commissioner a report of its affairs and operations during the year preceding, and must appoint the Commissioner its attorney to accept service of legal process. A law was passed by the legislature of 1901 providing for the admission of fraternal orders. Such associations must be organized on the lodge plan, have a ritualistic form of work, and provide for membership representation. The rates to be charged must not be lower than those of the National Fraternal Congress Table of Mortality. All contracts must specify the amount of benefits payable, the manner of payment and the consideration therefor. Fees: Commissioner of Insurance must be appointed attorney to accept service of legal process, fee, \$3; for State license, reciprocal, minimum, \$5.

OREGON.

The laws of Oregon do not refer especially to assessment associations. Such associations must have a capital or reserve fund of not less than \$10,000, provided they limit their certificate holders to a particular order or society. Associations which do not limit their policyholders as aforesaid must have at least \$200,000 reserve. Accident associations may have only \$100,000.

Fees.—Mutual associations, whether assessment or otherwise, must pay fees as follows: To Secretary of State for filing power of attorney, \$5; issuing certificate of authority, \$5; annual license to life, accident or surety company or mutual insurance association, \$100; license to agent or solicitor of life insurance company, \$5; examinations, expenses incurred; to Treasurer, filing certificate of deposit and expense of printing notices, \$10.

Fraternal Orders.—Uniform Fraternal law. (See Alabama.)

PENNSYLVANIA.

Assessment companies are no longer allowed to enter Pennsylvania, companies having licenses prior to June, 1911, are still permitted to do business.

Fraternal Orders.—Association must file with the Insurance Commissioner a copy of its constitution and by-laws, appoint the Insurance Commissioner its attorney to accept legal process, and must, on or before the first day of March in each year, make a report of its transactions during the preceding year. No fees.

RHODE ISLAND.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a statement of its business for the preceding year; a certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a copy of its certificate and application, and satisfactory evidence that the association, if engaged in the business of life insurance, has \$100,000 safely invested in real estate or mortgages on real estate, or ground rents, or any securities the market value of which is at or above par, or, if engaged in the business of casualty insurance, has and maintains an emergency or reserve fund.

Annual Statements.—Annual statements must be made to the Insurance Commissioner in the month of January, showing the condition December 31 preceding.

Fees.—For filing copy of charter, \$30; filing statement, \$20; issuing agents' certificate, \$2. All firms of general agents counted as one agency. Agents' licenses renewable April 1, each year.

Fraternal Orders.—"Mobile Bill" enacted into law, April 1912.

SOUTH CAROLINA.

No assessment life associations to be licensed hereafter except fraternal and county mutuals confined to one or more counties. No associations not licensed before March 1, 1910, to be hereafter licensed unless actuarially solvent.

Fraternal Orders.—The following are the requirements for all fraternal associations to do business in South Carolina.

1. Certificate from an actuary showing that the order can reasonably guarantee that there shall be no increase in rates or number of assessments.
2. Certified copy of charter.
3. Certificate from home Insurance Department showing that association has complied with all the requirements of the insurance laws.
4. Annual statement of condition as of December 31.
5. Annual license fee of \$25, payable to the Commissioner on or before April 1.

6. The appointment of the Insurance Commissioner attorney to accept service of legal process in South Carolina.

7. List of all agents appointed to represent the association in South Carolina, and their postoffice address, must be sent to the Insurance Department for record before they can solicit business in South Carolina.

Copy of by-laws, policies, etc.

No fees are charged for filing papers or for the appointment of agents.

SOUTH DAKOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter, a sworn statement showing the location of the association, the amount of its business, and a certificate that it is legally organized, and that an ordinary assessment is sufficient to pay a maximum certificate to the full limit named therein. A joint bond must be filed, given by the president, secretary and treasurer, in the sum of \$10,000, for the faithful performance of duties. The Commissioner of Insurance must be designated as an attorney to accept service of legal process. File contract not to transfer actions from State courts.

Annual Statements.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper printed and published in each judicial circuit of the State in which the association shall have a policy issued within sixty days from March 1. Uniform publication fee of \$17.50.

Fees.—For each certificate to agent, \$2; filing copy of charter, \$25; annual statement, \$25; copies of papers on file, 20 cents per folio; certifying same, \$1, except copy of certificate or license, \$2. All fees subject to retaliatory law; examination of companies, actual expenses incurred and \$10 per diem. Each copy of process \$2, to be paid by plaintiff.

INVESTMENTS.—Restricted to bonds or treasury notes of the United States, or State, county and school district bonds of any State, or in interest-bearing bonds of any municipal corporation, bonds or mortgages on unencumbered real estate in any State where such association is licensed to transact business.

Taxes.—Every mutual benefit association or insurance company organized or doing business in this State shall, at the time of making annual statements, pay into the State Treasury as taxes two per cent of the gross amount of assessments received in this State during the preceding year.

Fraternal Orders.—Fraternal orders required to comply with the law relating to assessment companies, excepting taxes and fee for agents' certificates, which will be 50 cents after July 1, 1911. Fraternal societies are not required to publish their statements.

TENNESSEE.

Preliminary Documents.—Every assessment life and accident association must file with the Insurance Commissioner a copy of its charter and a sworn statement setting forth that the association is paying and has paid for the twelve months next preceding the maximum amount named in its policies; also copies of its policies and application and its by-laws; also evidence that it accumulates a reserve equal to that of State companies; the Commissioner must be appointed attorney to accept legal process. New associations must have one million insurance in force to receive a license. A reserve of two per cent on insurance in force must be maintained. A deposit of \$100,000 is required.

Annual Statements.—Annual statements must be filed within thirty days from January 1, showing the condition of the association December 31 previous.

Fees.—For issuing original license, \$25; this in lieu of all other taxes. Filing annual statement and issuing renewal license, \$15; issuing certificates or licenses to agents, \$2.

Taxes.—Associations must pay semi-annually, in January and July, two and one-half per cent on gross premiums collected in the State. Sworn returns of premiums received must be made as of December 31 and June 30.

Agents.—Agents are required to pay a privilege tax of \$10 per annum.

Fraternal Societies.—Associations doing business on the lodge plan, with ritualistic form of work, organized for the sole benefit of their members and their beneficiaries, are permitted to do business upon compliance with the special act relating to such societies. Such associations must make annual reports on or before March 1, showing the business of the preceding year to December 31, and file with such report a copy of their constitution and by-laws then in force. Fee for filing annual report, \$10.

TEXAS.

Preliminary Documents.—Life and casualty company operating on the assessment or natural premium plan. Association must obtain a license from the Insurance Commissioner; must have cash assets of not less than \$100,000 and a surplus of \$100,000, and

must file with the Commissioner a certified copy of its charter; a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its certificates in full; a statement showing its business for the previous year; a certified copy of its constitution and by-laws, and a copy of its policy and application; also a certificate from the proper authority of its home State that such association is legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business December 31 preceding.

Fees.—For filing copy of charter, \$25; filing preliminary statement, \$20; filing annual statement, \$20; license to company or association, \$1; certificates for publication, \$1; annual tax, three per cent of gross premium receipts for previous year (unless reduced by investments as shown under Robertson Law. See paragraph headed "Taxes" under Life Insurance Companies).

The above provisions do not apply to mutual benefit organizations doing business in Texas through lodges or councils.

Fraternal Orders.—Fraternal orders must be conducted on the lodge system with ritualistic form of work. They must file with the Commissioner copies of their constitution and by-laws, and appoint the Commissioner as a person to accept legal service. Annual statements must be made on or before the first day of April, showing their transactions for the year ending December 31 preceding. Associations must provide for substantial death benefit; sick and accident must be incidental and not of the essence of the contract. The law does not say what proportion shall be death benefit. Fraternal beneficiary associations may not write endowment policies.

Fees.—Fees for fraternal beneficiary associations, \$10 license fee; \$1 for each agent's license; if licensed by Insurance Department no franchise tax required.

Assessment Accident Associations.—Must secure applications from 200 persons for at least \$100,000 insurance, and deposit in bank a sum equal to eighty cents on each \$1000 insurance applied for. Fee for filing charter, \$20; certified copy of charter, \$1; filing annual statement, \$10; certified copy of same, \$1. Each certificate of membership to contain the following clause: "The payment of the benefit herein provided for is conditioned upon its being collected by this company from assessments and other sources, as provided in its by-laws." Examinations annually.

UTAH.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its last annual statement for the preceding year; also certified copies of articles of incorporation, certificate of incorporation and by-laws, coupled with an acceptance of the State constitution. Similar documents must be filed in the office of the county clerk where the head office is located. Association must appoint an agent as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner of Insurance prior to the first day of March, showing its condition December 31 preceding.

Fees.—For filing articles of incorporation, \$25; filing acceptance of State constitution, \$3; for filing statement, \$50; issuing certificates of authority to company, \$5; certificates of authority to each agent or solicitor, \$2; renewing certificate to agent or solicitor, \$2; filing list of authorized attorneys, \$1; certified copy of annual statements, \$5.

Taxes.—One and one-half per cent on gross premiums collected.

Fraternal Orders.—Uniform Fraternal bill (see Alabama) passed by recent legislation became effective May 23, 1911. Fraternal societies are not required to comply with the insurance laws, but must file certified copy of charter, certificate of incorporation, by-laws and acceptance of the constitution of the State, also annual statement.

VERMONT.

Vermont has no special status relative to assessment associations. Assessment, accident and health associations must have an emergency fund equal to amount of one assessment, and which shall not be less than \$10,000.

Fraternal Orders.—Associations doing business under the lodge plan, having a ritualistic form of work and representative government, are permitted to do business in the State. Must not have paid agents. Association must file with the Commissioner a copy of its charter and constitution and by-laws, appoint the Secretary of State its attorney for service of legal papers, and evidence that it is authorized to do business in its home State. Annual statements must be filed on or before March 1, showing the condition of its business on December 31 preceding. Fees for filing charter, etc., \$5; annual report, \$5.

Rates.—Must be equal to those based on National Fraternal Congress Table of Mortality.

VIRGINIA.

Assessment, Life.—No law for admitting companies of this class chartered under laws of other States.

Fraternal Orders.—Foreign and domestic fraternal orders are required to pay a charter fee of \$50 and \$25, respectively; \$5 fee to the State Corporation Commission, a fee at rate of 20 cents for recording each 100 words of charter and amendments, \$1 for recording one copy of power of attorney, and \$20 to Commissioner of Insurance for license. After first year only \$20 for license and \$5 registration fee are required. Fraternal associations are not taxed on premiums. Commissioner of Insurance or his successor in office agent for service of process.

WASHINGTON.

Assessment companies now doing business in the State may continue as long as same remain solvent; no new assessment companies can be organized in the State or admitted from other States.

Fraternal Orders.—Uniform Fraternal law effective. (See Alabama.)

WEST VIRGINIA.

Assessment life associations are deemed corporations for the mutual protection and relief of their members and are brought under the life insurance laws.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint the Auditor its attorney in fact, and may in addition appoint any person residing in this State as such attorney to accept service of legal process; must also file statement showing the condition of the association; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder, or his injury by external violent causes, or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, \$25; for each statement filed, \$10; agent's certificate, \$5.

Fraternal Orders.—Association of this class must file copy of charter and certified copy of constitution and laws, rules and regulations, all proposed forms of benefit certificates, applications therefor, and literature to be issued by such association and a bond in the sum of \$5000 (this applies only to an association being organized in West Virginia) shall be filed with the Insurance Commissioner. The association is given a preliminary certificate of authority to solicit members. Said association shall collect from each applicant the amount of not less than one death benefit assessment or payment, and shall issue to each such applicant a receipt for the amount so collected. But no such association shall incur any liability other than for such advance payments, nor issue any benefit certificate, nor pay or allow, to any person any death or disability benefit until actual bona fide applications for death benefit certificates have been secured upon at least two hundred lives for at least \$1000 each nor until there shall be established ten subordinate lodges or branches into which said two hundred applicants have been initiated nor until there has been submitted to the Insurance Commissioner a list of such applicants, giving their names, addresses, etc., Advanced payments shall, during the period of organization, be held in trust for and, if the organization is not completed within one year, returned to said applicants. All certificates of authority provided for in this section shall be renewed annually on the first day of March. Fee for certificate of authority, \$25. No domestic association shall transfer its membership or funds to any association not authorized by the Insurance Commissioner to transact business in this State; nor shall any such association transfer its membership or funds to any licensed association, unless the said contract to transfer has been approved by a two-thirds vote of the members of the supreme body of the association whose membership is proposed to be transferred; and by a two-thirds vote of the trustees or board having charge of the association proposing to take such membership.

Sec. 27.—No foreign association shall transact any business in this State without a license, and before receiving such license it shall file with the Insurance Commissioner a duly certified copy of its charter or articles of association; a copy of its constitution and laws, certified by its secretary or corresponding officer; a power of attorney as hereinafter provided; a statement under oath of its president and secretary, or corresponding officers, in the form required by the Insurance Commissioner and duly verified by an examination made by the supervising insurance official of its home State, of

the business for the preceding year; a copy of its contract. For each license or renewal thereof the Insurance Commissioner shall receive a fee of \$25 and \$10 for filing annual statement.

WISCONSIN.

ASSESSMENT LIFE COMPANIES.

No life insurance company or association other than fraternal beneficiary associations, operated on the assessment plan, shall do business in this State, except such as are now authorized and which value their assessment certificates as yearly renewable term policies according to the standard valuation of life insurance policies prescribed by the laws of this State.

Assessment life companies collecting premiums in excess of the net one-year term premium must credit members with premium paid less policyholders' share of losses and expenses, and carry value to credit of the individual member, and apply value upon lapse as single premium to purchase extended insurance, and hold assets for all such values and furnish statement of credit to any policyholder upon request.

Assessment accident associations shall, before being licensed, deposit with the State Treasurer \$1000, or, in the case of a foreign association, have such sum on deposit with the proper official of its home State.

No organization furnishing life or casualty insurance upon the mutual or assessment plan, organized under the laws of any State or Territory, District of Columbia or any foreign country, shall transact any business in this State until it has filed with the Commissioner of Insurance a copy of its articles of incorporation, constitution and by-laws; application for membership; certificate of membership, literature, etc.; certificate of authority of its home State; appoint the Commissioner of Insurance attorney for service.

MUTUAL BENEFIT SOCIETIES.

No fraternal or beneficiary corporation, society, order or association for the relief of members or beneficiaries or making life or casualty insurance or indemnity upon the mutual or assessment plan shall be incorporated in Wisconsin until 500 persons have applied for insurance. And in case of life insurance, each shall have been examined and have deposited one year's premium, out of which there shall be pledged a sum sufficient to pay the largest possible death claim. Rates must equal the N. F. C. table with four per cent interest, with full reserves and assets held to meet the reserve liability.

No fraternal benefit society not licensed in the State on July 12, 1907, can be admitted unless complying with the foregoing requirements as to all its business, except that societies having members in the State on May 1, 1911, may be permitted to transact business with such members alone, or may be permitted to transact business with new members by providing for the legal separation of assets representing the reserves of such new members as a trust fund for the benefit of such new members only.

All fraternal societies in the State must report valuation at the end of each year beginning with December 31, 1912, which valuation is not test of solvency but must be placed before the members each year beginning with the year 1914.

Fraternal benefit societies pay a fee of \$25 for filing articles and \$25 for filing annual report, and pay for certified copies, and pay no other fees.

License expires March 31.

WYOMING.

Preliminary Documents.—Association must secure authority to do business from the Insurance Commissioner, and must file with him a certified copy of its charter, a copy of its statement for the preceding year, and a verified certificate that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full limit named therein; also copies of its certificate of membership, application and by-laws, and must designate the Auditor of State to accept service of legal process. A certificate must be filed accepting the State constitution.

Annual Statements.—Annual statements must be filed on or before April 1, showing the condition of the association December 31 preceding.

Fees.—Payable in advance. For issuing license, \$50; filing annual statements, \$25; certificate accepting State constitution, \$2.50; agents' license, \$2; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred; publication of condensed statement, \$12; publication of compliance, \$4.

Policy Conditions.—All companies, corporations, societies or associations—except fraternal orders—must have the words "assessment insurance" printed in large, bold type, not less than half an inch high, across the face of every application and policy used in the State.

Penalties.—For neglect to make annual statement within the specified time, license to do business will be revoked; or doing business without a license, or for soliciting business for an unauthorized association, subjects the offender to a fine of not less than \$50 nor more than \$1000, or imprisonment in the county jail not less than thirty days nor more than one year, or both fine and imprisonment, in the discretion of the court.

Taxes.—There is imposed upon each and every insurance company transacting the business of insurance within this State a tax of two and one-half per centum per annum upon the gross premiums received by it for insurance within this State from the beginning until the close of the calendar year ending on the thirty-first day of December. Such tax shall become due and payable from the first day of February to the thirtieth day of March in each year.

Fraternal Orders.—Association must do business on the lodge plan, and file a certified copy of its charter and by-laws; an acceptance of the State constitution; a copy of its annual report of the preceding year; and appoint the Auditor its attorney to accept legal process. Fees for filing preliminary papers, \$15; annual statement, \$15; acceptance of State constitution, \$2.50. Annual reports must be made on or before March 1.

CANADA.

No assessment companies to be hereafter licensed, but licenses in force at time of passing of act may be from time to time renewed.

FINANCIAL STANDING AND BUSINESS IN 1914 OF LIFE COMPANIES OF THE UNITED STATES

The following tabulation shows the aggregate of life insurance business transacted in the United States for 1914, and the financial condition of the companies as of January 1, 1915. The figures are compiled from the sworn reports of the regular life insurance companies, made to the various Insurance Departments, and are issued in advance of any State Department report:

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1, 1915.	Surplus (Assigned and Unassigned) Jan. 1, 1915.	Premiums Received in 1914.	Total Income in 1914.	Total Payments to Policyholders in 1914.	Total Disbursements in 1914.	New Business Paid for in 1914 (Including Revivals).	Whole Amount in Force Jan. 1, 1915.	Gain in Amount in Force in 1914.
.....	\$ 109,297,845	\$ 14,432,700	\$ 12,372,674	\$ 17,714,968	\$ 12,028,122	\$ 15,450,548	\$ 60,606,986	\$ 280,793,406	\$ 26,908,194
.....	198,764	169,768	64,807	150,504	7,517	129,857	1,248,000	1,104,500	479,250
.....	518,738	247,549	262,006	299,130	29,137	91,374	1,246,808	4,087,808	406,042
.....	465,513	384,734	146,302	146,332	67,501	181,916	78,384,913	78,655,949	1-1,208,413
.....	696,804	367,808	624,515	287,407	36,352	185,323	2,705,451	7,302,654	704,330
American Ind.....	4,321,202	471,946	3,014,501	1,300,252	379,064	809,799	8,189,079	26,161,086	1,500,882
American, La.....	1,180,268	104,116	493,436	493,642	109,937	302,716	2,945,097	12,101,556	2,186,666
American National, St. Louis, Mo.....	100,013	52,843	15,920	19,233	2,000	84,113	512,500	511,500	1,503,679
American National, Galveston, Tex.....	308,149	360,396	65,491	102,379	3,000	98,568	1,945,178	2,720,178	1,503,679
.....	2,059,398	225,459	1,619,666	1,794,900	515,787	1,635,441	613,222,268	684,290,678	62,791,294
.....	.....	.....	.....	.....	.....	.....	65,888,445	618,212,742	62,381,609
Amicable Life, Waco, Tex.....	2,225,214	1,594,997	451,424	692,380	110,846	450,729	2,903,907	16,260,808	-1,618,161
Atlantic, Richmond, Va.....	2,689,316	477,046	774,761	982,043	238,229	467,533	4,227,371	25,273,071	1,236,102
Baltimore Life, Baltimore, Md.....	2,265,832	415,087	987,980	1,067,896	372,216	756,051	66,000,171	61,901,597	6,994,789
Bankers International, Austin, Tex.....	111,407	104,191	4,265	14,206	.....	14,931	62,000	176,000	8,000
Bankers International, Denver, Col.....	294,070	179,680	9,498	32,696	1,360	49,139	496,650	296,300	-5,267
.....
Bankers, Des Moines, Ia.....	25,193,077	1,089,244	7,071,268	8,292,294	4,292,568	8,203,547	42,247,006	408,086,269	-24,515,706
Bankers, Lincoln, Neb.....	8,041,169	2,851,079	1,490,639	1,671,114	255,670	711,480	7,845,378	46,874,705	2,985,588
Bankers Reserve, Omaha, Neb.....	5,012,909	927,290	1,225,196	1,421,404	411,621	753,286	5,215,154	33,247,431	1,207,577
Bank Savings, Topeka, Kan.....	646,472	279,400	178,230	303,222	29,566	111,769	2,308,286	6,141,944	1,124,370
Beacon Ins. Co. of Am., Indianapolis, Ind.....	38,175	108,519	12,711	57,376	1,343	70,356	.....	139,309	42,369
.....
Benedict Life, Salt Lake City, Utah.....	1,192,329	450,165	413,665	481,213	76,244	238,098	5,900,500	15,019,089	2,260,640
Berkshire, Pittsfield, Mass.....	22,394,681	2,006,270	2,682,055	2,787,616	2,616,376	3,104,722	6,522,359	76,908,794	1,699,450
Boston Mutual, Boston, Mass.....	2,430,104	190,881	891,551	987,427	535,490	655,446	61,067,314	61,644,346	643,612
California State, Sacramento, Cal.....	1,223,412	900,481	508,026	569,736	73,236	324,296	68,783,654	67,883,197	6-1,516
Capitol Life, Denver, Col.....	1,687,814	280,149	556,584	654,180	140,237	321,174	6,115,684	12,059,379	2,048,913
.....	.....	.....	.....	.....	.....	.....	4,793,668	16,030,310	1,741,229
Carolina Life, Columbia, S. C.....	112,550	22,449	215,235	343,037	116,462	211,044	64,300,743	64,512,680	610,249
Cedar Rapids, Cedar Rapids, Ia.....	268,207	74,229	126,325	158,210	20,612	85,447	1,407,899	4,512,860	290,465
Central Life, Fort Scott, Kan.....	574,378	46,259	119,646	136,976	26,602	70,783	422,719	2,273,906	-69,327
Central Life, Lexington, Ky.....	260,862	117,911	104,403	162,629	15,211	126,594	18,735,080	15,919,570	2,492,580
Central Life, Ottawa, Ill.....	1,191,908	319,588	412,588	497,103	91,910	260,229	8,966,458	12,214,279	2,089,663
.....
Central of U. S., Des Moines, Ia.....	3,425,344	606,081	1,119,074	1,301,183	228,236	709,267	10,966,768	26,350,268	2,022,087
Central National, Lincoln, Neb.....	297,506	112,220	277,360	300,969	74,089	210,212	3,997,080	6,697,669	1,094,319

Company Name	Assets	Liabilities	Surplus	Capital	Reserve	Unpaid	Other	Total
Central States, Crawfordsville, Ind.	181,800	74,213	28,000	177,181	470,109	20,778	30,444	61,205,000
Central States, St. Louis, Mo.	1,074,077	544,789	177,181	896,896	470,109	20,778	30,444	61,205,000
Cherokee Life, Rome, Ga.	204,838	136,101	89,737	204,838	440,884	20,778	30,444	61,205,000
Cincinnati Co-operative Life, Ft. Worth, Tex.	14,454	1,000	11,454	1,000	13,454	9,976	10,000	10,000,000
Cleveland Life, Cleveland, Ohio	954,680	282,199	309,545	309,545	883,218	312,598	9,773,479	10,000,000
Colonial Life, Jersey City, N. J.	3,004,700	306,008	1,111,108	1,111,108	1,289,354	984,194	611,844,645	10,000,000
Columbia Life, Fremont, Neb.	42,314	4,708	29,191	29,191	30,564	17,191	614,961	10,000,000
Columbia Life, Cincinnati, Ohio	1,087,289	307,501	212,989	212,989	305,056	195,405	2,612,886	10,000,000
Columbia L. and T., Portland, Ore.	614,157	285,000	210,364	210,364	308,941	176,079	2,308,714	10,000,000
Columbian National, Boston, Mass.	10,519,471	1,511,671	2,129,901	2,129,901	3,673,390	1,455,080	19,682,187	10,000,000
Columbus Mutual, Columbus, Ohio	542,197	287,907	921,038	921,038	247,056	111,893	1,081,197	10,000,000
Commonwealth, Louisville, Ky.	1,530,706	416,308	594,117	594,117	681,349	497,700	64,705,969	10,000,000
Commonwealth, Omaha, Neb.	541,945	296,079	377,034	377,034	301,333	190,583	4,089,964	10,000,000
Continental, Conn.	14,678,570	1,745,383	2,530,438	2,530,438	3,349,073	1,893,593	17,339,018	10,000,000
Continental, Conn.	72,703,917	4,259,944	7,301,102	7,301,102	10,702,987	3,909,377	28,394,041	10,000,000
Continental, Ind.	102,140	136,051	30,640	30,640	79,939	100,344	1,244,500	10,000,000
Continental, Va.	547,069	365,361	154,294	154,294	195,405	186,982	2,784,000	10,000,000
Continental, Va.	1,214,412	933,580	330,116	330,116	547,506	348,243	3,274,983	10,000,000
Continental, Va.	198,485	143,694	64,943	64,943	62,319	42,398	1,297,902	10,000,000
Continental, Va.	1,302,232	380,504	605,729	605,729	587,436	438,101	7,087,009	10,000,000
Coastal Life, Atlanta, Ga.	307,989	242,379	34,109	34,109	62,900	101,952	1,002,475	10,000,000
Coastal Life, Tupelo, Miss.	145,982	128,080	99,948	99,948	62,732	41,232	467,000	10,000,000
Dakota Life, Watertown, S. D.	944,466	249,676	250,253	250,253	302,176	162,130	8,400,397	10,000,000
Dakota Western, Sioux Falls, S. D.	217,111	121,703	61,091	61,091	74,709	55,477	615,000	10,000,000
Detroit Life, Detroit, Mich.	381,470	138,421	190,605	190,605	163,299	142,344	2,033,340	10,000,000
Durham Life, Durham, N. C.	39,555	30,124	179,377	179,377	174,909	167,163	63,391,054	10,000,000
Elkhorn Life and Acc., Norfolk, Neb.	145,780	4,114	60,930	60,930	67,838	43,499	428,055	10,000,000
Equitable of New York	598,370,840	85,411,393	54,579,703	54,579,703	78,542,915	67,983,183	141,690,359	10,000,000
Equitable, Washington, D. C.	445,855	164,009	275,340	275,340	303,273	236,030	62,219,723	10,000,000
Equitable, Des Moines, Ia.	25,840,195	2,365,225	2,890,253	2,890,253	2,713,080	2,074,487	15,365,330	10,000,000
Equitable, San Antonio, Tex.	977,567	171,073	80,317	80,317	95,984	61,080	699,372	10,000,000
Eureka, Baltimore, Md.	228,112	63,906	392,769	392,769	303,318	294,771	64,455,307	10,000,000
Farmers and Bankers, Wichita, Kan.	672,484	430,932	279,344	279,344	300,907	196,897	5,079,323	10,000,000
Farmers and Traders, Syracuse, N. Y.	208,267	202,771	380	380	103,139	11,374	33,500	10,000,000
Farmers Life, Denver, Col.	649,129	664,439	25,338	25,338	401,530	115,862	1,097,730	10,000,000
First Texas State, Galveston, Tex.	199,013	105,193	44,641	44,641	132,719	95,029	1,397,360	10,000,000
Florida Life, Jacksonville	2,505,345	308,597	651,764	651,764	935,167	642,024	4,013,905	10,000,000
Forest City Life, Rockford, Ill.	20,543,578	3,390,395	4,394,441	4,394,441	6,455,479	4,873,116	15,888,692	10,000,000
Forest City Life, Rockford, Ill.	598,923	238,437	167,089	167,089	211,900	167,234	1,980,128	10,000,000
Forest City Life, Rockford, Ill.	401,151	840,994	99,037	99,037	132,341	90,838	1,236,440	10,000,000
First Texas State, Galveston, Tex.	199,949	111,000	44,335	44,335	303,060	197,347	64,051,856	10,000,000
Florida Life, Jacksonville	1,016,131	252,539	238,970	238,970	333,463	132,855	1,293,908	10,000,000
Forest City Life, Rockford, Ill.	238,994	113,977	73,905	73,905	85,130	58,394	653,361	10,000,000

FINANCIAL STANDING AND BUSINESS IN 1914 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Cont.

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1, 1915.	Surplus (Assigned and Unassigned) Jan. 1, 1915.	Premiums Received in 1914.	Total Income in 1914.	Total Payments to Policyholders in 1914.	Total Disbursements in 1914.	New Business Paid for in 1914 (Including Reversions).	Whole Amount in Force Jan. 1, 1915.	Gain in Amount in Force in 1914.
.....	\$ 565,465	\$ 109,319	\$ 205,901	\$ 945,406	\$ 66,997	\$ 144,167	\$ 1,990,519	\$ 6,453,504	\$ 249,956
.....	6,693,659	1,099,461	1,519,097	1,699,197	913,309	1,392,841	9,395,946	68,507,114	2,055,056
C.....	40,089	27,725	110,747	112,085	26,708	109,895	91,059,566	9,771,390	650,007
.....	155,775	134,314	97,593	24,900	6,000	47,015	797,350	1,190,350	579,750
W. Va.....	988,765	352,447	212,546	333,359	45,708	185,161	74,070,869	79,310,134	72,579,740
German-American, Denver, Col.....	313,351	263,567	57,256	112,741	9,910	102,140	1,693,800	2,507,000	990,000
German-American, Burlington, Ia.....	101,798	65,089	90,295	84,434	16,398	72,843	1,193,992	2,098,214	1,091,492
German-American, Omaha, Neb.....	480,091	23,479	239,500	309,943	78,117	217,506	2,432,909	7,797,909	1,196,409
Germania, New York.....	51,112,746	6,415,543	6,316,335	8,699,157	6,793,398	7,402,304	18,272,402	150,272,348	2,761,893
German Mutual, St. Louis, Mo.....	1,004,394	171,091	141,639	194,048	62,594	104,995	794,835	4,397,007	421,973
.....	194,303	144,390	71,689	90,935	4,173	89,402	2,092,071	2,399,558	1,490,411
.....	1,093,325	490,437	293,494	293,943	99,323	190,498	1,399,697	6,678,297	570,723
N. D.....	222,617	157,932	43,745	54,539	1,600	32,705	.....	1,635,500	- 195,500
Great Northern, Wausau, Wis.....	597,018	940,777	173,329	240,303	26,909	112,154	1,540,780	6,866,076	691,776
Great Republic, Los Angeles, Cal.....	788,395	694,225	193,322	293,126	11,625	293,071	4,402,945	6,189,571	2,199,598
.....	498,339	216,671	190,116	191,590	40,197	103,638	1,093,809	4,467,000	69,500
Great Southern, Birmingham, Ala.....	1,675,533	621,625	810,686	942,780	250,949	810,946	12,999,085	31,163,999	77,487,182
Great Southern, Houston, Tex.....	1,560,694	236,727	492,687	792,678	102,719	399,277	2,154,915	15,794,597	- 4,570,182
Guarantee Life, Houston, Tex.....	485,124	140,004	165,436	194,395	23,698	192,021	1,569,708	6,093,913	997,316
Guardian Life, Davenport, Ia.....	390,717	171,635	135,599	142,125	7,905	69,093	1,997,113	4,519,598	777,099
.....	192,330	119,393	27,397	84,037	8,194	62,599	397,370	794,342	76,265
Gulf Coast, Gulfport, Miss.....	708,374	299,981	161,511	210,190	54,142	168,473	2,340,009	5,144,418	132,327
Home Life and Accident, Fordyce, Ark.....	694,513	295,161	302,097	697,161	161,993	447,740	21,799,795	65,473,543	61,007,776
Home of America, Philadelphia.....	30,957,949	2,241,649	4,233,935	5,739,154	2,110,007	4,166,130	14,496,215	130,992,453	6-91,361
Home Life, New York.....	117,732	5,593	153,407	198,006	12,082	199,951	2,304,001	4,836,859	4,693,339
Home Mutual, Topeka, Kan.....	422,556	235,487	198,331	219,303	40,491	176,305	2,140,305	6,031,708	1,465,597
Idaho State, Boise, Idaho.....	11,403,595	1,457,694	2,947,700	2,308,693	1,198,108	2,061,174	15,231,850	75,175,694	2,077,349
Illinois Life, Chicago, Ill.....	540,511	87,195	233,205	300,398	61,508	241,195	63,392,331	68,849,872	61,590,697
Immediate Benefit, Baltimore, Md.....	501,647	312,398	167,501	227,437	68,173	244,384	62,393,672	62,315,396	6197,323
Independent Life, Nashville, Tenn.....	865,394	405,293	264,695	303,101	69,596	233,099	6915,500	61,997,500	6964,500
Indiana National, Indianapolis, Ind.....	899,717	33,193	264,293	390,999	61,495	199,132	2,436,246	8,498,798	1,460,099
Indianapolis Life, Indianapolis, Ind.....	398,134	233,997	123,997	244,394	63,791	170,693	1,793,093	7,007,300	969,773
Intermediata, Evansville, Ind.....	399,898	131,397	170,395	194,319	14,496	127,395	2,771,139	5,076,930	1,070,139
Inter-Mountain, Salt Lake City.....	4,462,177	861,373	1,361,999	2,393,795	461,473	1,662,690	714,221,794	740,913,394	76,593,456
International, St. Louis, Mo.....	2,544,693	999,543	999,031	1,650,195	293,304	1,300,394	12,155,906	27,352,236	- 2,494,399
Inter-Northern, Louisville, Ky.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Iowa Life, Waterloo, Ia.....	227,303	103,947	67,397	78,693	14,734	46,326	440,379	2,002,379	71,379
Jefferson Standard, Greensboro, N. O.....	5,620,393	909,694	1,350,437	1,693,046	461,144	863,976	8,442,491	42,428,994	2,893,307
John Hancock, Boston, Mass.....	116,196,474	10,433,499	27,199,376	39,449,198	12,970,693	51,403,473	694,995,073	6,413,434,693	623,393,919

Kansas City Life, Kansas City, Mo.	4,242,980	270,640	2,172,278	2,895,888	608,078	1,643,187	22,183,487	25,801,737	11,740,482
Kansas Life, Topeka, Kan.	186,009	171,987	19,080	14,315	14,804	14,804	808,000	804,500	264,500
La Fayette Life, La Fayette, Ind.	106,219	109,154	810,149	258,889	100,530	217,998	2,264,108	9,480,579	461,775
La Fayette Mutual, Lumberton, N. C.	40,400	40,400	21,400	23,070	4,618	23,286	900,000	550,000	59,778
Lamar Life, Jackson, Miss.	487,722	154,909	151,613	183,689	55,597	125,559	1,345,913	6,080,804	28,203
Lexington Life, Lebanon, Ind.	122,137	109,130	20,916	20,258	4,000	95,039	560,823	360,501	240,082
Liberal Life, Anderson, Ind.	448,337	107,204	161,239	288,141	44,000	205,239	2,312,260	6,429,227	2,481,000
Life and Casualty, Nashville, Tenn.	288,727	198,765	791,893	848,781	222,926	284,731	65,080,373	64,479,267	5,232,629
Life Ins. Co. of Va., Richmond, Va.	11,135,288	1,905,328	3,893,800	4,156,055	1,274,245	2,305,559	622,261,503	679,568,120	62,988,410
Lincoln-American, Jacksonville, Fla.	68,411	50,374	20,246	63,072	2,914	41,277	1,494,561	1,006,198	61,731,244
.....	1,933,234	627,242	602,280	1,369,049	172,903	455,376	712,800,371	721,745,068	710,400,728
.....	200,731	208,085	61,236	31,313	10,721	61,434	1,031,500	2,484,000	652,000
.....	21,658,250	1,699,954	2,077,275	3,170,694	2,650,426	2,445,708	7,459,201	67,657,669	—644,428
.....	189,250	102,031	95,359	42,205	5,951	31,208	303,000	1,127,725	49,308
.....	540,985	242,085	122,621	149,473	23,264	98,287	1,151,509	2,580,943	275,450
Maryland Life	2,549,203	423,570	250,401	568,011	259,472	420,144	1,197,298	12,169,549	—800,645
Massachusetts	81,605,084	7,469,571	11,497,147	15,567,557	7,344,047	9,267,038	42,151,913	351,008,202	22,456,126
Meridian Life	2,695,551	498,179	537,959	709,951	141,620	608,344	5,785,225	16,214,174	1,215,506
Methodist Ministers, Boston, Mass.	96,549	2,455	26,025	62,908	44,147	58,224	119,000	1,047,205	—27,082
Metropolitan, New York	401,222,771	143,008,776	104,652,363	127,206,957	44,103,080	75,170,043	625,005,065	61,237,654,159	959,169,150
.....	12,064,427	110,344	1,500,570	2,102,529	1,267,298	1,933,013	8,472,205	28,284,764	1,548,569
.....	405,970	206,045	51,456	107,228	14,300	58,321	1,227,200	2,200,254	510,230
.....	410,208	216,917	65,259	105,900	10,515	58,728	580,000	2,450,250	150,760
.....	485,744	161,597	250,756	391,268	64,143	122,103	2,624,428	6,700,590	1,122,985
.....	1,257,119	224,214	522,464	592,825	104,247	268,941	4,081,713	15,244,297	2,028,103
Midwest Life, Lincoln, Neb.	521,572	160,234	169,235	212,028	20,276	105,762	1,744,200	6,580,604	277,901
Minnesota Mutual, St. Paul, Minn.	4,333,878	510,085	830,388	1,055,293	421,983	705,290	5,278,167	25,154,208	2,046,812
Missouri State, St. Louis, Mo.	10,511,517	2,027,175	3,120,083	2,737,942	1,122,912	2,214,943	27,238,122	98,254,294	11,292,114
Montana Life, Helena, Mont.	922,202	561,921	244,400	417,511	67,228	934,291	2,767,590	9,202,239	1,394,770
Mutual Benefit, Newark, N. J.	176,733,516	11,212,034	26,141,927	34,221,451	18,279,227	22,202,124	79,427,285	714,222,070	41,144,287
Mutual of New York	611,082,800	100,421,280	57,267,015	84,932,272	62,570,163	79,577,713	192,260,191	1,512,274,168	14,103,090
Mutual of Baltimore, Baltimore, Md.	1,238,540	291,517	442,201	429,206	160,101	246,229	66,240,206	614,676,791	51,084,232
National, Butte, Mont.	408,902	212,444	154,293	186,232	26,079	152,174	1,023,760	4,209,250	212,250
National, Montpelier, Vt.	61,505,948	8,205,287	7,227,153	10,200,400	6,143,291	7,674,551	21,553,299	194,025,263	6,271,212
National L. and A., Nashville, Tenn.	1,294,072	415,063	2,431,562	2,497,428	1,417,261	2,202,976	615,200,591	691,267,178	62,467,202
National of U. S. A., Chicago, Ill.	12,000,225	1,453,037	2,947,479	2,242,405	1,541,298	2,297,023	12,164,231	79,720,267	467,233
New England, Boston, Mass.	70,102,011	7,200,494	9,229,121	12,743,143	6,026,023	8,415,468	21,567,262	200,722,446	18,232,265
New York Life, New York	700,285,296	119,010,977	90,427,173	125,927,287	71,022,620	87,532,201	229,254,109	2,247,025,233	72,649,176
New World Life, Spokane, Wash.	1,716,404	1,692,651	65,642	242,004	6,489	229,429	1,110,500	2,475,700	40,750
Niagara Life, Buffalo, N. Y.	1,535,905	128,700	263,514	265,929	261,764	222,607	1,168,176	3,006,866	293,268
North American, Chicago, Ill.	2,515,247	740,296	772,278	922,290	215,129	614,675	7,142,709	22,021,914	76,771
Northern Assurance, Detroit, Mich.	222,476	122,480	200,653	240,172	59,616	120,785	2,225,740	11,145,091	1,022,269
Northern, Seattle, Wash.	514,739	129,026	255,025	421,000	114,509	221,510	2,792,254	9,429,223	792,022
Northern States, Hammond, Ind.	240,245	116,016	51,221	72,519	12,200	62,737	559,654	2,021,021	202,126

Puritan, Providence, R. I.	480,801	108,617	811,505	118,190	81,007	68,700	300,500	9,884,045	81,810
Register Life, Davenport, Ia.	1,408,686	60,778	807,600	407,600	184,800	230,804	1,881,000	10,116,800	1,889,800
Reliance Life, Indianapolis, Ind.	308,800	104,300	68,713	69,061	19,480	67,808	81,163	1,948,104	801,340
Reliance Life, Pittsburgh, Pa.	4,832,008	1,004,000	1,881,410	1,788,800	465,840	1,084,703	15,171,000	80,404,401	6,180,800
Reserve Loan, Indianapolis, Ind.	4,875,716	228,800	689,801	1,002,500	319,978	681,804	6,787,482	26,148,640	800,801
	300,744	216,518	60,170	81,804	14,446	48,008	777,800	2,618,800	441,813
	118,308	108,400	10,486	16,780	8,600	18,087	176,808	418,105	108,006
	6,808,787	480,804	1,889,807	1,680,346	588,178	900,902	6,889,140	84,945,806	8,002,804
	180,300	165,788	58,222	65,969	.....	60,978	1,002,800	1,388,000	1,008,000
	648,800	102,422	808,871	208,400	61,406	140,681	1,408,804	6,010,126	282,813
	600,000	878,800	100,801	200,800	48,761	176,802	2,444,760	6,506,060	488,012
Cal.	680,078	811,906	516,540	307,124	87,488	278,578	3,873,082	8,800,718	473,404
	180,000	128,500	16,647	68,618	.....	28,724	584,182	594,182	824,132
	1,700,951	567,861	784,960	807,917	312,614	624,619	4,088,946	90,808,206	608,080
	1,880,000	307,000	608,400	781,712	300,287	500,191	3,808,487	18,871,801	221,048
	2,800,010	417,308	682,305	947,508	222,800	408,800	3,607,000	10,912,000	347,000
	1,371,685	516,600	917,828	292,700	304,081	174,180	649,306	7,008,514	2,684
	7,308,880	482,620	1,081,000	1,677,178	1,174,882	1,672,717	6,800,100	48,410,720	304,477
	606,000	108,466	194,100	230,010	40,000	186,400	1,812,000	7,611,800	800,108
	8,340	1,884	8,148	3,782	.....	1,767	40,000	197,500	88,000
	802,801	185,041	146,006	157,886	84,038	168,000	615,073,308	64,784,856	61,458,807
Southern Ins. Company, Nashville, Tenn.	1,702,006	687,080	481,880	519,856	108,900	288,764	3,681,080	14,500,087	2,071,040
Southern L. and T., Greensboro, N. C.	1,800,877	156,846	684,300	680,000	288,708	481,618	4,018,918	18,666,108	902,920
Southern States, Atlanta, Ga.	480,808	214,846	148,600	184,000	40,156	184,000	1,000,000	4,000,000	38,188
Southern Union, Waco, Tex.	1,102,010	304,800	387,100	413,600	71,001	342,840	4,306,000	12,612,000	1,346,200
	8,120,764	741,101	800,800	1,044,443	312,316	504,191	6,970,106	26,150,564	8,066,702
	181,246	108,780	55,300	60,000	8,000	68,800	1,317,800	1,808,000	888,800
	175,050	44,347	118,782	180,410	84,078	81,240	974,070	4,782,000	401,873
	608,000	425,000	301,900	420,087	88,800	287,800	2,702,224	10,861,911	275,700
	24,700,885	2,408,000	2,508,000	3,328,320	1,348,007	1,808,000	6,855,941	73,616,081	1,806,000
State Life, Great Falls, Mont.	184,800	130,001	24,071	53,240	78	68,000	679,800	677,000	677,000
State Mutual, Worcester, Mass.	40,404,071	4,615,634	6,207,206	8,618,040	4,071,687	5,946,400	20,210,000	177,806,472	8,008,149
Texas Life, Waco, Tex.	1,117,428	874,084	308,798	384,808	144,710	302,000	1,882,076	6,048,882	791,181
Toledo Travelers, Toledo, Ohio	140,882	180,948	59,878	65,400	16,800	36,000	1,400,000	1,440,500	1,440,500
Travelers, Hartford	77,181,000	8,070,000	10,014,120	14,071,506	6,949,300	8,808,706	60,260,800	248,600,708	32,684,400
	177,801	108,406	16,201	24,744	1,000	18,002	200,000	517,500	150,500
	282,122	170,001	108,197	188,000	11,784	88,000	1,882,000	4,800,748	1,017,000
bio.	104,170,464	18,918,141	13,881,804	19,807,477	11,808,801	18,084,512	64,708,716	400,687,618	25,804,808
	18,917,808	1,170,000	2,808,800	3,197,000	2,377,010	2,838,000	6,625,187	65,420,004	361,788
	100,540	102,780	8,000	17,000	194	24,142	188,500	288,000	184,500
	616,004	500,500	11,402	208,400	.....	21,105	287,000	287,000	287,000
United Life and Accident, Concord, N. H.	1,888,804	870,700	380,700	588,000	92,800	282,978	3,806,511	13,002,801	846,780
U. S. Ann. and Life, Chicago, Ill.	7,808,505	608,108	701,284	1,106,301	1,008,284	2,802,182	2,514,004	25,728,805	618,001
United States, New York	9,017,000	310,120	615,440	788,800	213,216	401,480	6,108,001	21,806,804	1,007,478
Volunteer State, Chattanooga, Tenn.							.....	615,001,105	61,800,587
West Coast, San Francisco, Cal.	1,687,888	308,120	878,811	1,008,812	304,786	782,844	.....	67,000,771	600,800

FINANCIAL STANDING AND BUSINESS IN 1914 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Cont.

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1, 1915.	†Surplus (Assigned and Unassigned) Jan. 1, 1915.	Premiums Received in 1914.	Total Income in 1914.	Total Payments to Policyholders in 1914.	Total Disbursements in 1914.	New Business Paid for in 1914 (Including Revivals).	Whole Amount in Force Jan. 1, 1915.	Gain in Amount in Force in 1914.
Western and Southern, Cincinnati, Ohio....	\$ 8,763,560	\$ 623,560	\$ 2,127,465	\$ 3,530,100	\$ 304,366	\$ 2,547,110	\$ 627,437,046	\$ 606,527,028	\$ 65,117,304
Western Life, Des Moines, Ia.....	178,340	111,348	69,590	91,619	7,309	76,306	68,484,000	612,791,507	61,882,036
Western D.....	52,312	4,874	17,865	30,403	2,746	10,089	2,440,941	4,252,597	678,310
Western	231,773	99,077	53,302	71,276	13,204	54,785	80,500	402,000	—6,000
Western Cal.....	1,502,501	1,117,018	538,191	603,224	182,429	492,056	394,775	3,178,901	625,025
Western	1,570,911	467,797	633,036	770,947	153,194	452,313	5,302,725	14,402,471	3,397,943
Wichita	579,005	242,315	170,704	305,971	25,353	130,646	6,096,086	20,073,091	2,068,284
Wisconsin	333,019	24,445	63,591	94,336	50,437	73,239	2,330,103	5,049,213	1,131,997
Wisconsin National, Oshkosh, Wis.....	861,331	544,569	136,969	267,233	46,444	157,162	603,353	3,300,039	351,172
Wyoming Life, Cheyenne, Wyo.....	333,704	369,930	31,306	54,102	8,088	32,659	2,161,970	6,225,905	1,139,397
Aggregates, December 31, 1914 (350 cos.)....	4,940,333,344	665,928,632	748,582,363	938,102,214	510,003,015	703,336,578	62,507,459,637	617,331,452,043	6279,041,303
Increase in 1914.....	281,670,249	41,533,135	33,635,869	62,737,233	41,035,025	49,303,093	6—36,219,557	64,103,843,171	6312,773,947
Aggregates, December 31, 1913 (349 cos.)....	4,658,712,995	624,475,497	715,346,594	935,310,598	463,919,990	676,194,510	62,533,679,344	616,538,533,406	61,032,373,493
Aggregates, December 31, 1912 (248 cos.)....	4,407,937,949	621,331,115	672,753,369	835,125,341	447,204,975	639,130,502	6851,740,103	63,679,161,664	6333,673,351
Aggregates, December 31, 1911 (235 cos.)....	4,162,644,712	603,250,431	632,116,960	834,413,254	414,264,793	659,538,637	62,405,231,033	615,559,215,903	6364,255,933
Aggregates, December 31, 1910 (211 cos.)....	3,574,073,976	567,307,306	568,422,636	779,638,344	387,353,393	540,234,454	6814,344,447	63,633,463,363	6362,432,751
							62,039,171,536	614,574,539,177	6302,313,792
							6778,150,997	63,413,959,494	6227,033,997
							61,346,073,723	613,323,637,435	6730,543,515
							6744,313,046	63,176,133,433	6303,543,401

The minus sign (—) indicates a decrease in insurance in force. * Commenced business in 1914. † Including capital. ‡ Industrial business. § Ordinary business. ¶ Includes accident branch. / Including industrial. † Including reinsurance. ‡ Difference in gain shown and insurance in force for 1910 and 1911 accounted for by 1911 figures, including a large company formerly classed as an assessment institution. † Including \$3,000,000 for acquisition of capital.

LIFE INSURANCE HISTORY

YEARLY BUSINESS OF ACTIVE UNITED STATES LIFE INSURANCE COMPANIES FOR TWENTY YEARS, 1895-1914.

The first State insurance department in the United States was established by act of the Massachusetts Legislature in 1855, and since that time annual reports have been issued by an increasing number of departments, and with growing completeness and fullness of detail, until at the present time nearly every feature of the insurance business is fully reported and brought under review for the enlightenment and benefit of the general insuring public.

There are now over two hundred and sixty active level premium American life insurance companies that are licensed and report to the various insurance departments, the principal items of whose statements are presented in the following pages, thereby saving laborious research through the various volumes of insurance reports. The figures in this department cover the twenty years 1895-1914, inclusive, for all active organizations.

A complete statistical history of all active United States life insurance companies, from the date of organization to the close of 1910, is contained in the work *Life Insurance History, 1843-1910*, published by The Spectator Company, price \$5. A copy of that work, in connection with the annual volume of *The Insurance Year Book*, will show the entire history of the life insurance business to date.

For lists of officers and directors see pages immediately following this department.

Capital, \$4,000,000.

ÆTNA LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	12,373,674	5,341,294	17,714,968	4,884,841	2,740,585	2,938,692	1,499,014	12,063,132
1913	12,024,878	5,474,733	17,499,611	4,053,421	2,625,810	2,642,446	1,512,229	10,833,906
1912	11,215,253	5,211,759	16,427,012	3,901,702	2,744,499	2,516,869	1,275,903	10,438,973
1911	10,826,641	4,581,306	15,407,947	3,815,386	2,562,773	1,979,221	1,222,688	9,580,068
1910	10,684,621	4,444,494	15,129,115	3,888,173	2,744,639	1,887,987	961,883	9,482,682
1909	10,547,295	4,067,785	14,615,080	3,644,255	1,662,674	1,726,050	835,013	3,868,001
1908	10,624,731	3,595,951	14,228,683	3,353,962	2,368,175	1,819,804	743,217	8,285,158
1907	10,256,271	3,532,208	13,788,479	3,510,372	2,140,636	922,406	918,364	7,461,778
1906	10,360,549	3,624,685	13,985,234	3,065,248	2,300,605	815,675	867,013	7,048,441
1905	9,952,940	3,259,454	13,212,394	3,097,938	1,898,102	597,836	726,679	6,320,555
1904	9,470,438	3,088,405	12,558,843	2,890,372	1,529,362	544,923	724,024	5,688,681
1903	8,896,453	2,825,621	11,722,074	2,825,462	1,608,454	491,654	679,156	5,604,726
1902	8,404,467	2,655,712	11,060,179	2,738,976	1,788,794	435,767	714,443	5,677,980
1901	7,889,796	2,689,878	10,579,674	2,640,044	1,567,002	371,539	892,141	5,470,726
1900	7,151,216	2,353,421	9,504,637	2,367,558	1,313,710	356,005	878,893	4,916,167
1899	6,268,085	2,395,073	8,663,158	2,341,918	1,064,408	342,931	1,038,313	4,787,570
1898	5,764,412	2,426,504	8,190,916	2,132,092	1,083,018	369,756	932,606	4,517,472
1897	5,400,049	2,493,250	7,893,299	2,335,676	1,103,447	428,017	911,160	4,778,300
1896	5,216,350	2,308,358	7,524,708	1,871,779	1,058,062	518,962	880,091	4,328,894
1895	4,914,982	1,726,997	6,641,979	2,345,245	933,193	436,044	834,722	4,549,204

Capital, \$243,000.

*AFRO-AMERICAN LIFE INSUR

1914	64,607	85,897	150,504	6,000	.....	.....	.....	6,000
1913	26,050	73,632	99,682	.....	.....	.....	.....	.....

* Name changed to Lincoln Reserve Life Insurance Company, April 1, 1915.

Capital, \$150,000.

AMARILLO NATIONAL LIFE INSURANCE

1914	252,606	46,524	299,130	8,450	48	19,179	1,460	29,137
1913	136,020	18,991	155,011	15,510	.....	5,171	354	21,035
1912	109,162	35,774	144,936	23,200	.....	784	48	24,032
1911	108,532	15,910	124,442	6,000	.....	.....	6	6,006
1910	36,967	152,803	189,770	.....	.....	.....	.....	.....

Capital, \$300,000.

AMERICAN ASSURANCE COM

1914	146,302	520	146,822	45,340	.....	2,161	.....	47,501
1913	145,863	60	145,923	28,763	.....	1,069	.....	29,832
1912	109,795	18,639	128,434	21,089	.....	118	.....	21,207
1911	51,095	5,463	56,558	13,111	.....	46	.....	13,157

Capital, \$325,000.

AMERICAN BANKERS INSURANCE

1914	224,815	32,592	257,407	27,470	.....	7,782	.....	35,252
1913	192,232	32,621	224,853	28,375	.....	1,649	.....	30,024
1912	154,463	37,172	191,635	10,000	.....	827	.....	10,827
1911	84,204	180,959	265,253	1,000	.....	.....	.....	1,000
1910	14,564	342,672	357,236	.....	.....	.....	.....	.....

Incorporated May 26, 1820.
Commenced Business July, 1850.

* Reserves since 1898 at 3 and 3½ per cent. † Includes special reserve in excess of State requirements.
‡ Assets, liabilities and surplus include accident branch. § Change made to paid-for basis.

Commenced Business Feb. 24, 1913.

COMPANY, AMARILLO, TEX.

Reserve at $3\frac{1}{2}$ per cent.

Incorporated 1898.
Reorganized October, 1911.

Industrial business. Reserve at 3½ per cent.

Incorporated April 30, 1909.
Commenced Business July 25, 1910.

Reserve at 3½ per cent.

Capital, \$137,000.

AMERICAN CENTRAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,014,591	251,661	1,266,252	222,928	.....	151,402	4,724	379,054
1913	1,017,875	220,218	1,238,093	195,718	.....	143,254	6,207	345,179
1912	1,037,970	194,245	1,232,215	184,694	.....	158,330	2,579	345,603
1911	897,239	166,188	1,063,427	157,201	.....	141,818	3,274	302,293
1910	887,049	152,833	1,039,882	122,013	.....	157,107	11,026	290,146
1909	767,132	123,606	890,738	120,843	.....	88,399	14,530	223,772
1908	788,239	107,415	895,654	98,025	.....	133,806	2,619	234,450
1907	824,959	97,180	922,139	77,830	.....	143,510	2,368	223,708
1906	817,035	65,669	882,704	54,151	151,485	235,840	31,056	472,522
1905	1,099,210	78,462	1,177,672	43,225	.....	121,410	21,414	186,049
1904	566,200	23,620	589,820	44,090	.....	30,797	3,581	78,468
1903	341,892	21,484	363,376	24,472	.....	15,773	4,252	44,497
1902	194,786	12,893	207,679	20,379	.....	2,880	4,412	27,671
1901	164,281	7,906	172,187	24,902	.....	21,143	3,316	49,361
1900	131,628	3,793	135,421	14,072	.....	1,079	1,264	16,415
1899	40,944	5,042	46,036	2,000	.....	.....	.....	2,000

Capital, \$175,000.

AMERICAN LIFE INSURANCE

1914	426,433	60,209	486,642	57,677	1,000	31,515	19,765	109,957
1913	350,745	50,068	400,813	34,086	9,150	32,276	17,175	92,687
1912	313,691	51,077	364,768	27,678	46,350	21,752	18,056	113,836
1911	244,487	56,869	301,356	21,677	69,800	18,142	17,425	127,044
1910	213,632	40,747	254,379	16,260	3,900	13,389	7,111	40,660
1909	182,737	52,001	234,738	25,051	.....	12,126	4,802	41,979
1908	157,872	37,764	195,636	25,219	.....	6,745	3,209	35,173
1907	134,847	9,346	144,193	11,481	.....	15,314	1,414	28,209
1906	123,940	7,180	131,120	5,338	.....	13,599	573	19,510
1905	110,506	38,402	148,908	8,460	.....	13,795	436	22,691
1904	80,758	10,615	91,373	1,750	.....	9,687	245	11,682
1903	83,023	5,484	88,507	2,020	.....	9,686	82	11,788
1902	81,212	2,682	83,894	200	.....	4,039	.....	4,239
1901	51,400	21,649	53,149	2,000	.....	4,595	.....	6,595

Incorporated Nov. 15, 1913.

AMERICAN MUTUAL LIFE INSURANCE

1914	15,921	119,601	135,522	2,000	2,000
------	--------	---------	---------	-------	-------	-------	-------	-------

Capital, \$200,000.

AMERICAN NATIONAL ASSURANCE

1914	85,491	16,881	102,372	3,000	.....	.....	.....	3,000
1913	38,123	187,976	226,099	.....	.....	.....	.....	.....

Capital, \$250,000.				AMERICAN NATIONAL INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,619,658	175,242	1,794,900	440,350	4,667	50,580	20,190	515,787
1913	1,707,613	170,321	1,877,934	382,267	148,691	31,835	16,862	579,655
1912	1,304,144	102,403	1,406,547	277,660	.....	31,281	14,745	323,686
1911	1,882,577	71,416	953,993	180,923	.....	28,374	13,687	222,984
1910	1,045,070	42,720	1,087,790	185,822	85,325	16,325	10,596	298,068
1909	936,731	90,503	1,027,224	152,680	78,710	7,462	10,987	249,839
1908	710,088	28,048	738,136	111,347	1,142	466	7,517	120,472
1907	502,590	15,068	517,658	41,166	65,135	.....	.....	106,301
1906	309,658	14,822	324,480	25,004	26,471	.....	.....	51,475
1905	64,178	33,416	97,594	5,546	285	.....	.....	5,831

a Accident business included prior to 1911.

h Health claims.

Capital \$820,000.				AMICABLE LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	451,424	246,956	698,380	64,419	.....	12,893	33,533	110,845
1913	505,029	167,520	732,549	53,458	.....	5,823	22,784	82,065
1912	459,964	428,187	888,151	54,958	.....	2,035	10,579	67,572
1911	200,974	434,375	635,349	29,500	.....	.....	4,461	33,961
1910	67,407	261,671	329,078	.....	.....	.....	.....	.....

Capital, \$300,000.				ATLANTIC LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	774,761	157,282	932,043	123,075	3,638	61,517	49,999	238,229
1913	754,541	125,443	879,984	136,647	1,324	64,679	36,657	239,307
1912	464,047	495,770	959,817	102,998	1,287	24,284	18,123	146,602
1911	384,839	86,860	471,699	64,969	287	13,989	18,235	97,480
1910	318,676	82,464	407,140	70,554	3,057	8,744	15,879	98,234
1909	273,137	47,426	320,563	63,838	57	5,574	5,676	75,145
1908	205,981	37,030	243,011	45,521	.....	7,357	1,206	54,084
1907	148,628	26,839	175,467	21,492	.....	1,968	916	24,376
1906	110,383	19,040	129,423	21,500	.....	2,302	1,207	25,009
1905	97,784	22,575	120,359	23,500	.....	471	78	24,049
1904	90,438	17,454	107,892	17,050	.....	632	10	17,692
1903	97,985	10,250	108,235	10,235	.....	.....	.....	10,235
1902	85,213	11,391	96,604	11,970	.....	.....	.....	11,970
1901	52,462	13,163	65,625	6,500	.....	.....	.....	6,500
1900	26,221	3,887	30,108	.....	.....	.....	.....	.....

Incorporated March 27, 1882.				BALTIMORE LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	937,980	129,716	1,067,696	242,217	4,000	32,330	93,669	372,216
1913	898,112	117,095	1,015,207	232,341	1,500	24,909	85,511	344,261
1912	855,417	100,556	955,973	211,459	1,525	16,371	90,011	319,366
1911	788,326	88,340	876,666	195,765	3,100	8,475	94,108	301,448
1910	738,813	79,731	818,544	180,912	2,525	6,610	93,780	283,827

d Including sick benefits.

ANCE COMPANY, GALVESTON, TEX.

Incorporated February, 1905.
Commenced Business March 16, 1905.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
	\$		\$		\$	\$	\$	\$
909,654	1,425,441	b 105,679	b 13,522,258	b 261,865	b 34,290,578	3,059,392	2,173,940	885,452
		4,786	5,886,445	14,616	18,218,742			
898,098	1,477,753	b 129,861	b 18,044,122	b 230,367	b 31,499,194	2,540,555	1,744,599	795,956
		6,433	5,250,177	12,440	14,887,179			
630,502	954,188	b 90,486	b 12,034,628	b 168,046	b 22,365,201	1,846,182	1,311,485	534,697
		3,584	3,590,675	8,559	12,194,929			
557,748	780,732	b 81,716	b 11,188,984	b 137,447	b 19,029,288	1,384,127	983,774	400,353
		2,270	2,661,380	6,283	10,338,487			
508,263	806,331	b 43,858	b 5,282,459	b 90,866	b 12,481,273	1,053,059	786,530	266,529
		1,909	2,965,872	5,163	9,528,623			
524,779	774,618	b 63,158	b 4,399,615	b 68,729	b 9,568,976	766,495	579,107	187,388
		2,273	3,187,204	5,097	9,316,957			
469,193	589,665	b 50,695	b 9,095,597	b 48,456	b 8,167,769	425,726	305,211	120,515
		3,117	4,797,000	4,752	9,473,750			
391,240	407,541	b 23,651	b 3,425,285	b 27,223	b 4,303,311	302,958	139,533	163,425
		2,087	3,822,027	2,588	7,130,000			
238,044	289,519	b 43,499	b 4,619,519	b 26,457	b 3,686,043	220,714	62,931	157,783
		1,245	2,928,420	1,311	4,205,500			
78,764	84,595	b 17,226	b 2,928,420	b 9,554	b 1,671,950	145,958	15,181	130,777
		443	1,058,500	388	935,000			

b Industrial business. Reserve at 3½ per cent

COMPANY, WACO, TEXAS,

Incorporated February 1, 1909.
Commenced Business April 2, 1910.

339,884	450,729	1,747	2,908,907	9,294	15,259,562	2,285,214	690,247	1,594,967
431,040	513,105	4,892	8,283,703	10,006	16,677,723	1,967,741	495,942	1,471,799
746,062	813,634	5,538	9,082,455	7,693	12,674,411	1,769,450	324,285	1,445,165
219,669	253,630	2,751	4,363,000	3,403	5,544,706	1,369,389	513,920	855,469
74,730	74,730	997	1,830,206	997	1,830,206	823,258	276,868	546,390

Reserve at 3½ per cent.

COMPANY, RICHMOND, VA.‡

Incorporated February 20, 1900.
Commenced Business May 9, 1900.

253,304	491,533	2,489	4,827,371	14,376	25,373,071	2,639,216	2,162,170	477,046
276,311	515,618	2,911	5,815,062	13,519	24,146,909	2,204,635	1,776,006	428,629
211,131	357,823	6,300	10,653,395	12,466	22,183,829	1,855,827	1,466,491	389,336
160,155	257,635	1,880	3,860,213	6,930	13,370,108	1,107,332	840,734	266,598
137,304	235,538	1,634	3,592,706	5,667	10,905,650	901,363	657,836	243,527
133,714	208,859	p 1,705	p 3,408,178	p 4,764	p 8,921,461	745,756	512,883	232,872
110,229	164,313	2,380	4,372,050	3,884	7,199,119	615,338	388,409	226,929
88,485	112,861	1,450	3,233,569	3,151	5,809,947	519,455	297,844	221,611
38,533	63,542	606	1,037,564	2,217	3,669,366	449,770	233,585	216,185
36,658	60,707	335	523,284	1,866	3,004,737	393,618	174,533	219,085
59,973	77,665	545	813,341	1,894	3,018,453	333,978	127,357	206,621
74,936	85,171	1,062	1,438,312	2,039	3,191,162	284,339	87,478	196,861
64,617	76,587	1,000	1,602,550	1,539	2,608,600	268,357	49,829	218,528
48,750	55,250	736	1,202,807	926	1,632,250	249,795	24,508	225,287
36,496	36,496	576	1,018,250	552	983,250	205,462	6,194	199,268

* Reserve at 4 per cent; new business since 1901 at 3½ per cent. § Formerly South Atlantic; absorbed American National of Lynchburg in 1912. † Change made to paid-for basis.

COMPANY, BALTIMORE, MD.

Commenced Business March 27, 1882.*

383,845	756,061	c 53,886	c 5,600,171	c 167,534	c 16,901,557	2,895,862	2,480,775	415,087
		b 1,168	b 854,276	b 6,196	b 4,850,796			
374,007	718,268	c 53,768	c 5,602,197	c 158,872	c 16,006,819	2,549,324	2,197,910	351,414
		b 1,260	b 873,478	b 5,864	b 4,551,957			
373,834	693,200	c 59,087	c 6,564,693	c 149,807	c 15,049,027	2,284,051	1,924,153	359,898
		b 1,311	b 901,406	b 5,386	b 4,186,664		†	
343,783	645,231	c 56,714	c 6,411,734	c 140,712	c 13,969,563	2,039,928	1,685,722	354,206
		b 1,108	b 763,668	b 4,819	b 3,770,081			
328,852	612,679	c 53,773	c 6,591,553	c 131,499	c 12,947,630	1,800,505	1,467,753	332,752
		b 1,136	b 824,983	b 4,456	b 3,473,841			

* Reorganized under old-line law in 1898. † Reserve on industrial 4 per cent to 1903, 3½ per cent; thereafter, 3 per cent on ordinary. b Ordinary business. c Industrial business.

BALTIMORE LIFE.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1909	696,547	69,376	765,923	154,909	275	4,812	d 88,385	248,381
1908	681,676	57,701	739,377	152,597	1,578	4,786	d 96,878	255,839
1907	662,190	53,192	715,382	133,154	33,335	4,927	d 96,696	268,112
1906	634,088	47,729	681,817	135,279	28,360	2,996	d 91,814	258,449
1905	604,608	39,409	644,217	109,046	38,990	2,825	d 99,397	250,258
1904	592,777	37,243	630,020	108,545	17,650	1,886	d 119,279	247,359
1903	596,472	30,372	626,844	96,731	1,901	1,042	b 123,400	223,074
1902	565,871	26,852	592,723	71,345	.....	1,789	b 127,997	201,131
1901	544,309	30,272	574,581	68,429	.....	1,250	b 141,688	211,367
1900	523,785	24,520	548,305	54,922	.....	1,186	b 140,081	196,189
1899	467,880	19,483	487,363	47,599	.....	d 1,605	b 134,293	183,497
1898	421,496	18,709	440,205	39,897	.....	d 1,524	b 127,314	168,735

a Advance payments returned.

b Sick benefits.

d Including sick benefits.

Capital \$100,000.

BANKERS INTERNATIONAL LIFE

1914	9,493	29,133	38,626	1,360	.....	.....	.....	1,360
1913	6,909	17,008	23,917	1,000	.....	.....	355	1,355
1912	13,464	28,212	41,676	.....	.....	.....	.....	.....
1911	2,421	201,582	204,003	.....	.....	.....	.....	.....

Capital \$100,000.

BANKERS INTERNATIONAL LIFE

1914	4,865	9,441	14,306	.....	.....	.....	.....	.....
1913	5,065	10,144	15,209	.....	.....	.....	.....	.....
1912	4,206	15,649	19,855	.....	.....	.....	.....	.....

Incorporated June 30, 1879.

BANKERS LIFE COM

1914	7,071,362	1,191,022	8,262,384	4,188,145	.....	9,334	65,079	4,262,558
1913	6,232,621	1,007,293	7,239,914	3,985,387	.....	5,752	5,844	3,996,983
1912	5,161,104	889,355	6,050,459	3,755,584	.....	411,083	.....	4,166,667
1911	5,123,839	1,996,821	7,120,660	3,605,689	.....	295,646	.....	3,901,335

Capital, \$100,000.

BANKERS LIFE INSURANCE

1914	1,490,636	380,478	1,871,114	207,174	32,935	69,812	45,749	355,670
1913	1,381,772	315,381	1,697,153	154,951	41,822	66,427	39,651	302,851
1912	1,246,237	246,646	1,492,883	110,472	31,384	57,415	39,026	238,297
1911	1,030,523	212,030	1,242,553	88,233	17,817	59,009	27,661	192,720
1910	978,209	177,949	1,156,158	100,183	16,074	59,058	30,150	205,465
1909	886,385	150,256	1,036,641	108,610	6,810	43,425	9,401	168,246
1908	802,001	121,365	923,366	75,783	1,989	31,630	5,923	115,325
1907	701,807	92,778	794,585	75,233	5,019	30,937	4,225	115,414
1906	628,294	67,302	695,596	62,233	1,444	21,300	6,127	91,104
1905	562,068	54,058	617,026	50,183	2,674	20,284	2,516	75,657
1904	471,796	38,732	510,528	47,383	1,000	14,580	1,251	64,214
1903	366,394	25,927	392,321	51,843	.....	8,271	735	60,849
1902	271,401	19,323	290,724	28,507	392	5,806	231	34,936
1901	192,694	14,501	207,195	23,839	2,799	3,944	1,219	31,801
1900	137,627	21,453	159,080	38,362	.....	2,597	67	41,026
1899	106,448	12,597	119,045	13,100	.....	2,946	60	15,806
1898	80,604	11,133	91,737	10,932	.....	5,353	60	16,345
1897	76,543	9,936	86,479	8,100	.....	6,724	60	14,884
1896	46,807	9,378	56,185	1,162	.....	5,985	.....	7,141
1895	42,372	8,876	51,248	3,500	.....	6,701	.....	10,205

BALTIMORE—Continued.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
311,070	559,451	c 48,782	c 5,805,309	c 121,587	c 11,472,183	1,608,571	1,255,779	352,792
		b 1,204	b 853,590	b 4,098	b 3,160,533			
311,562	567,401	c 48,037	c 5,619,650	c 116,525	c 10,584,914	1,398,182	1,088,221	309,961
		b 1,126	b 744,482	b 3,633	b 2,745,148			
290,859	558,971	c 41,117	c 4,922,577	c 111,922	c 9,947,906	1,189,928	928,059	261,869
		b 1,180	b 754,355	b 3,297	b 2,468,213			
292,361	550,810	c 46,726	c 4,837,595	c 109,767	c 9,094,487	1,084,307	812,108	272,199
		b 1,260	b 798,401	b 2,759	b 2,108,806			280,846
292,609	542,867	c 49,638	c 5,058,851	c 106,090	c 8,482,322	966,273	685,427	
		b 1,189	b 804,620	b 2,253	b 1,786,866			
284,319	531,678	c 46,378	c 4,548,840	c 103,905	c 7,977,954	864,959	606,285	258,674
		b 1,076	b 723,955	b 1,854	b 1,477,649			
285,492	508,566	c 55,678	c 4,969,152	c 105,587	c 7,770,477	755,099	514,069	241,030
		783	601,542	1,385	1,139,293			
294,966	496,097	c 62,281	c 5,723,117	c 100,292	c 7,133,760	643,842	414,812	229,030
		677	524,034	1,028	826,034			
287,240	498,607	c 81,998	c 5,774,038	c 100,714	c 6,599,913	546,638	331,875	214,763
		528	398,000	656	506,000			
279,727	475,916	c 77,804	c 5,354,140	c 92,310	c 5,642,853	470,361	271,826	198,536
		376	272,500	304	262,500			
249,539	433,036	c 72,666	c 4,524,350	c 86,061	c 5,038,963	395,415	222,883	172,532
		204	121,000	190	112,000			
224,905	393,640	c 73,851	c 4,451,355	c 76,974	c 4,251,905	335,726	183,109	152,617

† Reserve on industrial 4 per cent to 1908, 8½ per cent; thereafter, 8 per cent on ordinary.

b Ordinary business. c Industrial business.

Incorporated May 9, 1910.					Commenced Business October 26, 1911.			
ASSURANCE CO., DENVER, COL.								
41,779	43,139	.....	496,550	.....	266,300	224,070	44,390	179,680
34,596	35,951	639	180,626	512	271,587	220,020	44,686	175,334
82,315	82,315	240	358,417	253	397,187	262,633	25,213	237,420
16,706	16,706	21	64,770	21	64,770	183,670	15,585	168,085

Reserve 3½ per cent.

INSURANCE COMPANY, AUSTIN, TEX.					Incorporated October 31, 1911. Commenced Business March 16, 1912.			
13,961	13,961	.....	52,000	.....	176,000	111,607	7,416	104,191
13,891	13,891	39	63,000	104	173,000	110,098	5,926	104,172
12,948	12,948	88	149,000	88	149,000	108,263	5,276	102,987

Reserve at 3½ per cent.

PANY, DES MOINES, IA.									Commenced Business Sept. 2, 1879.* Reorganized October 31, 1911.	
1,340,989	5,603,547	18,418	43,347,695	194,568	406,026,266	25,193,077	24,153,833	1,039,244		
1,593,137	5,500,120	24,950	60,908,534	208,858	430,822,034	22,223,227	21,608,814	614,413		
752,701	4,919,368	8,131	19,199,550	226,999	457,020,500	19,592,816	19,085,328	597,488		
1,211,277	5,112,612	35,391	70,954,500	245,216	490,604,500	17,138,236	16,786,021	352,215		

* Reorganized as legal reserve company Oct. 31, 1911.

Reserve at 3½ per cent.

COMPANY, LINCOLN, NEB.										Incorporated April 6, 1887. Commenced Business May 6, 1887.									
------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

355,790	711,460	5,056	7,845,378	30,276	46,874,795	8,041,189	5,690,117	2,351,072
350,263	653,114	5,380	8,295,168	27,623	42,939,430	6,866,869	4,907,035	1,959,834
358,850	597,147	5,673	9,267,122	24,348	38,022,412	5,818,156	4,216,154	1,602,042
299,166	451,916	3,293	5,310,409	20,381	31,596,791	4,909,422	3,556,754	1,352,668
266,769	472,234	3,643	5,864,395	19,184	29,657,949	4,128,473	3,054,002	1,073,871
248,599	416,845	3,685	5,894,458	17,637	27,036,081	3,446,342	2,588,405	857,937
225,287	340,612	3,452	5,120,184	15,768	23,922,074	2,813,039	2,136,585	676,454
214,206	329,620	3,425	5,018,795	14,390	21,796,330	2,221,354	1,745,713	475,641
195,197	286,301	3,179	4,414,256	12,652	19,295,797	1,749,064	1,353,029	396,035
200,177	275,834	3,615	5,188,386	11,340	17,466,090	1,327,180	1,025,322	301,838
184,409	248,623	3,719	5,461,302	9,480	14,910,277	1,004,774	766,278	238,496
150,945	211,794	2,807	4,296,322	7,077	11,594,847	739,820	576,572	194,248
127,466	162,402	2,091	3,591,918	5,205	8,970,347	548,815	406,703	142,112
92,514	124,315	1,579	2,573,184	3,794	6,466,862	408,640	294,146	114,494
83,086	124,112	1,258	2,208,660	2,857	5,037,203	327,488	210,498	116,990
71,991	87,797	963	1,703,491	2,145	3,912,616	288,528	183,967	104,561
55,057	71,402	749	1,477,772	1,673	3,109,698	252,092	141,545	110,547
49,944	64,828	692	1,290,393	1,418	2,570,270	229,894	110,999	118,895
34,874	42,021	547	1,059,201	1,163	2,119,107	199,378	95,150	104,228
20,517	30,718	395	720,936	1,081	1,912,906	187,568	83,041	104,527

* Reserve at 4 per cent.

Capital, \$100,000.
Organized March 25, 1897.

BANKERS RESERVE LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,225,126	236,278	1,461,404	134,604	\$ 3,250	136,426	137,151	411,521
1913	1,180,270	197,751	1,378,021	179,875	.....	107,540	130,679	418,094
1912	1,122,641	167,567	1,290,208	135,600	.....	117,057	120,406	373,063
1911	1,042,696	137,149	1,179,845	104,500	.....	76,453	108,609	289,562
1910	978,871	111,432	1,090,308	107,387	.....	60,672	98,028	266,087
1909	940,611	82,520	1,023,131	85,992	.....	46,116	81,787	213,895
1908	822,234	59,955	882,193	77,750	.....	51,106	64,582	193,438
1907	691,444	41,229	732,673	58,850	.....	25,827	50,444	135,121
1906	543,147	30,146	573,293	43,500	.....	22,341	37,576	103,417
1905	405,269	19,635	424,904	41,000	.....	22,241	27,383	90,624
1904	326,584	9,433	336,017	25,250	.....	7,442	19,834	52,526
1903	239,425	4,986	244,411	5,500	.....	3,230	13,546	22,276

Capital, \$200,000.

BANK SAVINGS LIFE INSURANCE

1914	178,230	30,092	208,322	19,990	.....	9,606	.....	29,596
1913	147,547	25,673	173,220	17,240	.....	4,549	.....	21,789
1912	126,979	23,514	150,493	10,500	.....	2,776	.....	13,276
1911	74,699	19,066	94,665	4,000	.....	1,290	.....	5,290
1910	61,448	14,100	75,548	7,500	.....	.....	.....	7,500
1909	31,851	88,063	119,914	.....	.....	.....	.....	.....

Capital, \$50,000.

BEACON LIFE INSURANCE

1914	13,711	60,420	87,576	1,343	.....	.....	.....	1,343
1913	3,421	107,878	111,299	.....	.....	.....	.....	.....

Capital, \$200,000.

BENEFICIAL LIFE INSURANCE COM

1914	418,526	62,686	481,212	51,057	\$ 465	13,618	10,104	75,244
1913	322,740	53,445	376,185	33,788	\$ 233	9,107	8,646	51,774
1912	271,658	77,390	349,048	22,951	.....	9,730	4,557	37,238
1911	207,896	32,466	240,362	24,404	.....	4,977	2,379	31,760
1910	201,409	25,740	227,149	13,594	.....	2,131	13	15,738
1909	159,422	14,841	174,263	11,800	.....	1,203	.....	13,003
1908	108,085	13,353	121,438	17,201	.....	.....	.....	17,201
1907	85,935	7,023	92,958	8,201	.....	.....	.....	8,201
1906	58,032	4,838	62,870	6,201	.....	.....	.....	6,201
1905	26,359	6,875	33,234	6,201	.....	.....	.....	1,201

Incorporated May, 1851.

BERKSHIRE LIFE INSURANCE

1914	2,662,065	1,075,545	3,737,610	1,228,664	166,545	709,775	411,392	2,516,376
1913	2,587,094	1,009,706	3,596,800	890,518	209,540	472,997	348,397	1,921,452
1912	2,477,974	973,366	3,451,340	967,767	237,476	513,451	346,060	2,064,754
1911	2,405,368	910,184	3,315,552	908,224	196,560	439,595	320,578	1,864,887
1910	2,387,150	887,930	3,275,080	846,306	213,590	494,744	354,013	1,908,653
1909	2,336,116	996,604	3,332,720	904,313	221,997	461,311	309,938	1,897,559
1908	2,251,644	847,189	3,098,833	762,275	186,859	428,354	269,655	1,647,143
1907	2,503,836	771,291	3,275,127	784,243	117,929	562,431	343,060	1,879,665
1906	2,507,447	729,971	3,237,418	771,981	129,540	444,407	333,117	1,679,043
1905	2,497,369	651,476	3,148,845	885,614	149,171	426,652	350,860	1,812,297

COMPANY, OMAHA, NEB.

Commenced Business 1897.
Reincorporated 1903.

Expenses, Etc.	Total Disburse- ments.	New Business		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
341,815	753,336	3,116	5,215,154	16,926	33,347,481	5,012,809	4,015,519	997,290
352,992	771,086	3,246	5,335,369	15,764	32,039,909	4,292,750	3,492,463	800,287
351,631	724,694	3,279	5,565,119	14,182	30,267,352	3,702,216	2,962,168	740,048
337,940	627,502	2,866	5,233,223	12,453	28,118,915	3,147,872	2,491,909	655,963
284,407	550,494	2,305	4,482,725	11,174	26,351,700	2,601,542	2,058,379	543,163
327,737	541,632	2,751	6,057,750	10,327	25,248,642	2,057,899	1,615,405	442,494
327,125	520,563	2,546	6,109,750	8,743	21,895,256	1,566,344	1,177,004	389,340
275,786	410,907	2,474	5,889,250	7,453	18,762,303	1,101,949	885,356	216,593
217,610	321,027	2,049	4,908,000	5,781	14,703,222	773,460	614,806	158,654
160,929	251,553	1,440	3,466,000	4,335	11,348,555	519,775	432,400	87,375
148,299	200,825	1,373	3,398,500	3,460	9,350,750	344,504	301,247	43,257
117,110	139,386	984	2,472,000	2,435	6,911,500	205,898	181,727	24,171

Reserve at 3½ and 4 per cent.

COMPANY, TOPEKA, KAN.

Incorporated Jan. 5, 1909.

Commenced Business Feb. 1, 1909.

82,173	111,769	1,329	2,308,328	3,498	6,141,944	546,472	267,012	279,460
79,466	101,255	1,248	2,092,246	2,911	5,017,574	447,095	182,794	182,301
86,355	99,631	1,359	2,232,338	2,201	4,007,716	372,952	112,177	260,775
57,990	63,280	537	1,165,771	1,143	2,415,697	325,385	61,868	263,517
58,696	66,196	670	1,429,049	948	2,008,521	293,372	32,382	260,990
47,547	47,547	467	1,301,774	467	1,301,774	279,467	9,109	270,358

Reserve at 3½ per cent.

COMPANY, INDIANAPOLIS, IND.

Incorporated June, 1913.

Commenced Business Nov. 15, 1913.

.....	70,856	.....	.....	.....	129,369	.....	.....	.....
6,274	6,274	39	87,000	39	87,000	155,025	1,309	153,716

Reserve at 3½ per cent.

PANY, SALT LAKE CITY, UTAH.

Incorporated May 10, 1905.

Commenced Business June 1, 1905.

207,792	283,036	4,183	5,800,509	11,510	15,019,038	1,182,522	732,354	450,168
163,534	215,308	3,568	5,024,738	9,190	11,768,398	951,970	524,874	427,096
		b 4,940	b 733,049	b 6,564	b 937,346			
163,540	200,778	2,227	2,940,710	6,771	8,142,385	781,124	411,531	369,593
		b 3,995	b 546,047	b 4,007	b 5,554,081			
93,107	124,867	1,563	1,673,994	5,319	6,225,534	528,913	299,953	228,960
		b 1,419	b 210,756	b 1,143	b 173,870			
94,398	110,136	1,554	1,886,831	4,773	5,666,596	414,225	211,523	202,702
80,725	93,728	1,946	2,274,550	4,112	4,843,380	303,876	140,675	163,201
60,096	77,297	1,305	1,526,050	2,792	3,303,050	215,209	85,903	129,303
46,690	54,891	1,088	1,320,300	2,018	2,422,300	169,796	51,071	118,725
42,786	48,987	1,026	1,223,500	1,422	1,671,500	128,616	25,150	103,466
21,054	22,255	642	754,500	640	752,500	112,314	11,272	101,042

b Industrial business.

Reserve at 3½ per cent.

COMPANY, PITTSFIELD, MASS.

Commenced Business September 4, 1851.

588,346	3,104,722	2,458	6,552,859	31,179	75,903,794	22,396,621	20,330,351	2,066,270
568,058	2,489,510	2,769	7,632,283	30,365	74,204,344	21,827,069	19,637,775	2,189,294
578,847	2,643,601	2,287	6,113,861	28,917	70,083,807	20,426,621	18,812,223	1,614,398
534,427	2,399,314	2,077	5,542,204	27,881	67,826,316	19,792,633	18,076,899	1,715,734
489,103	2,397,756	1,676	4,168,446	26,898	65,588,993	18,876,301	17,385,644	1,490,657
505,719	2,403,278	1,584	4,056,132	26,378	64,877,270	18,140,377	16,653,132	1,487,245
470,370	2,117,513	1,425	3,222,701	25,982	64,279,595	17,219,988	16,006,855	1,213,133
441,218	2,248,881	1,338	3,454,524	25,947	64,910,790	16,237,240	15,387,609	849,631
504,948	2,183,993	1,981	4,972,249	25,766	65,110,667	15,580,860	14,510,308	1,070,552
504,081	2,316,378	2,402	5,604,428	25,376	64,578,465	14,686,923	13,592,977	1,093,946

* Reserve at 4 per cent; new business 1901-7 at 3½ per cent. since 1907 at 3 per cent. † Change made to paid-for basis.

BERKSHIRE LIFE INSURANCE,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1904	2,424,998	629,962	3,054,960	599,852	141,380	460,890	340,344	1,542,466
1903	2,310,438	588,172	2,898,610	625,215	171,933	376,553	289,357	1,463,058
1902	2,278,409	505,059	2,783,468	676,027	128,500	394,142	347,074	1,545,743
1901	2,173,932	482,152	2,656,084	723,182	75,374	377,675	311,421	1,487,652
1900	2,096,685	424,884	2,521,569	545,313	69,561	337,622	320,174	1,272,676
1899	1,913,570	390,314	2,303,884	577,922	83,407	338,451	270,085	1,269,865
1898	1,798,257	372,939	2,171,196	571,477	104,346	346,927	243,836	1,266,586
1897	1,780,124	348,437	2,128,561	453,646	50,239	357,537	298,930	1,160,352
1896	1,667,911	346,921	2,014,832	405,947	65,823	393,401	261,758	1,126,929
1895	1,573,215	334,390	1,907,605	386,524	109,938	285,629	237,768	1,019,859

Capital, \$105,100.

BOSTON MUTUAL LIFE INSURANCE

1914	821,531	115,896	937,427	222,130	3,795	75,079	34,416	335,420
1913	794,379	100,162	894,541	229,281	500	62,277	27,365	319,423
1912	738,212	86,698	824,910	196,819	13,100	49,516	26,363	285,798
1911	691,237	65,786	757,023	190,084	7,853	37,992	18,041	253,971
1910	655,052	103,203	758,255	211,312	1,000	31,835	14,204	258,351
1909	625,483	34,521	660,004	199,268	1,000	31,694	9,093	241,055
1908	577,895	30,644	608,540	197,600	.....	18,439	6,537	222,576
1907	528,933	37,501	566,434	158,935	.....	48,760	5,608	213,303
1906	395,993	17,403	413,396	104,869	.....	28,339	2,720	135,928
1905	289,462	44,995	334,457	84,482	.....	11,495	3,283	99,260
1904	218,860	113,872	332,732	60,805	.....	20,839	1,336	84,980
1903	216,566	9,258	225,824	50,945	.....	8,311	1,029	60,285
1902	225,975	1,004	226,979	61,073	.....	5,683	1,149	67,905
1901	111,589	1,815	113,404	35,536	.....	759	1,260	37,555
1900	62,331	400	62,731	28,953	.....	1,003	789	30,787
1899	61,901	1,450	63,351	42,250	.....	1,837	.....	44,045

Capital, \$200,000.

CALIFORNIA STANDARD LIFE INSUR

Capital, \$500,000.

CALIFORNIA STATE LIFE INSUR

1914	503,625	66,160	569,785	17,000	.....	11,647	43,579	72,226
1913	386,555	49,016	435,571	29,059	h 89	6,764	39,081	74,993
1912	330,614	28,419	359,033	11,000	.....	.....	.....	11,000

s Coupon reductions. h Health claims.

Capital, \$100,000.

CAPITOL LIFE INSURANCE

1914	556,554	97,626	654,180	62,364	.....	40,312	37,661	140,337
1913	515,339	82,696	598,035	103,021	.....	54,754	30,446	188,221
1912	452,925	71,396	524,321	77,344	.....	42,504	22,383	142,231
1911	412,078	56,340	468,418	72,569	.....	39,192	13,369	125,130
1910	382,513	38,073	420,586	26,000	.....	27,599	5,281	58,880
1909	336,047	28,726	364,773	16,479	.....	33,144	1,956	51,579
1908	272,436	21,043	293,479	33,500	.....	45	627	34,172
1907	293,573	29,482	323,055	30,465	.....	.....	.....	30,465
1906	142,278	17,562	159,840	10,000	.....	.....	.....	10,000
1905	65,036	60,538	125,574	.....	.....	.....	.....	.....

PITTSFIELD, MASS.—Continued.

Expenses, Etc.	Total Disbursements.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
491,052	2,033,518	2,466	6,756,511	24,671	62,904,722	13,784,253	12,742,794	1,041,459
476,643	1,939,701	2,358	6,466,367	23,842	60,766,778	12,693,704	11,844,765	848,939
463,293	2,009,036	2,600	6,995,174	23,004	58,448,429	11,831,275	11,029,353	801,922
459,874	1,947,526	2,495	6,438,642	21,996	55,910,896	11,019,937	10,108,878	821,059
452,652	1,725,322	3,338	8,066,576	21,240	54,000,676	10,216,039	9,415,581	800,458
416,474	1,686,339	3,041	7,293,207	19,587	50,105,388	9,374,118	8,576,337	797,781
394,678	1,661,264	2,914	6,997,119	18,398	47,305,857	8,711,091	7,889,707	821,384
380,990	1,541,342	2,895	7,466,419	17,538	45,538,521	8,149,600	7,367,107	782,493
380,047	1,506,976	3,084	7,585,873	16,706	43,268,435	7,508,053	6,752,758	755,295
369,602	1,389,461	3,457	8,766,381	15,913	41,599,558	6,964,497	6,254,510	709,987

COMPANY, BOSTON, MASS.

Incorporated Aug. 18, 1891.

Commenced Business Feb. 15, 1892.*

320,026	655,446	1,292 021,683	1,057,214 0 3,763,654	8,152 066,583	7,366,197 011,844,345	2,430,104	2,239,288	190,821
314,806	634,229	1,633 0 23,321	1,349,700 0 4,116,995	8,178 062,895	7,367,813 0 11,410,733	2,086,210	1,968,828	117,382
281,419	567,217	1,402 0 19,893	1,259,429 0 3,634,390	7,805 0 57,477	7,073,615 0 10,624,409	1,858,899	1,713,150	145,749
257,521	511,492	1,570 018,814	1,426,144 03,503,941	7,674 053,679	6,962,866 010,044,827	1,506,849	1,470,040	36,809
260,222	518,573	1,642 021,207	1,317,681 03,957,257	7,442 048,926	6,668,685 09,212,427	1,263,125	1,231,423	31,702
243,229	484,284	2,928 030,491	2,043,002 06,094,915	7,357 044,470	6,623,867 08,536,472	1,024,551	1,005,401	19,150
223,608	446,184	2,996 040,463	2,193,560 08,372,524	6,880 044,887	6,321,821 08,728,350	835,254	803,006	32,248
212,088	425,391	4,311 058,114	2,464,391 011,553,007	6,571 041,957	5,978,440 08,104,783	659,998	624,497	35,501
169,139	305,067	3,144 047,349	2,898,207 09,532,580	5,531 032,714	5,779,861 06,173,949	526,992	485,394	41,598
179,281	278,541	2,220 041,546	1,897,936 09,423,808	4,676 021,580	4,855,097 04,349,881	387,979	352,408	35,571
189,431	274,411	719 014,371	609,716 03,025,518	3,523 010,609	3,876,244 02,187,680	330,890	282,963	47,927
157,223	217,508	739 08,979	601,735 01,846,003	3,673 07,658	4,282,883 01,578,767	275,479	233,831	41,647
90,035	157,940	7,921	2,449,207	3,895	4,318,672	171,199	163,597	7,602
75,023	112,578	7,444	3,671,789	6,096	5,158,767	81,206	59,702	21,504
75,691	66,436	1,093	1,131,052	2,081	2,954,352	79,109	41,052	38,057
19,381	63,468	711	949,500	1,776	2,838,800	79,307	40,402	38,905

* Reorganized in 1899.

† Reserve at 4 per cent; new business since 1900 at 3½ per cent.

o Industrial business.

ANCE CO., SAN FRANCISCO, CAL.

Commenced Business 1915.

ANCE COMPANY, SACRAMENTO, CAL.

Incorporated December 3, 1911.

Commenced business January 3, 1912.

262,169	334,395	2,440	6,115,884	4,428	13,059,379	1,222,413	421,932	800,481
210,391	285,384	1,719	4,129,722	3,070	10,000,467	976,639	230,577	746,062
344,018	355,018	1,984	7,916,000	1,984	7,916,000	806,584	55,396	751,188

Reserve at 3½ per cent.

COMPANY, DENVER, COLO.

Incorporated July 1, 1905.

Commenced Business July 25, 1905.

240,837	381,174	2,924	4,768,566	9,623	16,050,310	1,587,814	1,357,665	230,149
252,889	441,110	3,221	4,830,763	8,613	14,309,071	1,302,671	1,085,324	217,347
209,450	351,681	2,718	3,930,469	7,158	12,219,961	1,128,048	912,010	216,029
205,464	330,594	2,382	3,345,887	6,251	11,104,822	962,234	746,308	215,926
193,766	252,646	2,272	3,429,623	5,217	10,018,291	824,917	582,695	242,222
177,967	229,546	1,879	3,032,257	3,978	8,429,921	655,829	419,328	236,501
171,809	205,981	1,541	2,651,792	3,249	7,735,320	527,934	299,123	228,811
211,370	241,835	1,964	4,927,244	2,896	7,960,579	395,360	171,648	223,712
132,922	142,922	1,140	3,109,250	1,461	4,562,750	348,070	58,414	289,656
59,938	59,938	388	1,689,500	373	1,636,500	310,187	9,925	300,262

Reserve at 3½ per cent.

Capital, \$75,000.				CAROLINA LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	315,885	27,152	343,037	28,092	⌘ 87,360	.....	.....	115,452
1913	264,151	10,591	274,742	17,930	⌘ 68,287	45	.....	86,262
1912	213,632	6,109	219,741	12,616	⌘ 55,759	.....	.....	68,375

⌘ Sick benefits.

Capital, \$50,000.				CEDAR RAPIDS LIFE INSURANCE				
1914	136,225	15,985	152,210	11,500	.....	6,160	2,952	20,612
1913	113,867	12,990	126,857	13,069	.....	4,173	2,594	19,836
1912	93,943	10,629	104,572	10,068	.....	1,702	2,255	14,025
1911	80,043	7,494	87,537	.....	.....	1,536	1,709	3,245
1910	70,010	4,220	74,230	3,500	.....	263	1,053	4,816
1909	60,177	11,944	72,121	2,000	.....	295	517	2,812
1908	37,031	2,775	39,806	3,000	.....	.....	196	3,196
1907	20,703	2,756	23,459	.....	.....	.....	.....	.....
1906	3,289	26,327	29,616	.....	.....	.....	.....	.....

Capital, \$100,000.				CENTRAL LIFE ASSURANCE SOCIETY OF				
1914	1,119,074	186,872	1,305,946	125,409	18,982	67,755	11,190	223,336
1913	978,366	146,004	1,124,370	98,775	47,000	58,742	14,984	219,501
1912	807,778	134,228	942,006	78,380	67,451	58,749	15,950	220,530
1911	640,699	106,476	747,175	40,518	51,640	44,061	12,128	148,347
1910	576,877	94,774	671,651	72,813	74,230	35,878	18,866	201,787
1909	513,705	71,391	585,096	30,610	19,634	21,522	5,653	77,419
1908	428,284	63,147	491,431	54,969	12,599	18,828	2,835	89,231
1907	380,870	40,821	421,691	36,307	16,555	13,505	3,188	69,555
1906	350,343	33,388	383,731	41,312	9,000	20,833	2,041	73,189
1905	307,277	21,463	328,740	19,150	.....	12,842	2,740	34,732
1904	213,121	57,055	270,176	25,585	.....	7,687	.....	33,272
1903	150,649	9,509	160,158	13,945	.....	1,824	.....	15,769
1902	107,754	5,412	113,166	10,700	.....	705	.....	11,405
1901	95,102	3,293	98,395	9,200	.....	26	.....	9,226
1900	60,604	1,419	62,023	150	.....	.....	.....	150
1899	52,969	550	53,519	.....	.....	.....	.....	.....
1898	16,687	284	16,971	.....	.....	.....	.....	.....
1897	9,287	137	9,424	.....	.....	.....	.....	.....
1896	4,419	825	5,244	.....	.....	.....	.....	.....

Capital, \$200,000.				CENTRAL LIFE INSURANCE COM				
1914	413,588	83,515	497,103	49,605	.....	27,345	14,970	91,916
1913	339,558	33,696	373,254	33,512	.....	20,640	11,131	65,283
1912	285,116	102,384	387,500	26,413	.....	19,131	8,612	54,156
1911	210,804	17,476	228,280	16,500	.....	16,648	6,789	39,877
1910	158,378	12,415	170,793	10,500	.....	7,679	4,375	22,554
1909	121,797	17,155	138,952	11,000	.....	4,027	3,146	18,173
1908	102,595	11,414	114,009	7,700	.....	2,753	1,293	11,746
1907	69,978	16,308	86,286	6,000	.....	541	.....	6,541

COMPANY, COLUMBIA, S. C.

Incorporated April 14, 1902.
Commenced Business April 14, 1902.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
195,592	311,044	b 87,975 85	b 4,300,742 93,500	b 63,534 71	b 2,512,880 95,500	112,559	30,110	82,449
195,149	281,411	b 71,592 19	b 2,884,688 34,000	b 61,638 28	b 2,362,921 48,000	103,996	24,164	79,832
157,800	226,175	b 55,193 11	b 1,654,187 16,000	b 43,500 11	b 1,242,128 16,000	74,942	11,062	63,880

Reserve at $3\frac{1}{2}$ per cent. b Industrial business.

COMPANY, CEDAR RAPIDS, IOWA.

Incorporated May 1, 1906.
Commenced Business May 28, 1906.

64,835	85,447	934	1,446,229	3,039	4,612,580	358,807	284,549	74,258
51,418	71,254	784	1,186,910	2,505	3,752,155	287,961	216,707	71,254
41,430	55,455	605	901,150	2,023	3,004,245	229,543	158,539	71,004
42,611	45,856	569	750,970	1,720	2,521,095	181,113	110,400	70,713
32,006	36,822	539	785,935	1,421	2,154,370	136,614	71,017	65,597
47,927	56,739	700	1,023,575	1,221	1,906,085	100,493	40,848	59,645
29,737	32,933	370	637,603	649	1,120,495	49,881	19,410	30,471
22,195	22,195	362	568,669	412	659,669	41,911	5,730	36,181
12,173	12,173	55	96,000	54	95,000	43,279	662	42,617

Reserve at 4 per cent.

THE UNITED STATES, DES MOINES, IA.

Incorporated February 18, 1896.
Commenced Business February 20, 1896.

486,021	709,357	7,081	10,936,762	23,805	36,859,398	3,425,341	2,859,323	566,021
417,429	636,930	6,668	10,420,271	20,556	31,767,241	2,822,702	2,337,406	485,206
350,862	571,392	5,544	8,226,331	16,689	25,849,881	2,320,159	1,896,879	423,280
251,269	399,616	3,597	5,838,274	13,328	20,505,577	1,952,407	1,569,201	383,146
245,703	447,490	3,393	5,391,475	11,773	17,913,602	1,594,162	1,334,811	259,351
225,862	303,281	3,221	5,118,190	10,308	15,413,313	1,360,355	1,166,369	193,986
176,392	265,623	2,867	4,398,830	8,630	12,593,575	1,079,397	919,231	160,166
173,381	242,936	2,478	3,508,344	7,560	10,783,555	849,572	714,653	134,919
192,147	265,333	3,397	5,200,243	7,210	10,576,111	661,430	540,295	121,135
180,949	215,681	3,227	5,086,858	6,021	8,815,246	551,212	430,461	120,751
109,785	143,057	2,538	3,093,967	4,213	5,908,286	411,561	301,734	109,827
77,476	93,245	1,332	1,796,387	3,005	4,363,786	266,296	181,113	85,183
58,406	69,811	988	1,355,250	2,198	3,253,554	173,034	120,837	52,197
48,010	57,236	875	1,146,030	1,578	2,363,054	102,687	76,120	26,567
40,192	40,342	614	1,075,800	1,093	1,863,654	63,482	40,825	22,657
31,739	31,739	390	708,100	739	1,161,000	41,347	22,158	19,189
11,585	11,585	202	315,500	428	556,900	9,574	1,635	7,939
8,114	8,114	149	148,100	331	339,100	4,161	792	3,369
2,540	2,540	252	256,000	252	256,000	2,972	1,156	1,816

Reserve at $3\frac{1}{2}$ and 4 per cent.

PANY OF ILLINOIS, OTTAWA, ILL.

Incorporated April, 1907.
Commenced Business April 12, 1907.

164,312	256,228	2,656	3,986,488	7,993	12,214,279	1,101,908	783,320	318,588
127,308	192,591	2,196	3,423,390	6,673	10,184,641	874,340	588,109	286,231
221,784	175,240	2,496	3,561,284	5,562	8,327,251	694,898	426,405	268,493
97,999	137,806	1,931	2,546,630	4,136	6,269,130	430,780	289,260	140,854
79,952	102,506	1,232	1,886,675	2,998	5,037,112	336,413	199,677	136,736
67,335	85,508	960	1,513,812	2,106	3,739,987	260,204	131,121	127,934
56,407	68,153	816	1,537,375	1,527	3,026,500	198,137	84,022	114,115
27,751	34,292	1,833	4,240,000	1,109	2,370,250	148,582	43,807	104,775

Reserve at $3\frac{1}{2}$ per cent.

Incorporated Nov. 26, 1906.

CENTRAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	111,646	19,329	138,975	11,578	.....	9,615	5,309	26,502
1913	120,470	13,808	134,278	7,500	.....	5,601	4,787	17,888
1912	123,717	12,240	135,957	9,500	.....	10,562	4,047	24,109
1911	95,714	10,478	106,192	9,000	.....	6,409	3,788	19,197
1910	98,088	7,683	105,771	7,081	.....	5,666	2,933	15,740
1909	92,118	5,304	97,422	10,500	.....	2,980	1,745	15,225
1908	108,646	21,212	129,858	10,500	.....	1,704	.....	12,204
1907	48,548	4,385	52,933	.....	.....	.....	.....	.....

Capital \$170,643.

CENTRAL LIFE INSURANCE

1914	181,515	43,415	224,930	3,625	.....	.....	79	3,704
1913	93,066	30,428	123,494	.....	.....	.....	200	200
1912	10,745	80,134	90,879	2,500	.....	.....	.....	2,500
1911	.....	17,039	17,039	.....	.....	.....	.....	.....

Capital, \$100,000.

CENTRAL NATIONAL LIFE

1914	277,260	32,706	309,966	24,021	h 700	2,820	46,408	74,039
1913	217,325	4,575	222,800	16,976	.....	1,222	113	18,311

h Health and disability benefits.

Capital, \$100,000.

CENTRAL STATES LIFE INSURANCE

1914	32,090	6,688	38,778	5,429	h 9	785	492	6,715
1913	28,084	5,939	34,023	3,210	.....	176	416	3,802
1912	17,969	5,522	23,491	.....	.....	171	273	444
1911	11,863	4,439	16,302	409	.....	.....	145	554
1910	5,912	2,612	8,524	1,000	.....	.....	.....	1,000
1909	2,475	737	3,212	.....	.....	.....	.....	.....

h Disability claims.

Capital, \$390,000.

CENTRAL STATES LIFE

1914	177,181	301,928	479,109	24,500	.....	3,788	3,213	31,501
1913	176,544	25,280	201,824	25,000	.....	3,423	2,480	30,903
1912	147,846	21,776	169,622	11,125	.....	411	966	12,502
1911	78,969	20,071	99,040	3,000	.....	.....	11	3,011
1910	.....	271,187	271,187	.....	.....	.....	.....	.....

Capital, \$100,000.

CHEROKEE LIFE INSURANCE

1914	221,066	19,188	240,254	28,167	h 25	4,064	.....	32,256
1913	275,700	71,352	347,052	69,194	h 5,778	2,084	.....	77,056
1912	238,100	1,048,944	1,287,044	107,879	h 3,790	79	.....	111,748
1911	47,205	582,559	629,764	22,842	.....	.....	.....	22,842

h Health and disability claims.

COMPANY, FORT SCOTT, KAN.

Commenced Business April 1, 1907.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
44,281	70,783	306	423,719	2,015	3,278,603	374,578	311,319	63,259
45,517	63,405	397	607,570	2,013	3,348,430	305,651	256,453	49,198
63,222	87,331	867	1,181,000	2,101	3,397,735	230,890	196,332	34,558
40,424	59,621	324	462,750	1,485	2,661,416	181,504	152,871	28,633
43,586	59,326	538	729,080	1,531	2,761,256	169,139	120,925	48,214
44,646	59,871	517	802,500	1,340	2,645,200	156,125	83,454	72,671
86,916	99,120	1,104	2,472,675	1,460	3,248,425	151,930	48,737	103,193
39,661	39,661	666	1,471,000	630	1,392,250	111,608	10,426	101,182

* \$31,600 guaranty capital retired in 1909, \$36,700 in 1910, and \$31,700 in 1911. Reserve at 3½ per cent.

COMPANY, LEXINGTON, KY.

Incorporated 1911.

Commenced Business December 30, 1911.

134,137	137,841	2,891	13,735,030	3,138	15,919,470	271,899	131,429	140,470
132,262	132,462	3,353	13,019,230	3,188	12,425,940	479,397	102,389	377,008
59,751	62,251	207	604,000	190	575,000	180,482	8,218	172,264
575	575	.....	.....	.....	.....	115,621	.....	115,621

Reserve at 3½ per cent.

ANCE COMPANY, LINCOLN, NEB.

Incorporated Nov. 30, 1907.

Commenced Business April 20, 1908.

136,173	210,212	2,474	3,997,020	5,492	8,697,669	367,505	255,285	112,220
120,314	138,625	2,319	4,471,460	4,277	6,702,850	163,319	113,231	50,088

Reserve at 4 per cent.

COMPANY, CRAWFORDSVILLE, IND.

Incorporated June 8, 1909.

Commenced Business June 29, 1909.

23,729	30,444	336	438,762	928	1,225,923	121,520	43,308	88,210
21,168	24,970	413	482,950	769	1,027,372	114,140	26,184	87,956
14,663	15,107	369	322,431	572	710,011	105,576	14,697	90,879
14,613	15,167	201	319,617	317	502,958	88,199	6,603	81,596
10,170	11,170	106	179,250	159	243,250	79,364	2,418	76,946
5,407	5,407	65	81,000	65	81,000	47,500	476	47,024

Reserve at 3½ per cent.

INSURANCE COMPANY, ST. LOUIS, MO.

Incorporated June, 1909.

Commenced Business Jan. 2, 1911.

110,578	142,079	* 3,588	* 5,950,301	6,082	9,544,359	1,074,677	529,945	544,732
119,745	150,648	1,494	2,187,611	3,507	5,108,808	606,141	181,870	424,271
134,130	146,632	2,222	3,074,947	3,080	4,397,447	545,263	94,574	450,689
116,802	119,813	1,527	2,288,500	1,523	2,274,500	511,469	29,191	482,278
6,245	6,245	.....	.....	.....	.....	517,665	2,000	515,665

Reserve at 3½ per cent.

* Including reinsurance.

COMPANY, ROME, GA.

Commenced Business Jan., 1911.

281,021	313,277	3,719	6,991,252	4,504	8,379,752	254,823	119,722	135,101
371,041	448,097	2,617	5,295,000	2,730	5,351,000	317,576	55,807	261,769
1,018,822	1,130,570	.....	.....	* 64,965	* 11,827,212	448,439	142,676	305,763
330,490	353,332	* 49,121	* 7,771,050	* 21,096	* 3,531,387	293,335	41,549	251,786

* Industrial business.

Reserve at 3½ per cent.

Capital, \$460,884.

*CITIZENS NATIONAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	992,081	658,085	1,650,166	222,399	146	123,123	40,636	386,300
1913	643,218	117,961	761,179	108,579	145	63,164	43,727	215,615
1912	575,955	118,671	694,626	124,666	145	71,327	46,699	242,837
1911	557,444	207,229	764,673	86,090	182	139,289	29,818	255,379
1910	351,582	424,086	775,668	31,000	94	36,971	19,478	87,543

* Consolidated with Inter-Southern February 24, 1915; figures for 1914 include both companies.

Capital, \$250,000.

CLEVELAND LIFE INSUR

1914	309,545	43,673	353,218	68,305	1/2 215	11,082	9,423	89,025
1913	247,432	76,510	323,942	35,783	1/2 25	4,750	6,740	47,298
1912	205,407	85,914	291,321	41,000	.....	9,159	5,406	55,565
1911	167,704	19,432	187,136	6,250	.....	5,656	4,459	16,365
1910	128,255	24,035	152,290	27,000	.....	1,872	.....	28,872
1909	120,725	45,000	165,725	10,000	.....	.....	.....	10,000
1908	96,535	12,121	108,656	.....	.....	.....	.....	.....
1907	5,772	63,805	69,577	.....	.....	.....	.....	.....

1/2 Disability claims.

Capital, \$250,000.

COLONIAL LIFE INSURANCE COM

1914	1,111,198	115,155	1,226,353	339,918	2,500	45,009	7,627	395,054
1913	1,051,398	102,501	1,153,899	341,925	1,000	26,555	6,730	376,210
1912	980,499	85,971	1,066,470	296,555	1,000	42,665	7,587	347,807
1911	935,240	135,955	1,071,195	286,473	500	22,876	10,200	320,049
1910	873,522	114,230	987,752	272,434	1,000	21,692	9,507	304,633
1909	824,048	147,255	971,303	259,549	1,500	14,946	9,036	285,031
1908	739,523	114,158	853,681	220,253	1,000	8,449	7,192	236,894
1907	704,235	166,638	870,873	211,185	.....	4,379	5,115	220,679
1906	631,734	161,537	793,271	178,932	.....	2,951	3,585	185,468
1905	547,463	179,443	726,906	141,312	.....	3,053	3,493	147,858
1904	454,807	185,382	640,189	115,554	.....	688	3,069	119,311
1903	364,588	148,255	512,843	86,855	.....	1,224	1,335	89,414
1902	282,093	193,687	475,780	69,871	.....	230	.....	70,101
1901	203,454	166,178	369,632	50,676	.....	263	.....	50,939
1900	152,501	123,497	275,998	39,501	.....	.....	.....	39,501
1899	85,252	124,302	209,554	15,900	.....	.....	.....	15,900
1898	23,626	71,955	95,581	4,221	.....	.....	.....	4,221

COMPANY, ANCHORAGE, KY.

Incorporated May 23, 1910.
Commenced Business May 24, 1910.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	† \$	\$
813,964	1 200,264	6,064	12,158,005	15,529	37,352,226	3,544,662	2,555,119	989,543
444,438	660,053	4,673	8,809,855	9,952	24,775,940	2,491,255	1,922,747	568,508
365,019	607,856	3,518	7,068,623	7,745	20,860,403	2,315,697	1,664,779	650,918
361,759	617,138	1,630	5,637,612	6,279	19,304,650	2,184,440	1,476,115	708,325
585,038	672,581	1,524	2,956,340	f 6,143	f 17,662,668	2,014,097	1,376,971	637,126

f Including reinsurance of Citizens Life.

Reserve at 3½ per cent.

ANCE COMPANY, CLEVELAND, O.

Incorporated Sept. 6, 1906.
Commenced Business Sept. 16, 1907.

123,373	212,398	†2,194	†2,675,472	†7,077	†10,680,772	954,620	672,422	282,198
117,421	164,719	3,479	4,635,936	6,193	10,644,428	808,529	507,212	301,317
123,109	178,674	2,377	3,483,699	4,222	8,008,042	642,015	345,612	296,403
93,227	109,592	1,659	2,664,154	2,958	6,585,280	476,963	241,503	235,460
71,451	100,323	882	1,827,895	1,964	5,140,379	383,961	149,252	234,709
79,786	89,786	727	2,131,000	1,643	4,943,000	322,950	93,570	229,380
92,962	92,962	1,348	4,354,000	1,312	4,181,500	186,089	34,221	151,868
38,685	38,685	94	206,500	94	206,500	157,103	2,232	154,871

Reserve at 3½ per cent.

† Change made to paid-for basis.

PANY OF AMERICA, JERSEY CITY, N. J.

Incorporated Nov. 22, 1897.
Commenced Business Jan. 24, 1898.

561,140	956,194	b 94,368	b 11,844,645	b 208,292	b 25,844,484	2,506,760	2,200,098	306,662
		1,098	835,278	6,080	5,668,260			
547,747	923,957	b 87,237	b 10,979,888	b 196,233	b 24,571,279	2,240,691	1,964,492	276,199
		287	230,228	5,565	5,430,243			
522,608	870,415	b 85,896	b 10,524,875	b 182,765	b 22,316,186	2,012,967	1,739,582	273,385
		304	255,706	5,960	5,786,020			
511,180	831,229	b 73,224	b 8,566,390	b 166,918	b 20,115,059	1,806,969	1,541,881	265,088
		1,892	1,703,900	6,841	6,558,855			
482,728	787,361	b 74,306	b 8,608,296	b 157,603	b 18,853,631	1,555,318	1,293,475	261,843
		1,989	1,742,800	6,344	6,105,100			
493,047	778,078	b 95,047	b 10,672,452	b 152,612	b 17,939,212	1,350,774	1,095,374	255,400
		1,905	1,853,600	5,646	5,491,554			
473,299	710,193	b 95,238	b 10,487,057	b 139,374	b 16,392,759	1,151,677	891,133	260,544
		1,716	1,518,400	4,999	4,776,139			
507,971	728,650	b 95,486	b 10,721,436	b 131,595	b 15,629,430	988,457	725,741	262,716
		1,471	1,343,558	4,513	4,305,240			
475,607	661,075	b 79,515	b 9,282,005	b 110,981	b 13,176,326	846,411	578,359	268,052
		† 1,420	† 1,320,807	† 4,071	† 3,980,757			
473,427	621,285	b 81,300	b 9,206,841	b 101,453	b 11,886,563	709,984	441,052	268,932
		1,719	1,602,098	3,700	3,598,950			
414,806	534,117	b 73,252	b 8,784,984	b 83,690	b 9,781,317	590,366	320,161	270,305
		1,586	1,411,273	3,225	3,039,913			
365,990	455,404	b 60,215	b 7,122,800	b 70,076	b 8,028,103	378,455	219,025	159,430
		1,553	1,402,877	2,743	2,517,715			
353,506	423,607	b 57,644	b 6,454,644	b 55,597	b 6,149,410	314,260	144,117	170,143
		1,527	1,386,271	2,253	2,015,338			
274,703	325,642	b 48,466	b 5,211,301	b 43,520	b 4,668,763	204,975	92,958	112,017
		1,324	1,073,000	1,794	1,513,067			
217,029	256,530	b 39,376	b 4,209,047	b 34,674	b 3,650,629	156,091	49,987	106,104
		1,050	791,567	1,270	1,020,067			
178,426	194,326	b 38,129	b 4,042,526	b 27,697	b 2,854,075	127,775	19,533	108,242
		708	513,500	717	582,000			
89,682	93,903	b 20,297	b 2,719,798	b 10,623	b 1,423,482	101,678	3,728	97,950
		182	202,000	169	188,500			

† Reserve at 4 per cent; new business since 1900 at 3½ per cent.; on ordinary since 1905, 3 per cent. b Industrial policies. † Change made to paid-for basis.

Capital, \$200,000.				COLUMBIA LIFE AND TRUST				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	210,264	42,077	252,341	41,733	.....	13,415	.....	55,148
1913	180,277	38,778	219,055	27,033	59	11,864	.....	38,956
1912	143,039	32,991	176,030	18,154	.....	3,997	.....	22,151
1911	119,567	27,687	147,254	27,000	.....	4,375	.....	31,375
1910	87,161	23,324	110,485	4,000	.....	2,672	.....	6,672
1909	62,714	13,655	76,369	4,000	.....	2,471	.....	6,471
1908	38,192	34,988	73,180	1,000	.....	2,845	.....	3,845
1907	32,766	7,636	40,402	10,000	.....	1,667	73	11,740
1906	20,981	28,488	49,469	.....	.....	.....	.....	.....

Capital, \$181,800.				COLUMBIA LIFE INSURANCE				
1914	212,958	92,997	305,955	47,280	2,086	14,158	9,733	73,257
1913	185,903	47,077	232,980	37,195	2,085	14,837	8,897	63,014
1912	175,182	36,768	211,950	52,198	86	5,538	7,371	65,193
1911	143,865	32,133	175,998	14,700	1,072	13,644	6,688	36,104
1910	141,645	77,280	218,925	15,724	60	18,559	6,194	40,537
1909	125,127	44,860	169,987	14,140	48	10,342	6,381	30,911
1908	113,709	36,657	150,366	25,000	38	17,643	4,654	47,335
1907	139,489	20,693	160,182	25,736	.....	3,675	2,591	32,002
1906	92,259	87,868	180,127	13,900	.....	4,825	2,534	21,259
1905	85,748	16,416	102,164	4,250	.....	3,880	2,181	10,311
1904	27,788	117,493	145,281	6,318	.....	403	635	7,356
1903	7,320	29,309	36,629	.....	.....	.....	.....	.....

Incorporated June 2, 1908.				COLUMBIA LIFE INSURANCE				
1914	29,191	1,373	30,564	1,821	^ 2,183	2,322	2,341	8,667
1913	24,356	1,770	26,126	3,734	^ 1,953	1,476	2,497	9,660

^ Disability claims.

Capital, \$1,000,000.				COLUMBIAN NATIONAL LIFE INSUR				
1914	2,126,901	445,359	2,572,260	366,228	53,558	244,987	59,932	724,705
1913	2,055,475	419,738	2,475,213	374,249	43,319	222,982	52,333	692,883
1912	1,868,691	373,357	2,242,048	444,942	16,255	259,465	45,020	765,682
1911	1,549,114	1,487,836	3,036,950	280,962	670	219,515	18,444	519,591
1910	1,268,736	215,223	1,483,959	250,119	553	161,635	46,448	458,755
1909	1,296,973	211,308	1,508,281	266,476	515	189,247	58,401	514,639
1908	1,270,728	204,933	1,475,661	204,471	514	163,893	49,610	418,488
1907	1,333,366	251,087	1,584,453	168,602	515	84,142	48,037	301,266
1906	1,707,632	804,510	2,512,142	158,941	515	38,614	10,651	208,721
1905	1,398,071	51,842	1,449,913	153,970	.....	12,898	315	167,183
1904	771,493	162,514	934,007	80,347	.....	32	22	80,401
1903	251,156	130,874	382,030	19,773	.....	.....	.....	19,773
1902	36,289	31,033	67,322	403	.....	.....	.....	403

COMPANY, PORTLAND, ORE.

Incorporated Jan. 13, 1906.
Commenced Business Jan. 26, 1906.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
120,428	175,576	1,094	2,303,714	3,723	8,014,107	614,157	379,157	235,000
110,333	149,289	1,074	2,397,291	3,226	7,031,381	522,809	287,809	235,000
90,830	112,981	979	1,956,832	2,638	5,621,567	441,669	206,669	235,000
85,794	117,169	803	1,744,045	2,064	4,527,018	374,289	142,988	231,301
61,828	68,500	741	1,714,351	1,615	3,500,433	344,542	95,013	249,529
46,914	53,385	672	1,349,632	1,203	2,434,881	293,105	56,979	235,126
28,069	31,914	240	452,600	714	1,478,000	174,736	32,222	142,514
20,797	32,537	241	506,400	722	1,491,550	134,492	26,396	108,095
24,581	24,581	363	956,200	363	956,200	125,482	8,810	116,672

Reserve at 3½ per cent.

COMPANY, CINCINNATI, O.

Incorporated 1902.
Commenced Business Sept. 1, 1903.

122,148	195,405	p 3,343	p 2,512,885	p 6,922	p 8,110,299	1,027,528	826,027	201,501
110,240	173,254	p 1,600	p 2,337,384	p 4,892	p 7,324,362	889,656	691,720	197,936
91,070	156,263	1,434	2,354,590	4,450	6,704,700	810,038	603,396	206,642
69,764	105,868	1,490	1,631,425	4,076	5,568,188	731,209	527,333	203,876
119,892	160,429	6,226	2,498,146	5,992	5,430,488	650,062	462,123	187,939
97,743	128,654	1,437	1,527,404	2,795	4,545,600	581,530	390,391	191,139
58,972	106,307	326	668,629	1,736	3,712,142	529,107	323,791	205,316
94,880	126,882	553	2,152,225	1,839	4,602,276	478,829	288,451	190,378
73,785	95,004	449	1,780,694	1,596	3,622,709	444,178	230,513	213,665
56,833	67,144	528	1,134,351	1,571	2,931,826	319,863	173,907	145,946
72,980	80,336	1,623	2,713,953	1,551	2,661,405	203,598	99,368	110,230
17,450	17,450	114	230,500	98	194,000	118,549	1,218	117,331

Reserve at 3½ per cent. p Change made to paid-for basis.

COMPANY, FREMONT, NEB.

Commenced Business June 4, 1908.

8,524	17,191	370	514,961	884	1,093,809	49,314	44,522	4,792
8,188	17,848	168	269,965	657	761,385	37,245	33,842	3,403

Reserve at 4 per cent.

ANCE COMPANY, BOSTON, MASS.

Incorporated June 5, 1902.
Commenced Business Sept. 11, 1902.

740,325	1,465,030	5,661	12,933,187	25,465	65,006,421	10,319,471	\$ 8,807,800	1,511,671
801,327	1,494,210	6,919	15,695,969	23,457	61,485,436	9,173,025	7,693,498	1,479,527
757,201	1,522,883	5,667	13,785,689	20,625	56,415,886	8,152,075	6,813,077	1,338,998
799,768	1,319,359	9,547	21,634,297	18,121	50,639,838	7,447,585	5,991,667	1,455,918
500,723	959,478	2,247	6,051,498	11,686	37,220,289	5,672,099	4,189,554	1,482,545
509,876	1,024,515	3,108	8,242,535	11,207	36,856,747	5,155,239	3,686,899	1,468,340
459,806	878,294	2,080	5,196,221	9,705	34,354,975	4,690,873	3,107,199	1,583,674
697,628	998,924	2,280	5,064,368	9,362	35,500,887			
		b 64,985	b 8,550,006	b 4,635	b 619,507	4,091,055	2,609,285	1,481,770
1,366,415	1,575,136	p 5,132	p 15,268,453	p 10,449	p 38,810,646			
		b 111,042	b 15,486,594	b 68,462	b 8,913,437	3,551,027	2,110,991	1,440,036
454,338	621,521	6,623	23,491,255	8,500	33,530,423			
		b 103,466	b 13,762,485	b 63,497	b 8,299,296	1,968,128	1,387,285	580,843
381,575	461,976	4,723	16,291,350	4,988	18,535,176			
		b 70,592	b 9,468,216	b 40,397	b 5,532,978	1,069,086	619,531	449,555
133,051	152,824	2,661	7,063,050	2,303	6,754,200			
		b 33,465	b 4,813,941	b 18,756	b 2,630,959	537,367	207,085	330,282
20,378	20,781	451	1,325,750	435	1,279,750			
		b 5,239	b 759,640	b 4,275	b 615,316	260,876	35,749	225,127

b Industrial business; reinsured in 1907.

p Change to paid-for basis.

§ Reserve at 3½ per cent.

Capital, \$125,900.			COLUMBUS MUTUAL LIFE INSUR					
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	221,638	27,017	248,655	5,000	.....	7,304	14,974	27,278
1913	171,709	25,055	196,764	15,061	^ 31	2,869	9,908	27,869
1912	121,642	16,598	138,240	6,602	.....	1,354	5,038	12,994
1911	98,221	14,979	113,200	4,500	.....	544	2,385	7,429
1910	48,408	18,947	67,355	4,000	.....	.....	792	4,792
1909	27,052	10,962	38,014	3,000	.....	.....	.....	3,000
1908	10,216	30,075	40,291	.....	.....	.....	.....	.....

^ Disability claims.

Capital, \$413,765.			COMMONWEALTH LIFE INSURANCE					
1914	526,117	55,732	581,849	117,943	.....	31,658	29,683	179,284
1913	494,855	72,512	567,367	98,764	.....	29,380	26,096	154,240
1912	440,393	23,379	463,772	83,827	.....	16,663	25,344	125,834
1911	402,423	17,059	419,482	67,286	.....	11,168	23,234	101,688
1910	349,115	164,421	513,536	78,274	.....	8,622	19,607	106,503
1909	324,512	20,291	344,803	77,324	.....	5,103	14,108	96,535
1908	285,964	20,198	306,162	49,710	.....	3,147	12,502	65,359
1907	236,892	5,614	242,506	32,009	.....	32	6,259	38,300
1906	159,984	7,740	167,724	18,519	.....	.....	1,194	19,713
1905	41,466	5,154	46,620	2,407	.....	.....	.....	2,407

Capital, \$169,255.			COMMONWEALTH LIFE INSURANCE					
1914	277,054	23,169	300,223	29,061	^ 600	3,412	823	33,896
1913	190,157	17,352	207,509	15,000	^ 332	390	328	16,050
1912	135,546	13,000	148,546	12,500	^ 200	.....	78	12,778
1911	72,681	15,866	88,547	9,200	.....	.....	.....	9,200
1910	25,276	107,680	132,956	.....	.....	.....	.....	.....

^ Health claims.

Capital, \$400,000.			CONNECTICUT GENERAL LIFE INSUR					
1914	2,530,402	718,676	3,249,078	448,302	261,350	257,911	219,634	1,187,197
1913	2,234,891	680,598	2,915,489	465,165	236,761	208,298	185,206	1,095,430
1912	1,960,534	587,607	2,548,141	458,913	257,973	173,906	155,159	1,045,951
1911	1,783,060	512,332	2,295,392	371,696	211,527	156,671	121,888	861,782
1910	1,587,264	467,391	2,054,655	306,772	221,766	185,081	126,413	840,032
1909	1,457,819	415,306	1,873,125	238,604	203,476	147,120	100,205	689,405
1908	1,345,475	376,097	1,721,572	275,264	220,562	128,456	78,943	703,225
1907	1,223,036	325,435	1,548,471	241,667	174,459	87,494	63,378	566,998
1906	1,182,385	290,736	1,473,121	242,167	86,519	84,529	61,165	474,380
1905	1,060,297	288,646	1,348,943	279,708	114,902	66,939	56,534	518,083
1904	914,346	242,027	1,156,373	257,201	82,195	99,259	41,437	480,092
1903	801,314	222,861	1,024,175	190,021	78,565	54,698	33,589	356,873
1902	712,804	220,353	933,157	146,409	57,577	72,225	28,080	304,291
1901	616,841	185,202	802,043	133,990	49,574	61,830	28,785	274,179
1900	557,557	184,198	741,755	158,266	35,832	56,396	32,447	282,941
1899	495,137	172,762	667,899	108,335	26,105	81,157	41,367	256,964
1898	442,434	160,155	602,589	88,422	29,875	99,145	49,429	266,871
1897	403,484	157,736	561,220	115,622	24,523	115,342	68,534	324,021
1896	385,415	142,953	528,368	128,527	58,334	49,858	71,818	308,537
1895	371,158	137,308	508,466	113,058	33,906	37,928	23,615	208,507

ANCE COMPANY, COLUMBUS, O.

Incorporated Dec. 19, 1907.
Commenced Business April, 1908.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
84,608	111,886	1,450	2,008,427	4,365	5,740,478	542,127	314,160	227,967
75,198	103,067	1,485	1,955,978	3,593	4,615,353	404,426	207,512	196,914
53,291	66,285	1,379	1,729,784	2,783	3,519,134	306,119	132,827	173,292
61,259	68,688	1,168	1,524,784	2,039	2,597,994	224,830	77,615	147,215
35,541	40,333	1,077	1,349,500	1,377	1,754,750	157,327	38,983	118,344
20,068	23,068	568	705,500	601	785,750	125,369	15,621	109,748
24,114	24,114	297	433,750	297	433,750	110,026	2,968	107,058

Reserve at 3½ per cent.

COMPANY, LOUISVILLE, KY.

Incorporated 1904.
Commenced Business June 1, 1905.

278,416	457,700	1,771	2,270,743	5,796	8,588,246	1,330,785	914,433	416,352
		δ 28,986	δ 4,706,859	δ 59,663	δ 9,092,792			
248,031	402,271	1,693	2,129,718	5,186	7,835,674	1,184,988	768,784	416,204
		δ 28,818	δ 4,682,593	δ 56,069	δ 8,504,189			
231,434	357,268	1,540	1,918,000	4,545	7,122,166	855,385	628,604	226,781
		δ 29,827	δ 4,688,771	δ 49,350	δ 7,429,854			
205,681	307,369	1,203	1,554,933	3,943	6,522,483	725,496	500,996	224,500
		δ 27,806	δ 4,342,253	δ 41,809	δ 6,244,689			
183,027	289,530	1,351	1,816,500	3,480	6,040,432	606,336	386,692	219,644
		δ 24,098	δ 3,697,043	δ 33,933	δ 4,999,939			
197,307	293,842	1,265	1,637,000	3,039	5,750,095	375,551	286,209	89,342
		δ 20,064	δ 2,929,181	δ 26,933	δ 3,908,084			
196,555	261,914	1,672	2,624,071	2,753	5,579,166	265,276	187,005	78,271
		δ 21,001	δ 3,253,518	δ 22,355	δ 3,336,724			
184,043	222,343	1,588	2,750,200	2,018	4,634,200	200,375	108,747	91,628
		δ 22,079	δ 3,462,190	δ 18,929	δ 2,846,978			
157,072	176,785	922	2,619,000	909	2,908,000	172,518	42,515	130,003
		δ 22,196	δ 3,509,370	δ 13,117	δ 1,994,991			
71,343	73,750	416	1,800,000	314	1,307,000	136,762	7,646	129,116
		δ 7,258	δ 1,023,859	δ 4,978	δ 695,097			

Reserve at 4 per cent and 3½ per cent on ordinary; 4 per cent. on industrial. δ Industrial business.

COMPANY, OMAHA, NEB.

Incorporated July 26, 1909.
Commenced Business Aug. 9, 1910.

165,627	199,523	2,525	4,026,864	5,005	8,327,364	541,645	245,569	296,076
109,591	125,641	1,708	2,764,500	3,362	5,716,000	433,804	156,507	277,297
88,028	100,806	1,302	2,230,500	2,258	3,984,870	354,014	74,963	279,051
65,558	74,758	871	1,536,870	1,161	2,111,870	300,094	23,853	276,241
24,065	24,065	344	648,000	344	648,000	283,177	3,189	279,988

Reserve at 3½ per cent.

ANCE COMPANY, HARTFORD, CONN.

Incorporated June 22, 1865.
Commenced Business October, 1865.

699,401	1,886,598	6,815	17,828,052	41,613	84,562,505	14,678,576	12,933,248	1,745,328
621,108	1,716,538	6,156	15,742,544	37,497	74,332,677	13,273,804	11,615,501	1,658,303
524,722	1,570,673	5,149	13,032,453	33,555	64,558,713	12,100,822	10,443,117	1,657,705
457,857	1,319,639	4,713	11,619,808	30,456	56,367,863	10,955,027	9,468,300	1,486,727
375,856	1,215,888	3,596	8,350,961	27,535	49,044,372	9,907,053	*8,593,099	1,313,854
331,563	1,020,968	3,152	7,802,742	25,462	44,568,664	8,893,891	7,875,722	1,018,169
298,757	1,001,982	2,720	6,474,156	23,727	39,869,264	7,990,560	7,180,806	809,754
258,842	825,840	2,339	5,032,576	22,385	36,472,869	7,220,895	6,594,157	626,738
332,021	806,401	2,763	5,929,786	21,311	33,665,096	6,601,284	5,973,263	628,021
327,695	845,778	3,158	6,171,882	19,785	30,224,431	5,940,379	5,329,221	611,158
273,193	753,285	δ 2,879	δ 4,979,619	δ 17,762	δ 26,044,307	5,414,371	4,792,996	621,375
321,591	678,464	2,941	4,717,424	16,300	23,526,066	4,987,738	4,401,118	586,620
259,259	563,550	2,661	4,167,587	14,618	20,744,125	4,533,157	3,953,539	579,518
191,637	465,816	2,504	3,765,389	13,199	18,408,559	4,117,482	3,559,009	558,473
190,617	473,558	2,267	3,240,020	11,066	16,444,090	3,771,803	3,244,183	527,620
161,819	418,783	2,121	3,193,983	10,891	14,883,893	3,473,920	2,974,297	499,623
134,692	401,563	1,696	2,472,167	9,939	13,324,598	3,248,951	2,727,654	521,297
130,357	454,378	1,510	2,170,890	9,326	12,391,363	3,050,169	2,538,507	511,662
121,370	429,907	1,204	1,679,024	8,880	11,759,984	2,941,291	2,404,486	536,805
112,701	321,208	1,277	1,812,497	8,783	11,602,286	2,839,990	2,274,586	565,404

Reserve at 4 per cent; new business since 1900 at 3½ per cent. δ Change made to paid-for basis.

Incorporated June 12, 1846.

CONNECTICUT MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	7,301,193	3,461,694	10,762,887	4,078,086	403,851	1,316,836	1,413,846	7,212,619
1913	7,003,525	3,541,103	10,544,628	4,666,896	437,455	1,407,667	1,577,257	8,089,275
1912	6,726,611	3,385,123	10,111,734	4,459,123	422,431	1,232,523	1,467,889	7,581,966
1911	6,426,780	3,280,741	9,707,521	4,572,632	407,357	1,121,976	1,430,329	7,532,294
1910	6,158,018	3,191,466	9,349,484	4,384,716	377,268	963,000	1,407,124	7,132,108
1909	5,970,820	3,281,951	9,252,771	4,551,813	316,169	785,102	1,418,454	7,071,538
1908	5,799,582	3,183,122	8,982,704	4,144,548	272,227	856,785	1,232,086	6,505,647
1907	5,588,922	3,133,958	8,722,880	4,395,792	304,865	685,897	1,196,187	6,580,741
1906	5,526,594	3,219,750	8,746,344	4,264,455	284,034	620,467	1,153,827	6,322,783
1905	5,481,965	3,011,601	8,493,566	4,371,858	328,365	570,282	1,114,259	6,384,764
1904	5,411,377	2,958,616	8,369,993	5,153,977	276,823	652,400	1,151,428	7,234,628
1903	5,325,082	2,937,089	8,262,171	4,339,642	367,638	579,800	1,359,811	6,646,891
1902	5,271,681	2,889,979	8,161,660	4,049,466	327,862	500,636	1,314,850	6,192,814
1901	5,109,054	3,073,420	8,182,474	4,213,765	428,730	554,217	1,284,996	6,481,708
1900	5,086,064	2,960,679	8,046,743	4,362,972	456,027	548,653	1,305,439	6,673,091
1899	4,932,559	3,077,749	8,010,308	4,031,218	292,144	532,667	1,265,334	6,121,363
1898	4,768,230	3,070,248	7,838,478	3,983,541	299,824	656,041	1,272,694	6,212,100
1897	4,743,410	3,219,447	7,962,857	4,053,515	403,317	597,247	1,284,481	6,338,560
1896	4,743,237	3,190,746	7,933,983	4,106,366	401,652	760,448	1,274,659	6,543,125
1895	4,681,429	3,112,977	7,794,406	3,898,561	483,830	657,180	1,242,948	6,282,519

Capital, \$129,725.

CONSERVATIVE LIFE INSURANCE

1914	30,640	49,349	79,989	3,360	.....	3,913	.....	7,273
1913	20,175	33,594	53,769	5,029	.....	.....	.....	5,029
1912	11,453	74,988	86,441	.....	.....	.....	.....	.....

Capital, \$291,990.

CONSERVATIVE LIFE INSURANCE

1914	154,294	41,111	195,405	27,000	150	3,300	.....	30,450
1913	123,356	97,460	220,816	20,900	.....	1,745	.....	22,645
1912	85,107	74,950	160,057	16,000	.....	636	.....	16,636
1911	53,046	42,536	95,582	7,000	.....	1,059	.....	8,059
1910	30,256	41,208	71,464	6,000	.....	371	.....	6,371
1909	19,402	53,017	72,419	3,000	h 161	.....	.....	3,161
1908	13,518	24,028	37,546	.....	h 139	32	.....	171
1907	9,907	37,068	46,975	.....	.. ...	.....	.....	.....

Capital, \$100,000.

CONTINENTAL ASSURANCE

1914	54,243	8,076	62,319	4,222	224	.....	.....	4,446
1913	35,206	6,986	42,192	1,232	56	.....	.....	1,288
1912	15,369	6,981	22,350	673	.....	.....	.....	673
1911	2,365	53,246	55,611	.....	.....	.....	.....	.....

Capital, \$208,875.

CONTINENTAL LIFE INSURANCE

1914	505,752	81,683	587,435	87,276	h 12,792	29,310	10,747	140,125
1913	376,636	78,014	450,650	65,387	h 13,889	21,123	7,729	108,128
1912	301,633	69,219	370,852	35,500	h 8,967	20,346	2,867	67,680
1911	281,356	53,992	335,348	31,270	h 9,842	19,431	710	61,253
1910	247,817	43,853	291,670	30,726	h 8,148	15,464	157	54,495
1909	215,970	50,434	266,334	24,692	210	10,984	31	35,917
1908	225,832	38,907	264,739	26,435	210	12,190	31	38,866
1907	175,773	27,262	203,035	14,563	210	16,540	31	31,344
1906	162,351	19,166	181,517	15,251	210	43,925	.....	59,386
1905	281,264	11,743	293,007	31,000	h 1,871	.....	.....	32,871
1904	134,902	6,964	141,866	.....	.....	.....	.....	.....

h Including health claims.

ANCE COMPANY, HARTFORD, CONN.

Commenced Business December 15, 1846.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,656,758	8,869,377	10,542	23,924,041	96,033	228,305,763	72,768,917	d 68,414,973	d 4,353,944
1,682,292	9,771,567	10,521	23,348,110	91,633	218,304,660	68,954,653	d 66,949,758	d 2,004,895
1,624,522	9,206,488	9,987	23,248,450	87,449	209,394,597	69,388,478	d 66,308,342	d 3,080,136
1,730,933	9,263,227	8,222	19,928,767	83,484	199,154,900	68,842,290	d 65,490,594	d 3,351,696
1,503,245	8,635,353	7,005	17,331,685	80,097	191,089,777	68,374,910	d 64,735,410	d 3,639,500
1,689,767	8,761,305	6,355	15,370,841	77,369	184,547,858	68,010,641	d 63,859,088	d 4,151,553
1,655,469	8,161,116	5,341	13,214,057	74,886	178,494,797	67,659,991	d 63,441,811	d 4,218,180
1,439,637	8,020,378	4,623	11,851,991	73,196	174,716,005	65,003,271	d 62,676,614	d 2,326,657
1,445,091	7,767,874	3,929	10,556,217	72,006	171,701,156	66,437,958	d 61,866,001	d 4,571,957
1,382,815	7,767,579	4,458	p 11,863,308	p 71,307	p 169,412,783	66,038,929	d 61,066,454	d 4,972,475
1,425,519	8,660,147	3,947	10,725,141	70,454	167,167,515	65,224,842	d 60,327,819	d 4,897,023
1,586,543	8,233,434	3,829	10,144,438	70,150	166,504,486	64,932,955	d 60,225,493	d 4,707,462
1,435,638	7,628,452	4,121	10,868,219	69,752	165,858,225	65,634,605	d 59,254,613	d 6,379,992
1,391,205	7,872,913	4,363	10,751,601	69,016	163,680,144	65,277,179	d 58,266,139	d 7,011,040
1,411,509	8,084,600	4,103	10,257,488	68,161	161,566,603	64,965,176	d 57,773,828	d 7,191,348
1,318,133	7,439,496	4,343	11,150,018	67,649	160,432,486	64,583,940	d 57,375,598	d 7,208,342
1,227,861	7,439,961	3,711	9,678,249	66,862	158,078,850	64,182,387	d 56,665,845	d 7,516,542
1,197,418	7,535,978	3,933	10,547,361	66,705	157,701,387	63,584,042	d 56,227,725	d 7,356,317
1,173,207	7,716,332	3,940	10,355,237	66,441	157,422,626	62,947,270	54,310,882	8,636,388
1,094,265	7,376,784	4,478	11,518,525	66,606	158,042,056	62,754,675	54,593,526	8,161,149

d Reserve on policies issued since April 1, 1882, calculated at 3 per cent; prior, 4 per cent.
p Change made to paid-for basis.

COMPANY, SOUTH BEND, IND.

Incorporated March 23, 1910.
Commenced Business, February 7, 1912.

92,971	100,244	3,321	1,244,500	1,463	924,750	162,146	25,495	136,651
52,384	57,413	1,036	830,250	1,170	1,046,750	159,680	14,504	145,176
25,686	25,686	177	277,600	177	277,600	138,839	6,162	132,677

Reserve at 3½ per cent.

COMPANY, WHEELING, W. VA.

Incorporated Jan., 1907.
Commenced Business April 24, 1907.

106,412	136,862	2,338	4,760,000	3,725	7,397,790	547,668	192,307	355,361
148,264	170,909	1,571	3,429,254	2,621	5,491,425	490,500	134,385	356,115
82,219	98,855	1,174	2,607,040	1,728	3,613,630	332,229	87,621	244,608
61,193	69,252	784	1,768,139	989	2,261,515	250,775	55,689	195,086
52,652	59,023	307	818,235	480	1,188,269	204,393	29,471	174,922
49,738	52,899	154	488,360	327	719,860	178,801	16,996	161,805
33,421	33,592	197	307,500	349	603,000	111,559	12,142	99,417
28,127	28,127	153	297,500	153	297,500	83,200	4,438	78,762

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL.

Incorporated April, 1911.
Commenced Business June, 1911.

37,837	42,283	754	1,257,962	1,372	2,176,994	196,458	53,774	142,684
28,393	29,681	703	1,034,268	955	1,311,402	167,936	25,341	142,595
17,774	18,447	663	574,363	539	534,352	152,181	7,604	144,577
10,502	10,502	115	151,128	108	141,326	146,987	1,825	145,162

Reserve at 3½ per cent.

COMPANY, SALT LAKE CITY, UTAH.

Organized Feb. 19, 1904.
Commenced Business March 1, 1904.

285,976	426,101	3,778	7,037,669	7,750	14,530,284	1,309,232	986,763	322,469
220,978	329,106	2,889	6,001,115	5,746	11,503,220	1,168,945	818,287	350,658
182,887	250,567	1,386	2,605,853	4,150	8,247,831	1,031,656	658,836	372,820
170,584	231,837	1,601	2,980,579	3,823	7,588,700	893,999	584,390	309,609
141,735	196,230	1,351	2,521,366	3,178	6,555,815	776,971	441,780	335,191
232,299	268,216	997	1,637,273	2,656	5,619,523	662,711	353,586	309,125
71,377	110,243	1,727	3,011,314	2,901	6,162,872	581,260	276,746	304,514
54,114	85,458	811	1,503,406	1,884	4,666,006	489,534	203,249	286,285
86,686	146,072	591	1,025,400	1,609	4,525,450	401,724	149,157	252,567
180,652	213,523	2,011	4,308,000	2,584	6,720,500	407,373	100,885	306,488
119,518	119,518	962	3,470,500	948	3,399,500	261,011	32,562	228,449

Capital, \$209,810.

CONTINENTAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	380,116	167,389	547,505	26,578	.....	22,901	15,507	64,986
1913	301,797	68,386	370,183	21,076	.....	7,471	10,276	38,823
1912	236,293	23,198	259,491	23,006	½ 296	9,167	7,151	39,820
1911	188,731	42,372	231,103	17,005	½ 19	8,812	3,691	29,527
1910	124,510	7,516	132,026	3,001	½ 106	4,044	2,167	9,318
1909	74,291	6,079	80,370	.....	4	2,379	483	2,866
1908	30,601	7,132	37,733	5,000	.....	239	.....	5,239
1907	6,458	25,437	31,895	.....	.....	.....	.....	.....

Reserve at 3½ per cent.

Capital, \$128,610.

COSMOPOLITAN LIFE INSURANCE

1914	34,192	18,768	52,960	.....	.....	1,485	410	1,895
1913	20,812	385,246	406,058	3,000	.....	1,348	333	4,681

Capital, \$101,190.

COTTON STATES LIFE INSURANCE

1914	29,942	22,780	52,722	1,000	.....	644	352	1,996
1913	17,710	22,901	40,611	.....	.....	.....	.....	....

s Coupon reductions.

Capital, \$200,000.

DAKOTA LIFE INSURANCE

1914	250,663	52,512	303,175	31,557	.....	18,586	13,157	63,300
1913	249,295	42,107	291,402	28,850	.....	29,461	16,615	74,926
1912	242,700	33,785	276,485	17,005	.....	22,813	13,917	53,735
1911	225,586	75,830	301,416	15,000	.....	9,112	12,721	36,833
1910	184,447	39,166	223,613	7,000	.....	2,089	4,213	13,302
1909	140,432	49,379	189,811	14,528	.....	659	5,167	20,354
1908	107,235	431	107,666	5,500	.....	135	1,495	7,130
1907	71,909	7,689	79,598	.....	½ 94	100	.....	194
1906	1,259	2,400	3,659	.....	.....	.....	.....	.....

½ Accident claims.

Capital, \$100,000.

DAKOTA WESTERN ASSURANCE

1914	61,691	13,018	74,709	9,000	.....	5,044	1,951	15,995
1913	54,574	46,971	101,545	5,000	.....	1,890	1,942	8,832
1912	60,672	14,856	75,528	12,000	.....	7,424	1,001	20,425
1911	64,733	17,995	92,729	3,065	.....	.....	.....	3,065
1910	37,637	15,753	53,390	8,000	.....	.....	.....	8,000
1909	11,497	905	12,402	.....	.....	.....	.....	.....

Capital, \$105,000.

DETROIT LIFE INSURANCE

1914	186,595	15,342	201,937	7,484	½ 86	6,241	.....	13,811
1913	141,517	14,742	156,259	20,057	½ 34	.....	.....	20,091
1912	118,264	22,005	140,269	7,000	.....	.....	.....	7,000
1911	49,533	291,715	341,248	.....	.....	.....	.....	.....

½ Disability claims.

COMPANY, WILMINGTON, DEL.

Incorporated June 6, 1907.
Commenced Business Oct. 1, 1907.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
178,257	243,243	1,572	3,874,886	5,714	13,702,655	1,214,412	545,882	668,530
145,239	184,062	1,508	3,648,397	4,802	11,765,651	765,992	387,199	378,793
89,003	128,823	1,297	3,166,547	3,674	9,232,314	522,004	253,579	268,425
85,667	115,194	1,271	3,145,310	2,757	7,085,189	380,173	155,816	224,357
60,370	69,688	993	2,357,597	1,828	4,762,528	237,307	80,942	156,365
47,325	50,191	794	2,248,757	1,110	3,084,770	169,648	38,785	130,863
22,460	27,699	393	1,051,540	437	1,196,040	140,561	14,430	126,131
9,970	9,970	105	308,000	99	289,000	122,036	1,735	120,301

Reserve at 3½ per cent.

COMPANY, ATLANTA, GA.*

Incorporated 1913.
Commenced Business May 5, 1913.

100,057	101,952	390	1,002,475	558	1,293,931	307,939	59,561	248,378
37,755	42,436	342	730,118	340	724,118	329,860	83,329	246,531

Reserve at 3½ and 4 per cent. * Reinsured in Pan-American Life, New Orleans in 1915.

COMPANY, TUPELO, MISS.

Incorporated December 5, 1911.
Commenced Business February 1, 1913.

39,296	41,292	355	467,000	597	836,500	145,962	22,882	123,080
43,899	43,899	366	530,000	366	530,000	132,027	15,772	116,255

Reserve at 3½ per cent.

COMPANY, WATERTOWN, S. D.

Incorporated Aug. 30, 1906.
Commenced Business Nov. 17, 1906.

118,820	182,120	2,146	3,496,367	4,851	8,630,610	944,465	600,889	343,576
111,026	185,952	1,858	3,226,680	4,326	8,020,405	823,303	490,966	332,337
127,455	181,190	1,993	3,669,247	3,829	7,405,824	714,798	390,992	323,806
118,464	155,297	1,728	3,304,126	3,230	6,530,588	621,038	306,411	314,627
95,914	109,216	1,360	2,561,344	2,522	5,155,194	424,948	172,638	252,310
70,703	91,057	944	1,565,000	1,853	3,871,350	262,571	87,595	174,976
66,878	74,008	844	1,814,000	1,286	3,066,850	43,752	38,031	5,721
71,927	72,121	734	2,007,200	801	2,049,150	10,534	818	9,716
1,538	1,538	67	41,950	67	41,950	2,121	.....	2,121

Reserve at 4 per cent.

COMPANY, SIOUX FALLS, S. D.

Incorporated February 15, 1909.
Commenced Business July 17, 1909.

39,482	55,477	360	623,000	909	1,811,350	217,111	95,403	121,708
39,271	48,103	254	494,000	742	1,624,000	201,177	73,331	127,846
36,212	56,637	456	950,500	747	1,652,500	194,891	50,131	144,760
68,195	71,260	580	1,445,000	771	1,920,500	172,529	19,924	152,605
39,463	47,463	488	1,046,000	553	1,265,500	136,968	9,353	127,615
13,236	13,236	115	358,500	113	351,500	116,271	5,419	110,852

Reserve at 3½ per cent.

COMPANY, DETROIT, MICH.

Incorporated 1910.
Commenced Business Jan. 14, 1911.

128,433	142,244	1,757	2,633,340	3,492	5,463,169	331,470	198,049	133,421
111,379	131,470	1,394	1,853,102	2,626	4,051,150	297,472	116,351	181,121
110,827	117,827	1,452	2,181,835	2,025	3,230,105	270,869	52,678	218,191
184,357	184,357	1,010	1,772,970	995	1,729,970	224,306	14,748	209,558

Reserve at 3½ per cent.

Incorporated Sept. 23, 1904.

ELKHORN LIFE AND ACCIDENT INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	59,930	7,452	67,382	2,507	5,554	4,442	1,735	14,238
1913	58,364	7,493	65,857	6,350	4,428	3,269	2,274	16,321

^ Disability claims.

Capital, \$289,250.

*EMPIRE LIFE INSURANCE

1914	.....	.....	.....	.....	.....	.....	.....	.....
1913	623,732	99,937	723,669	108,169	28,350	96,339	63,692	296,550
1912†	548,763	269,294	818,057	64,966	23,324	69,782	57,487	215,559
1911	672,973	148,626	821,599	93,250	36,349	56,577	65,966	252,143
1910	648,635	342,991	991,626	82,124	29,738	67,412	54,711	233,985
1909	476,264	41,934	518,198	54,000	24,458	6,811	43,767	129,036
1908	350,131	82,418	432,549	34,300	19,824	5,359	23,688	83,171
1907	246,971	264,304	511,275	20,450	.....	728	34,358	55,536

* Company now in charge of Georgia Ins. Dept., and 1914 figures not available.

Capital, \$100,000.

EQUITABLE LIFE ASSURANCE SOCIETY

1914	54,579,766	23,963,149	78,542,915	19,919,461	10,809,342	12,468,122	13,503,536	56,700,461
1913	55,141,610	23,490,396	78,632,006	19,985,889	9,874,347	11,569,594	13,376,095	54,805,925
1912	54,831,279	22,734,540	77,565,819	20,542,018	10,269,530	11,887,968	13,146,762	55,846,278
1911	52,882,149	23,440,783	76,322,932	20,549,535	9,609,167	12,395,372	12,267,137	54,921,301
1910	53,160,164	22,891,793	76,051,957	19,351,346	9,548,342	13,644,825	10,575,157	53,119,670
1909	53,262,994	22,233 061	75,496,055	20,102,319	7,445,892	14,398,514	9,609,040	51,555,765
1908	52,500,451	21,203,444	73,703,895	20,324,002	5,954,466	13,347,461	8,011,001	47,641,930
1907	54,431,248	20,326,909	74,758,157	18,992,080	5,846,349	12,814,159	7,508,776	45,161,364
1906	57,285,250	19,569,444	76,854,694	18,695,395	5,156,621	13,315,688	7,289,735	44,457,439
1905	61,879,149	18,801,133	80,680,282	18,646,359	5,141,237	10,662,975	6,709,003	41,159,574
1904	62,643,837	16,432,859	79,076,696	18,049,539	3,983,875	8,353,730	6,001,903	36,389,047
1903	58,637,890	15,080,461	73,718,351	18,318,483	3,514,775	7,434,119	5,682,295	34,949,672
1902	53,932,423	15,533,715	69,466,138	15,281,962	2,994,026	6,437,339	4,477,924	29,191,251
1901	48,712,003	15,662,603	64,374,606	15,564,651	2,634,081	5,773,369	3,742,520	27,714,621
1900	45,319,139	12,687,992	58,007,131	14,860,952	2,715,585	4 907,822	3,481,640	25,965,999
1899	42,366,814	11,511,387	53,878,201	13,871,483	1,995,711	5,185,538	3,054,809	24,107,541
1898	39,371,422	10,877,865	50,249,287	12,982,475	1,887,427	6,090,876	3,059,745	24,020,523
1897	38,563,274	10,008,996	48,572,270	11,723,454	1,628,176	5,410,788	2,343,896	21,106,314
1896	36,089,358	8,921,700	45,011,058	12,380,249	1,323,502	5,807,756	2,425,932	21,937,439
1895	36,200,665	8,095,778	44,296,443	11,431,081	1,126,818	5,007,446	2,002,954	19,568,299

Capital Stock, \$300,000.

EQUITABLE LIFE INSURANCE COMPANY

1914	2,890,258	822,822	3,713,080	325,693	130,317	396,180	424,319	1,276,509
1913	2,637,451	720,285	3,357,736	328,630	71,143	257,827	324,408	982,008
1912	2,288,787	648,744	2,937,531	301,173	73,866	289,671	289,412	954,122
1911	1,961,562	556,219	2,517,781	239,451	94,548	181,636	246,758	762,393
1910	1,753,494	467,932	2,221,426	287,839	34,734	111,025	211,240	644,838
1909	1,581,194	431,668	2,012,862	235,392	65,134	121,646	188,329	610,501
1908	1,394,454	359,873	1,754,327	158,528	23,289	74,110	161,641	417,568
1907	1,239,909	322,570	1,562,479	212,407	14,622	64,763	144,183	435,975
1906	1,132,941	271,859	1,404,800	141,719	26 873	79,708	130,640	378,940
1905	1,005,602	225,314	1,230,916	111,896	17,470	67,753	119,482	316,601
1904	904,374	209,315	1,113,689	155,331	7,757	54,403	94,053	311,544
1903	760,217	163,389	923,606	120,489	38,431	24,542	74,936	258,397
1902	662,511	145,598	808,109	112,850	11,505	40,358	62,924	227,637
1901	582,940	135,000	717,940	117,580	22,100	23,012	55,947	218,639
1900	465,758	128,099	593,857	59,106	12,280	20,544	46,091	138,021
1899	385,772	122,697	508,469	53,705	1,637	28,992	37,934	122,268
1898	345,702	106,259	451,961	63,290	13,965	34,447	33,497	145,199
1897	321,333	102,929	424,262	76,068	8,171	37,826	30,055	152,120
1896	290,805	82,159	372,964	36,317	3,130	19,349	25,783	84,579
1895	259,842	78,907	338,749	39,833	20,001	19,405	21,657	100,896

ANCE COMPANY, NORFOLK, NEB.

Commenced Business Sept. 23, 1904.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
29,251	43,489	408	492,655	1,751	1,855,840	146,780	142,666	4,114
29,700	46,021	486	579,615	1,656	1,796,990	123,391	121,706	1,685

Reserve at 4 per cent.

COMPANY, ATLANTA, GA.

Incorporated 1901.
Reorganized Mar. 2, 1908.

.....
363,972	660,522	3,229	6,173,688	9,285	18,164,148	1,769,638	1,455,495	314,143
333,570	549,129	1,989	3,603,097	9,264	18,013,017	1,751,778	1,235,153	516,625
392,912	645,055	4,419	7,249,294	9,846	20,104,012	1,077,863	1,015,512	62,351
370,279	604,264	5,905	9,218,468	9,503	18,917,718	1,003,131	877,999	125,132
289,970	419,005	4,532	7,661,300	6,044	14,192,250	578,885	492,617	86,268
254,454	337,625	3,160	5,649,135	3,883	10,524,635	374,220	289,218	85,002
193,453	248,989	1,553	5,136,500	2,328	6,809,200	481,308	235,004	246,304

Reserve at 3½ per cent.

OF THE U. S., NEW YORK CITY, N. Y.

Organized July 26, 1859.
Commenced Business July 28, 1859.

11,127,725	67,828,186	68,911	141,599,252	612,997	1,494,234,342	536,376,840	450,965,474	85,411,366
11,341,690	66,147,615	69,127	149,137,917	590,888	1,471,093,575	525,345,619	440,876,876	84,468,743
11,495,394	67,341,672	64,906	153,576,879	563,683	1,429,211,848	513,319,201	429,322,497	83,996,704
10,780,850	65,702,151	48,017	126,055,526	535,318	1,375,441,460	504,465,808	419,161,476	85,304,332
10,834,939	63,954,609	39,400	111,381,126	519,518	1,317,158,692	492,245,408	408,803,888	83,441,520
10,620,454	62,176,219	37,264	110,943,016	513,328	1,335,347,979	479,900,419	400,662,293	79,238,126
10,044,138	57,686,068	27,970	91,262,101	508,296	1,326,478,540	462,839,118	389,929,398	72,909,720
9,953,523	55,114,887	21,383	73,379,540	511,914	1,340,126,354	427,271,408	377,533,626	49,737,782
11,269,116	55,726,555	236,161	288,078,677	252,7715	21376676369	428,048,337	363,889,618	64,158,719
14,173,772	55,333,346	87,602	215,537,590	562,345	1465,123,436	413,615,723	351,454,094	62,161,629
15,579,604	51,968,651	127,173	306,786,674	564,594	1495,542,892	412,438,381	331,943,520	80,494,861
14,543,339	49,493,011	121,776	322,047,968	513,965	1409,918,742	379,704,790	306,046,212	73,658,578
13,515,976	42,707,227	102,502	281,249,944	457,905	1292,446,595	358,417,285	282,664,288	75,752,997
11,476,538	39,191,159	86,545	245,912,087	409,296	1179,276,725	330,473,309	259,312,923	71,160,386
10,296,967	36,262,966	67,935	207,086,243	373,677	1116,875,047	304,073,880	238,150,307	65,923,573
10,433,345	34,882,926	61,942	203,301,832	347,607	1054,416,422	279,353,158	218,914,091	60,439,067
8,733,429	32,753,952	52,722	168,043,739	323,775	987,157,134	257,790,512	201,040,287	56,750,223
8,536,964	29,643,278	52,239	156,955,693	309,590	951,165,837	235,910,686	186,333,133	49,577,555
8,066,983	30,004,422	44,109	127,694,084	293,719	915,102,070	215,456,136	173,352,267	42,103,869
8,123,786	27,692,085	44,158	132,078,530	287,478	912,509,553	199,757,171	160,312,681	39,444,490

Reserve at 3 per cent. and 3½ per cent. on business since 1897 ; 4 per cent prior. Change made to paid-for basis.

OF IOWA, DES MOINES, IA.

Incorporated January 25, 1867.
Commenced Business March, 1867.

797,978	2,074,487	9,090	15,368,230	57,559	86,404,212	15,840,196	13,553,968	2,286,228
743,174	1,725,182	9,050	15,225,407	52,087	77,367,095	14,119,275	12,200,003	1,919,272
787,178	1,741,300	9,059	14,415,298	46,129	67,326,327	12,431,725	10,699,083	1,732,642
536,345	1,298,738	6,408	10,195,686	39,589	57,212,054	11,200,764	9,608,374	1,592,390
493,585	1,138,423	5,434	8,816,924	35,218	50,619,360	9,941,907	8,503,642	1,438,265
414,111	1,024,612	5,037	8,086,037	31,358	44,679,141	8,688,519	7,393,123	1,295,396
352,270	769,838	4,205	6,533,609	27,733	39,106,636	7,672,174	6,477,378	1,194,796
327,406	763,381	4,088	6,023,431	24,887	34,854,322	6,666,604	5,607,197	1,059,407
280,577	659,517	3,690	5,468,484	22,094	30,874,319	5,611,843	4,851,286	760,557
254,066	570,667	3,667	5,195,305	19,852	27,500,162	4,861,933	4,191,542	670,391
244,139	555,683	3,591	4,884,713	17,524	24,275,575	4,171,348	3,595,822	575,526
191,506	449,903	2,826	3,901,137	15,072	21,148,031	3,616,640	3,062,491	554,149
190,541	418,178	2,740	3,838,926	13,145	18,521,063	3,128,584	2,618,260	510,324
178,818	397,457	2,379	3,406,435	11,135	15,769,525	2,711,828	2,214,027	497,801
151,979	290,000	1,927	2,878,022	9,403	13,162,989	2,382,725	1,894,786	487,955
128,422	250,690	1,433	2,066,647	7,988	11,246,287	2,069,972	1,637,165	432,803
118,270	263,469	1,291	1,807,244	7,151	10,091,959	1,809,117	1,433,542	375,574
104,074	256,194	1,238	1,772,760	6,419	9,158,332	1,613,570	1,274,695	338,875
98,927	183,506	1,265	1,971,480	5,801	8,499,345	1,447,071	1,120,200	326,871
95,343	196,239	1,284	1,923,559	5,268	7,762,313	1,250,523	953,718	296,805

Reserve since Oct. 21, 1907, at 3½ per cent; prior at 4 per cent.

Capital, \$100,000.				EQUITABLE LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 80,317	\$ 15,667	\$ 95,984	\$ 5,000	.....	\$ 2,916	.....	\$ 7,916
1913	81,331	13,853	95,184	9,025	.....	510	.....	9,535
1912	59,179	24,962	84,141	12,500	.....	101	.....	12,601
1911	38,132	15,819	53,951	.....	.....	18	.....	18
1910	8,101	88,665	96,766	.....	.....	.....	.....	.....

Capital, \$120,000.				EQUITABLE LIFE INSUR				
1914	275,346	30,932	306,278	74,307	515	3,823	401	79,046
1913	247,062	22,976	270,038	66,663	2,190	1,404	422	70,679
1912	218,634	26,114	244,748	63,776	7,165	1,320	391	72,652
1911	193,330	28,130	221,460	57,325	5,920	1,053	433	64,731
1910	170,618	13,798	184,416	54,580	.....	386	315	55,281
1909	153,519	10,406	163,925	52,185	340	295	149	52,969
1908	138,787	8,203	146,990	47,260	.....	67	48	47,375
1907	132,267	5,444	137,711	51,003	.....	34	.....	51,037
1906	128,284	6,133	134,417	43,435	.....	19	.....	43,454
1905	117,588	5,332	122,920	39,812	.....	.....	.....	39,812
1904	107,358	4,265	111,623	34,599	.....	.....	.....	34,599
1903	95,425	4,918	100,343	24,401	.....	.....	.....	24,401
1902	58,252	1,873	60,125	16,458	.....	.....	2,712	19,170
1901	77,051	1,330	78,381	25,687	.....	.....	.....	25,687

EUREKA LIFE INSURANCE								
1914	292,759	14,059	306,818	61,485	d 27,369	722	.....	89,576
1913	276,751	12,058	288,809	59,297	d 31,672	781	.....	91,705
1912	260,373	10,628	271,001	55,037	d 38,993	655	.....	94,685
1911	247,332	10,188	257,520	40,292	d 47,050	839	.....	88,181
1910	235,281	9,663	244,944	34,880	d 49,309	977	.....	85,166
1909	205,033	9,296	214,329	27,758	d 48,696	805	.....	77,259
1908	195,825	9,663	205,488	21,576	d 49,409	501	.....	71,679
1907	196,117	6,845	202,962	16,965	d 45,966	381	.....	63,312
1906	176,466	5,120	181,586	14,050	d 38,096	712	.....	52,858
1905	150,851	4,309	155,160	10,703	d 32,589	854	.....	44,146
1904	135,166	4,088	139,254	8,788	d 32,210	775	.....	41,773

d Disability benefits.

Capital, \$275,000.				FARMERS AND BANKERS LIFE INSUR				
1914	279,344	30,563	309,907	16,060	.....	10,079	5,378	31,517
1913	237,430	23,813	261,243	9,175	.....	4,236	5,091	18,502
1912	162,220	37,785	200,005	3,000	.....	838	1,150	4,988
1911	62,004	178,158	240,162	.....	.....	.....	.....	.....

COMPANY, SAN ANTONIO, TEXAS.

Incorporated April 21, 1909.
Commenced Business Sept. 15, 1910.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
54,004	61,920	496	829,782	1,760	2,757,333	277,537	100,525	177,012
73,973	83,508	1,025	1,453,465	1,818	2,715,866	244,798	73,887	170,911
87,770	100,371	1,335	1,744,407	1,530	2,263,072	235,563	44,943	190,620
67,269	67,287	609	1,175,000	696	1,374,000	251,132	19,593	231,539
24,371	24,371	126	307,000	126	307,000	250,177	5,389	244,788

Reserve at 8½ per cent.

ANCE CO., WASHINGTON, D. C.

Incorporated Dec., 1885.*
Commenced Business 1885.

157,014	236,060	497	421,333	1,627	1,349,577	445,385	281,316	164,069
148,052	218,731	533	423,320	1,461	1,197,197	361,066	224,770	136,296
139,354	212,006	641	514,763	1,271	1,031,379	356,181	214,382	141,799
138,835	203,566	706	590,548	898	726,674	310,670	173,147	137,523
106,377	161,658	297	213,820	607	466,320	290,935	166,681	124,254
96,680	149,649	296	234,464	503	381,900	201,194	85,187	116,007
85,123	132,498	293	197,856	376	256,811	176,329	64,308	112,021
82,727	133,764	153	100,450	264	177,850	161,796	49,711	112,085
83,512	126,966	127	62,000	167	107,500	157,388	37,424	119,964
73,316	113,128	79	53,800	101	77,300	149,913	26,036	123,877
70,395	104,994	62	56,000	75	66,000	137,259	15,587	121,672
61,943	86,344	34	29,500	31	27,000	124,953	6,375	118,578
32,654	51,824	11,868	1,247,112	18,916	2,024,015	37,727	.....	.....

Reserve at 4 per cent on industrial; 3 per cent on ordinary. *Reincorporated April 29, 1902. c Industrial business.

COMPANY, BALTIMORE, MD.*

Commenced Business February 4, 1882.
Reorganized December, 1903.

175,195	264,771	40,965	4,453,207	64,279	6,499,233	328,112	264,126	63,986
158,681	250,431	34,576	3,407,374	58,196	5,579,312	288,046	214,277	73,769
154,496	249,181	34,244	3,749,018	53,444	5,360,619	256,121	165,504	90,617
148,777	236,958	35,444	3,360,373	48,079	4,282,520	234,590	134,456	100,134
146,998	232,164	43,614	3,571,168	45,572	3,843,871	213,104	106,512	106,592
138,766	216,025	38,980	3,388,020	39,700	3,001,709	204,597	86,793	117,804
117,804	189,483	25,919	2,526,174	33,487	2,299,862	205,204	72,798	129,406
102,851	166,163	30,475	1,615,547	34,061	1,809,796	185,797	56,556	129,241
103,266	156,124	25,945	1,473,147	30,559	1,567,893	150,393	45,102	105,291
89,279	133,425	22,345	1,352,730	26,711	1,357,363	125,145	33,981	91,164
73,797	115,570	21,944	1,073,923	23,634	1,073,648	103,317	31,426	71,891

Reserve at 4 and 4½ per cent. * Industrial business.

ANCE COMPANY, WICHITA, KAN.

Incorporated 1910.
Commenced Business April, 1911.

165,420	196,937	2,556	3,979,822	5,527	8,661,990	672,484	212,202	460,282
175,134	193,636	2,265	3,390,493	4,553	7,124,613	566,380	128,166	438,214
153,370	158,358	2,874	4,413,645	3,538	5,702,520	495,143	51,577	443,566
69,465	69,465	1,009	1,845,295	1,009	1,845,295	429,268	9,184	420,084

Reserve at 3½ per cent.

Capital, \$200,000.				FARMERS AND TRADERS LIFE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 360	\$ 105,779	\$ 106,139	\$	\$	\$	\$	\$

Capital, \$219,900.				FARMERS LIFE INSURANCE				
1914	25,233	376,268	401,501	1,000	.....	.....	.....	1,000
1913	9,398	284,916	294,314	.....	.....	.....	.....	.....

Capital, \$161,573.				FARMERS NATIONAL LIFE INSUR				
1914	44,641	78,072	122,713	1,112	.....	.....	.....	1,102
1913	21,611	270,607	292,218	.....	.....	.....	.....	.....

Capital, \$300,000.				FEDERAL LIFE INSURANCE				
1914	651,754	173,413	825,167	176,003	81,800	109,327	24,235	391,365
1913	692,321	179,246	871,567	169,637	228,000	130,189	46,474	574,300
1912	677,305	185,940	863,245	170,105	6,250	193,683	10,661	380,699
1911	523,740	350,508	874,248	143,443	3,555	216,176	7,276	370,450
1910	509,685	124,090	633,775	125,315	3,000	197,775	12,239	338,329
1909	325,421	1,335,599	1,661,020	79,102	.....	85,727	2,010	166,839
1908	326,871	50,051	376,922	52,584	1,226	53,548	4,570	111,928
1907	368,775	68,797	437,572	97,014	.....	117,234	4,626	218,874
1906	307,540	196,836	504,376	83,933	.....	72,322	4,485	160,740
1905	289,480	91,416	380,896	62,075	.....	180,794	4,932	247,801
1904	196,426	678,641	875,067	27,232	.....	103,243	4,089	134,594
1903	95,846	13,458	109,304	12,740	.....	3,897	.....	16,637
1902	90,327	12,440	102,767	10,283	.....	3,442	.....	13,725
1901	82,572	5,689	88,261	1,000	.....	.....	.....	1,000
1900	32,318	2,659	34,977	.....	.....	.....	.....	.....

Incorporated December 2, 1878.				FIDELITY MUTUAL LIFE INSUR				
1914	4,854,441	1,602,038	6,456,479	1,822,896	124,608	1,177,250	438,287	3,563,041
1913	4,871,542	1,485,475	6,357,017	1,677,457	70,551	806,192	277,527	2,831,727
1912	4,836,189	1,367,429	6,203,618	1,623,480	53,906	635,070	230,790	2,543,246
1911	4,741,405	1,269,551	6,010,956	1,704,742	60,666	527,841	200,228	2,493,477
1910	4,702,682	1,107,752	5,810,434	1,564,852	35,971	523,990	185,321	2,310,134
1909	4,696,006	1,044,061	5,740,067	1,604,930	18,747	465,479	141,533	2,230,689
1908	4,529,029	893,146	5,422,175	1,375,450	3,280	450,914	132,563	1,962,207
1907	4,351,515	869,262	5,220,777	1,312,424	2,370	300,740	70,777	1,692,311
1906	4,206,255	1,304,863	5,511,118	1,364,506	1,414	179,165	57,895	1,602,980
1905	3,918,149	1,683,564	5,601,713	1,197,532	1,202	143,024	48,499	1,390,257
1904	3,503,975	531,820	4,035,795	1,144,813	1,028	84,694	47,028	1,277,563
1903	3,145,652	321,034	3,466,686	1,043,657	922	56,173	45,321	1,146,073
1902	2,716,288	239,680	2,955,968	1,149,749	772	50,258	31,590	1,232,369
1901	2,457,088	200,182	2,657,270	925,380	200	57,905	40,004	1,023,489
1900	2,168,965	164,197	2,333,162	934,958	.....	65,918	39,392	1,040,268
1899	1,921,910	129,990	2,051,900	881,923	.....	63,163	37,049	982,135
1898	1,781,362	112,889	1,894,251	816,152	.....	† 79,233	† 22,597	917,982
1897	1,756,996	99,305	1,856,301	629,203	.....	93,266	.....	722,469
1896	1,511,823	57,728	1,569,551	540,461	.....	58,599	.....	599,060
1895	1,307,432	48,995	1,356,427	434,329	.....	67,988	.....	502,317

† Not separated prior to 1898.

INSURANCE CO., SYRACUSE, N. Y.

Incorporated 1912.

Commenced Business July 8, 1914.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 11,874	\$ 11,874	14	\$ 22,500	14	\$ 22,500	\$ 293,367	\$ 1,101	\$ 292,266

Reserve at 8½ per cent.

COMPANY, DENVER, COL

Incorporated November 4, 1911.

Commenced Business October 7, 1913.

114,292	115,292	1,312	1,997,730	1,422	2,247,870	649,128	124,695	524,433
156,963	156,963	124	289,640	124	289,640	255,960	5,849	250,111

Reserve at 4 per cent.

ANCE COMPANY, CHICAGO, ILL.*

Incorporated January 17, 1912.

Commenced Business March 5, 1913.

93,960	95,062	c80	1,337,250	1,244	1,717,750	199,012	40,814	158,198
175,718	175,718	695	1,084,750	657	1,013,750	119,813	7,918	111,895

Reserve at 3½ per cent.

* Incorporated under laws of Indiana.

COMPANY, CHICAGO, ILL.

Incorporated Sept. 8, 1899.

Commenced Business May 5, 1900.

271,159	662,524	1,703	4,013,805	10,807	22,395,085	3,305,245	2,906,388	398,857
330,205	904,505	2,294	5,752,733	10,734	22,225,815	3,100,186	2,705,819	394,367
334,066	714,765	2,115	4,834,989	10,426	21,090,550	3,114,021	2,685,217	428,804
282,515	652,965	3,774	6,171,110	10,198	20,047,378	2,913,679	2,512,773	400,906
236,131	574,460	1,142	3,583,411	7,856	16,907,227	2,549,558	2,259,470	290,088
124,884	291,723	3,323	8,339,413	8,159	16,832,857	2,444,547	2,192,688	251,859
121,200	233,128	883	1,606,955	5,949	10,529,564	1,032,074	899,381	132,693
144,013	362,887	1,334	3,254,170	6,484	12,106,776	922,602	803,365	119,237
191,524	352,264	4,536	9,407,832	7,534	14,201,589	852,630	758,928	93,702
140,367	388,168	1,843	4,032,804	4,717	8,595,403	685,102	591,706	93,396
162,665	297,229	4,517	6,640,446	5,206	8,023,874	667,507	572,609	94,898
79,930	96,567	1,055	2,752,085	2,227	4,590,208	172,214	99,517	72,697
81,472	95,197	1,575	3,563,826	2,134	4,263,613	164,978	71,163	93,815
87,186	88,186	1,341	2,391,573	1,705	3,288,523	148,953	44,226	104,727
44,002	44,002	1,312	2,311,400	1,081	2,182,400	127,754	20,832	106,922

c Reserve at 4 and 3½ per cent.

ANCE COMPANY, PHILADELPHIA, PA.

Commenced Business January 1, 1879.

1,110,075	4,673,116	7,292	15,338,832	64,825	134,064,215	30,548,578	27,188,243	3,360,335
1,139,218	3,970,945	7,067	15,243,701	63,985	133,550,385	28,896,393	25,816,672	3,079,721
1,097,125	3,640,371	6,525	14,611,433	62,479	130,771,679	26,664,807	23,957,626	2,707,181
1,065,734	3,559,211	5,953	13,232,698	61,521	128,290,057	24,142,952	21,919,955	2,222,997
1,238,998	3,549,132	5,954	13,447,136	60,574	126,218,844	21,673,571	19,847,050	1,826,521
1,191,413	3,424,102	6,557	16,657,828	59,801	124,666,815	19,502,070	17,752,595	1,749,475
1,102,333	3,064,540	6,609	16,635,822	58,950	120,992,663	17,064,351	15,575,013	1,489,338
1,136,356	2,828,667	7,313	16,874,179	58,939	119,452,264	14,541,673	13,589,278	952,395
1,380,025	2,528,113	9,240	19,677,083	58,992	118,143,518	12,578,857	11,371,449	1,207,408
1,436,420	2,826,677	11,229	22,734,823	58,206	114,888,201	10,060,986	9,014,250	1,046,736
1,297,813	2,575,376	12,727	23,248,514	55,265	109,146,658	7,408,389	6,424,735	983,654
1,136,235	2,282,308	12,172	22,621,904	49,699	100,340,547	5,883,925	5,065,863	818,062
1,001,363	2,233,732	11,189	20,927,705	43,664	90,097,572	4,663,276	4,033,594	629,682
966,888	1,990,377	10,919	19,208,715	39,094	84,306,448	3,930,172	3,318,966	611,206
823,205	1,863,473	9,775	21,175,379	37,793	82,119,185	3,378,839	2,808,394	570,445
735,285	1,717,420	8,059	16,416,434	35,226	77,182,941	2,856,417	2,210,780	645,637
673,088	1,591,070	7,568	16,167,162	33,268	75,045,844	*2,333,462	1,748,197	585,265
776,110	1,498,579	8,524	19,898,208	31,653	72,873,727	1,862,593	682,743	† 1,179,850
629,833	1,228,893	9,037	21,705,571	29,005	67,412,956	1,444,367	418,711	1,025,656
563,750	1,066,067	8,086	19,571,919	25,339	59,363,343	1,114,980	242,875	872,105

* Deferred net premiums of \$71,243 included in assets, but not included in official reports. † Surplus prior to 1898 included the equation fund. ‡ Change made to paid-for basis. a Reserve 4 p. c.; new business since 1900 at 3½ p. c.

Capital, \$234,517.

FIRST NATIONAL LIFE AND ACCIDENT

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	167,088	44,812	211,900	24,000	a 1,401	47,771	5,559	78,731
1913	140,704	27,130	167,834	7,000	a 5,339	35,527	5,759	53,625
1912	105,607	62,005	167,612	7,500	.....	12,793	6,429	26,722
1911	100,499	117,394	217,893	9,654	a 1,094	17,291	6,466	34,505
1910	88,148	132,369	220,517	12,328	a 675	8,874	8,737	30,613
1909	5,313	228,740	234,053	.....	.....	.....	51	51

a Accident claims.

Capital, \$200,000.

FIRST NATIONAL LIFE ASSURANCE

1914	89,097	33,244	122,341	11,138	h 114	11,753	4,322	27,327
1913	83,654	17,965	101,619	7,500	h 60	4,382	2,590	14,532
1912	68,063	21,674	89,737	1,500	.....	235	5,343	7,078
1911	61,885	15,316	77,201	1,750	250	3,588	.....	5,838
1910	54,308	36,115	90,423	2,500	250	.....	.....	2,750
1909	47,067	22,840	69,907	1,000	250	25	.....	1,275
1908	16,582	12,950	29,532	250	.....	.....	.....	250

Capital \$239,900.

FLORIDA LIFE INSURANCE

1914	238,270	85,192	323,462	58,839	.....	28,588	3,147	90,574
1913	255,686	142,651	398,337	66,900	.....	26,546	2,687	96,133
1912	261,896	156,750	418,646	63,247	.....	13,492	1,968	78,707
1911	265,205	32,118	297,323	53,505	.....	20,226	642	74,373
1910	151,113	118,626	269,739	20,444	.....	5,147	29	25,620
1909	116,747	19,554	136,301	13,000	.....	3,736	25	16,761
1908	90,218	30,018	120,236	20,435	.....	3,095	44	23,574
1907	69,531	26,421	95,952	4,000	.....	.....	.....	4,000
1906	18,873	5,640	24,423	.....	.....	.....	.....	.....

Capital, \$100,000.

FOREST CITY LIFE INSURANCE

1914	73,965	11,185	85,150	8,500	.....	5,169	5,165	18,834
1913	66,576	8,287	74,863	3,000	.....	2,478	2,645	8,123
1912	56,567	6,870	63,437	7,842	.....	2,269	1,393	11,504
1911	26,365	24,884	51,249	.....	.....	38	.....	38

Capital, \$105,700.

FORT WORTH LIFE INSURANCE

1914	206,861	38,544	245,405	35,459	.....	13,083	7,395	55,937
1913	193,086	40,574	233,660	25,697	.....	12,928	2,241	40,866
1912	160,331	33,454	193,785	23,423	.....	7,198	7,597	38,218
1911	133,725	17,126	150,851	6,025	.....	4,308	1,115	11,448
1910	96,646	18,319	114,965	17,000	.....	167	546	17,713
1909	71,926	12,758	84,684	7,049	.....	1,389	30	8,468
1908	58,871	11,431	70,302	7,033	.....	1,547	26	8,606
1907	38,309	7,724	46,033	1,000	.....	813	2,146	3,959
1906	19,473	28,647	48,120	.....	.....	.....	3,307	3,307

INSURANCE COMPANY, PIERRE, S. D.

Incorporated February 23, 1909.
Commenced Business June 1, 1909.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
88,553	167,284	1,132	1,930,153	2,335	4,536,055	598,936	360,479	238,457
92,910	146,535	1,063	1,533,445	1,862	3,828,734	557,370	314,192	243,177
97,420	124,142	450	1,010,206	1,186	3,122,539	519,491	286,174	233,317
117,354	151,859	474	955,000	1,044	2,751,088	484,527	271,705	212,822
121,465	152,078	252	659,901	757	2,433,779	454,361	211,090	243,271
13,860	13,911	628	2,353,190	628	2,353,190	334,901	177,691	157,210

Reserve at 3½ and 4 per cent.

SOCIETY OF AMERICA, TACOMA, WASH.

Incorporated Sept. 21, 1907.
Commenced Business Jan. 2, 1908.

63,361	90,688	750	1,235,440	1,537	2,848,954	401,151	160,167	240,984
55,210	69,742	727	1,066,345	1,305	2,477,007	284,376	125,626	158,950
52,779	60,657	251	597,500	883	1,946,662	253,861	90,015	163,846
54,495	60,333	287	686,662	713	1,843,162	218,898	62,049	156,849
42,702	45,452	255	618,000	557	1,564,500	196,962	23,390	173,572
49,178	50,453	374	1,039,000	454	1,375,000	116,220	15,605	100,615
30,355	30,605	198	530,000	188	519,500	115,649	6,333	109,316

COMPANY, JACKSONVILLE, FLA.

Commenced Business April 2, 1906.

91,811	182,385	526	1,286,992	3,684	7,619,635	1,016,121	763,532	252,589
200,894	297,027	545	1,277,920	3,732	7,663,727	833,266	590,193	243,073
171,508	250,215	1,240	2,664,674	4,286	8,701,354	850,604	576,485	274,119
201,891	276,264	1,630	3,647,462	4,173	8,542,693	522,882	345,363	177,519
108,438	134,058	1,452	3,001,930	3,229	6,318,603	479,073	277,853	201,220
85,166	101,927	857	1,822,441	2,028	3,788,780	253,675	111,213	142,462
59,420	82,994	891	1,709,000	1,697	3,048,451	193,997	65,517	128,480
74,327	78,327	1,476	2,671,000	1,474	2,666,000	159,406	33,309	126,097
19,636	19,636	608	970,500	564	895,500	123,317	10,898	112,416

Reserve at 4 per cent. ¢ Change made to paid-for basis.

COMPANY, ROCKFORD, ILL.

Incorporated July 20, 1909.
Commenced Business March, 1911.

35,030	53,864	444	653,931	1,565	2,508,538	232,934	119,057	113,877
29,504	37,627	430	641,494	1,222	2,212,107	200,461	86,799	113,662
27,980	39,484	367	612,613	1,038	1,807,113	160,146	56,636	103,510
14,064	14,102	867	1,494,500	812	1,414,500	133,185	31,253	101,932

Reserve at 3½ per cent.

COMPANY, FORT WORTH, TEX.

Commenced Business May, 1906.

88,230	144,167	1,008	1,990,519	3,376	6,463,504	585,435	416,115	169,320
109,883	150,749	1,252	2,174,300	3,258	6,113,548	487,829	317,430	170,399
69,315	107,533	915	1,660,510	2,609	5,002,310	394,079	234,505	159,574
73,123	84,571	1,046	1,768,686	2,178	4,153,597	303,439	152,124	151,315
50,653	74,366	668	1,265,442	1,513	3,073,446	229,723	97,575	132,148
39,476	47,944	503	938,983	973	2,464,915	190,755	61,374	129,381
39,922	48,528	572	1,216,981	944	2,099,433	152,739	35,102	117,637
35,696	39,655	473	1,015,350	647	1,523,310	131,092	18,159	112,933
28,205	31,512	245	652,460	243	650,460	120,192	3,675	116,517

Reserve at 4½ per cent.

Capital, \$100,000.

FRANKLIN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,519,037	310,130	1,829,167	406,731	16,392	309,709	80,477	813,309
1913	1,422,480	289,962	1,712,442	396,988	209,726	232,363	82,865	921,942
1912	1,367,996	286,889	1,654,885	402,712	317,976	243,025	91,181	1,054,894
1911	1,317,490	269,158	1,586,648	368,832	29,300	355,241	50,254	843,627
1910	1,285,166	322,596	1,607,762	423,793	100	388,996	91,920	904,809
1909	1,202,792	252,166	1,454,958	328,522	100	242,915	56,742	628,279
1908	1,176,550	199,546	1,376,096	275,203	100	104,349	7,410	387,062
1907	1,145,449	166,812	1,312,261	333,545	100	72,655	4,689	410,989
1906	1,182,900	142,824	1,325,724	334,813	.....	49,439	2,778	387,030
1905	1,147,900	112,335	1,260,235	246,126	.....	43,131	3,833	293,090
1904	1,041,340	100,174	1,141,514	295,002	.....	44,873	3,641	343,516
1903	972,697	83,439	1,056,136	261,977	.....	64,683	4,411	331,071
1902	881,326	81,428	962,754	221,152	.....	89,265	3,656	314,073
1901	695,783	* 154,630	850,413	217,215	.....	88,118	4,532	309,865
1900	527,737	* 210,590	738,327	211,050	.....	98,585	3,737	313,372
1899	390,199	* 740,641	1,130,840	168,118	.....	2,927	3,308	174,353
1898	180,966	5,574	186,540	84,000	.....	912	1,414	86,326
1897	157,334	6,022	163,356	85,104	.....	290	456	85,850
1896	134,107	7,678	141,785	71,625	.....	25	.....	71,650
1895	121,001	4,641	125,643	56,000	.....	9	.....	56,009

* Includes reserve liens.

Capital, \$25,000.

GATE CITY LIFE INSURANCE

1914	110,747	2,338	113,085	36,768	36,768
------	---------	-------	---------	--------	-------	-------	-------	--------

Capital, \$100,000.

GEM CITY LIFE INSURANCE

1914	27,593	11,772	34,900	6,000	.....	.....	.....	6,000
1913	12,939	8,176	21,115	.....	.....	.....	.....	.....
1912	10,413	104,699	115,112	.....	.....	.....	.....	.....

Capital, \$250,000.

GEORGE WASHINGTON LIFE INSURANCE

1914	213,546	r 119,813	333,359	19,036	.....	25,189	1,483	45,708
1913	195,163	42,855	238,018	43,900	.....	15,952	715	60,567
1912	180,852	39,869	220,721	22,000	.....	18,635	170	40,805
1911	164,893	30,153	195,046	37,000	.....	9,807	458	47,265
1910	149,615	27,841	177,456	34,227	.....	8,319	466	43,012
1909	126,337	22,263	148,600	27,630	.....	2,900	226	30,756
1908	118,424	18,446	136,870	11,931	.....	637	332	12,900
1907	72,180	17,767	89,947	3,010	.....	.....	113	3,123
1906	36,989	55,083	92,072	.....	.....	.....	.....	.....

r Including reinsurance.

Capital, \$172,385.

GERMAN-AMERICAN LIFE INSURANCE

1914	87,855	25,886	113,741	5,000	h 277	660	s 3,973	9,910
1913	55,195	37,305	92,500	5,000	h 139	308	s 2,733	8,180
1912	32,342	64,757	97,099	.....	h 226	.....	s 327	553
1911	5,165	104,521	109,686	.....	.....	.....	.....	.....

h Accident and health claims. s Coupon reductions.

COMPANY, SPRINGFIELD, ILL.

Incorporated July 23, 1884.
Commenced Business July 23, 1884.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$	\$	\$	\$	\$	\$
519,232	1,332,541	4,361	9 235,346	27,110	48,507,114	6,633,653	5,534,192	1,099,461
530,435	1,452,377	4,951	10,192,762	26,302	46,442,058	6,126,666	5,075,877	1,050,789
475,581	1,530,475	4,362	8,200,972	25,272	43,668,596	5,850,406	4,812,278	1,038,128
441,537	1,285,164	4,439	8,909,860	24,558	42,410,962	5,732,086	4,731,011	1,001,075
418,188	1,322,997	4,843	10,798,819	23,183	40,021,110	5,430,805	4,461,171	969,634
365,397	993,676	3,102	6,303,760	22,356	36,853,610	5,061,430	4,192,499	867,931
326,612	713,674	3,093	6,104,890	21,791	35,460,106	4,610,731	3,863,305	747,426
306,449	717,438	3,210	5,848,250	21,308	33,574,330	3,962,798	3,339,167	623,631
410,627	797,657	5,071	7,841,146	21,726	33,465,050	3,345,336	2,867,710	477,626
491,814	784,904	5,863	8,889,562	20,922	32,068,660	2,811,177	2,400,819	410,358
418,596	762,112	6,467	9,243,201	19,309	29,523,386	2,287,505	1,951,323	336,182
447,870	778,941	5,991	8,921,932	16,713	26,387,192	1,890,136	1,582,913	307,223
418,011	732,084	5,785	9,258,933	14,682	24,102,794	1,550,787	1,289,886	260,901
338,012	647,877	4,963	8,573,416	12,728	21,549,750	1,256,166	1,038,165	218,001
259,838	573,210	2,883	6,018,165	10,451	18,088,564	1,010,244	802,333	207,911
214,072	388,425	4,580	11,566,939	9,832	15,706,191	812,174	647,311	164,863
72,297	158,623	1,446	2,251,356	7,963	8,988,406	177,790	70,571	107,219
69,957	155,806	2,623	2,962,500	8,039	8,463,250	157,008	.....	.....
59,816	131,466	2,921	3,083,500	7,419	7,643,250	150,508	.....	.....
46,798	102,807	2,097	2,217,100	7,209	7,390,850	142,227	.....	.....

Reserve on business since 1904 at 3 and 3½ per cent.; prior at 4 per cent.

COMPANY, GREENSBORO, N. C.,

Commenced Business March, 1911.

73,067	109,835	1,059,565	771,890	40,089	12,361	27,728
--------	---------	-------	-----------	-------	---------	--------	--------	--------

COMPANY, DAYTON, O.

Incorporated February, 1911.
Commenced Business March 15, 1912.

41,015	47,015	577	915,000	738	1,130,250	155,775	20,961	134,814
28,204	28,204	334	510,000	394	550,500	168,062	8,921	159,141
40,212	40,212	247	417,000	226	397,000	176,267	2,757	173,510

Reserve at 3½ per cent.

COMPANY, CHARLESTON, WEST VA.*

Incorporated January 26, 1906.
Commenced Business May 12, 1906.

92,453	138,161	2,201	4,070,869	4,605	9,310,124	988,765	706,318	282,447
80,238	140,805	761	1,671,315	2,932	6,430,384	774,955	486,826	288,129
73,294	114,099	678	1,461,543	2,616	5,695,218	673,716	393,968	279,748
69,358	116,623	879	1,515,577	2,468	5,621,100	571,897	292,659	279,238
72,867	115,879	785	1,720,555	2,074	5,106,862	479,139	217,277	261,862
58,750	89,506	783	1,551,601	1,673	4,144,077	421,663	149,775	271,892
89,392	102,292	928	2,139,530	1,458	3,871,103	363,433	96,168	267,265
64,707	67,830	609	1,535,518	878	2,439,508	331,359	43,396	287,963
44,295	44,295	359	1,100,000	353	1,076,000	304,104	12,434	291,670

Reserve at 3½ per cent. * Formerly Southern States Mutual.

ANCE COMPANY, DENVER, COL.

Incorporated 1911.
Commenced Business October, 1911.

92,230	102,140	991	1,668,500	1,446	2,501,000	318,281	59,714	258,567
78,537	86,717	619	1,119,000	897	1,641,000	295,599	33,565	262,034
73,853	74,406	389	752,500	440	859,500	279,665	11,087	267,978
26,284	26,284	71	140,000	71	140,000	216,014	30,242	185,772

Reserve at 3½ per cent.

Incorporated March 5, 1887.

GERMAN-AMERICAN LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 80,265	\$ 4,169	\$ 84,434	\$ 13,500	.....	\$ 113	\$ 2,655	\$ 16,268
1913	57,612	4,410	62,022	22,500	.....	61	12,770	35,331
1912	43,712	4,711	48,423	14,490	.....	965	15,676	31,131

Commenced Business 1906.

GERMAN-AMERICAN LIFE INSUR

1914	239,509	23,734	263,243	20,500	^ 2,018	33,160	22,439	78,117
1913	212,629	20,700	233,329	14,500	^ 946	21,791	32,377	69,614
1912	198,875	15,170	214,045	7,000	.....	15,501	35,900	58,401
1911	170,586	9,447	180,033	8,000	.....	4,157	27,871	40,028
1910	176,824	3,806	180,630	6,500	.....	2,531	17,781	26,811
1909	131,178	1,646	132,824	1,000	.....	2,051	9,168	12,219
1908	84,873	118	84,991	.....	.....	230	2,546	2,776
1907	26,538	40	26,578	.....	.....	.....	602	602
1906	22,675	1,260	23,935	200	.....	.....	12,744	12,944

^ Disability claims.

Capital, \$200,000.

GERMANIA LIFE INSURANCE

1914	6,216,225	2,472,902	8,689,127	1,675,163	1,867,665	1,255,890	930,580	5,729,298
1913	6,177,392	2,395,074	8,572,466	1,491,276	1,710,735	1,085,170	902,372	5,189,853
1912	5,921,279	2,243,906	8,165,185	1,621,041	1,583,541	903,771	831,280	4,939,633
1911	5,676,807	2,118,743	7,795,550	1,662,105	1,564,700	794,510	726,046	4,747,361
1910	5,479,291	2,031,434	7,510,725	1,528,992	1,595,963	725,839	592,931	4,443,725
1909	5,079,113	2,757,440	7,836,553	1,599,496	1,424,881	607,858	470,402	4,102,637
1908	5,073,449	1,882,454	6,955,903	1,625,836	1,324,758	618,887	358,738	3,928,219
1907	4,955,823	1,735,570	6,691,393	1,533,212	1,261,023	499,707	309,844	3,603,786
1906	4,940,571	1,714,649	6,655,220	1,310,573	1,169,117	497,116	310,607	3,287,403
1905	4,696,455	1,579,207	6,275,662	1,337,452	1,230,214	404,522	314,163	3,286,351
1904	4,478,240	1,522,942	6,001,182	1,351,055	1,043,620	383,150	249,160	3,026,985
1903	4,172,165	1,484,231	5,656,396	1,191,130	848,796	333,137	197,559	2,570,622
1902	3,868,704	1,679,876	5,548,580	1,119,743	786,287	327,827	189,724	2,423,581
1901	3,595,162	1,336,217	4,931,379	1,314,368	794,767	323,049	208,136	2,640,320
1900	3,455,377	1,255,413	4,710,790	1,134,937	799,179	374,92	213,928	2,522,972
1899	3,311,435	1,233,001	4,544,436	1,399,629	734,382	317,938	176,776	2,628,725
1898	3,181,306	1,122,936	4,304,242	992,281	522,526	421,867	157,69	2,094,273
1897	3,101,487	1,078,132	4,179,619	1,075,814	575,785	415,900	149,012	2,216,511
1896	3,006,461	1,023,800	4,030,261	968,810	493,852	397,626	164,971	2,025,259
1895	3,016,129	989,810	4,005,939	1,128,153	553,595	396,242	149,852	2,227,842

PANY OF IOWA, BURLINGTON, IA.

Commenced Business July 1, 1887.
Reorganized June 1, 1912.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 56,580 26,383 18,008	\$ 72,848 61,714 49,139	665 307 160	\$ 1,195,962 451,051 296,795	\$ 2,027 1,447 1,245	\$ 3,098,214 2,016,752 1,770,687	\$ 101,793 91,383 89,367	\$ 36,764 20,391 16,586	\$ 65,029 70,992 72,781

Reserve at 3½ and 4 per cent.

ANCE COMPANY, OMAHA, NEB.

Reincorporated Oct. 13, 1910.

139,389 80,429 79,551 46,730 67,795 67,144 59,609 20,989 8,185	217,506 150,043 137,952 86,758 94,606 79,363 62,385 21,591 21,129	1,024 532 485 208 571 564 582 191 299	2,420,909 1,146,228 1,102,250 426,500 1,991,750 2,106,500 2,088,000 689,000 833,000	2,825 2,200 1,951 1,648 1,592 1,210 775 252 211	7,757,906 6,561,501 6,120,773 5,658,600 5,786,250 4,417,500 2,773,000 866,000 589,750	480,651 428,680 345,624 268,250 178,328 86,345 25,866 7,612 1,924	442,179 391,182 317,195 239,013 144,227 65,055 18,690 5,375 518	38,472 37,498 28,429 29,237 34,191 21,290 7,176 2,237 1,406
--	---	---	---	---	---	---	---	---

Reserve at 3½ per cent.

COMPANY, NEW YORK CITY, N. Y.

Organized April 10, 1860.
Commenced Business July 16, 1860.

1,673,006 1,648,196 1,579,835 1,561,713 1,382,488 1,207,653 1,243,982 1,234,340 1,396,071 1,370,415 1,372,828 1,295,625 1,124,313 988,457 929,426 949,338 837,143 819,202 751,862 709,725	7,402,304 6,838,049 6,519,468 6,309,074 5,826,213 5,310,290 5,172,201 4,838,126 4,683,484 4,656,766 4,399,813 3,866,247 3,547,894 3,628,777 3,452,398 3,578,063 2,931,416 3,035,713 2,777,121 2,937,567	8,418 9,276 8,493 7,323 7,424 5,594 5,568 5,463 8,093 8,550 8,455 7,757 7,207 5,872 p 5,619 7,071 6,908 6,773 5,835 5,650	18,272,403 20,288,899 18,045,386 16,202,996 16,251,576 11,211,126 11,420,965 11,467,278 14,713,840 14,460,698 14,485,725 13,961,744 12,847,752 10,463,829 p 9,696,717 11,739,584 11,485,172 11,144,789 9,432,457 9,192,415	79,838 b 1,519 78,532 b 1,638 75,423 b 1,761 72,604 b 1,888 70,528 b 1,994 67,956 b 2,125 67,153 b 2,286 66,502 b 2,488 67,040 b 2,679 64,502 b 2,825 61,279 b 2,993 57,828 b 3,192 54,485 b 3,371 51,170 b 3,553 p 49,137 b 3,765 48,589 b 4,003 46,233 b 4,302 44,263 b 4,748 42,020 b 5,054 40,772 b 5,533	150,075,274 b 197,968 146,277,040 b 214,577 138,337,411 b 231,381 131,428,779 b 246,778 125,644,068 b 259,906 118,535,779 b 277,612 116,326,275 b 299,484 114,589,963 b 325,426 114,189,167 b 350,194 109,127,609 b 368,897 103,937,343 b 389,924 98,117,604 b 413,864 91,670,014 b 436,122 85,392,994 b 459,007 p 81,434,409 b 483,832 80,234,105 b 512,492 76,556,268 b 546,639 73,624,962 b 593,688 70,434,816 b 627,327 69,025,662 b 677,688	51,112,748 49,748,862 48,205,861 46,786,132 45,302,214 43,621,266 41,021,783 38,983,965 37,479,042 35,711,677 34,104,782 32,476,116 30,695,581 28,790,810 27,378,533 26,097,248 25,211,910 23,723,677 22,362,443 21,172,368	44,697,100 43,230,676 41,705,528 40,259,380 38,819,109 37,330,547 35,206,717 33,921,669 32,507,209 30,823,487 29,360,065 27,969,444 26,375,706 24,957,399 23,940,516 23,027,300 22,272,639 21,152,081 20,285,823 19,340,219	6,415,648 6,518,186 6,500,333 6,526,752 6,503,105 6,290,719 5,815,066 5,062,296 4,971,833 4,888,190 4,744,717 4,506,672 4,319,875 3,833,411 3,438,017 3,069,948 2,939,271 2,571,596 2,076,620 1,832,149
--	--	--	---	--	---	--	--	--

b Industrial business. c Reserve at 4 per cent; new bus. since 1900 at 3 per cent. and 3½ per cent. Since 1908 reserves at 3 and 3½ per cent. p Change made to paid-for basis.

Incorporated November 23, 1857.

GERMAN MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	141,659	52,389	194,048	24,676	1,000	17,894	19,024	62,594
1913	132,616	47,212	179,828	41,932	5,746	13,974	17,367	79,019
1912	119,542	44,146	163,688	45,235	4,615	6,706	14,995	71,551
1911	114,772	40,674	155,446	34,596	1,000	4,085	13,619	53,300
1910	102,031	38,184	140,215	45,684	4,964	3,617	12,058	66,323
1909	87,380	35,915	123,295	10,464	6,500	5,671	10,728	33,363
1908	74,319	33,213	107,532	28,471	10,576	3,771	9,493	52,311
1907	66,648	31,492	98,140	9,015	6,172	6,449	8,252	29,888
1906	60,868	30,078	90,946	48,422	7,166	1,606	8,113	65,307
1905	51,511	29,805	81,316	21,462	5,294	918	6,494	34,168
1904	43,725	30,053	73,778	34,115	7,000	3,152	6,574	50,841
1903	38,764	30,156	68,920	22,842	5,311	101	6,044	34,298
1902	35,694	31,359	67,053	25,105	7,000	2,537	5,909	40,551
1901	30,390	31,645	62,035	34,269	....	1,311	5,081	40,661
1900	28,431	28,224	56,655	27,265	....	1,453	4,990	33,718
1899	24,890	27,986	52,876	16,110	1,444	3,940	3,720	25,214
1898	26,118	27,949	54,067	57,166	266	3,658	8,112	69,208
1897	27,339	29,378	56,717	19,848	2,000	413	5,616	27,877
1896	28,715	25,829	54,544	13,148	....	4,673	5,347	23,168
1895	28,256	25,733	53,989	20,567	5,600	2,145	4,555	33,267

Capital, \$135,000.

GIBRALTAR LIFE INSURANCE

1914	71,659	28,167	99,826	4,064	.....	.....	109	4,173
1913	26,390	7,000	33,390	1,000	.....	.....	30	1,030
1912	11,067	27,615	38,682	.....	.....	.....	.....	.....

Capital, \$419,040.

GIRARD LIFE INSURANCE

1914	238,484	50,358	288,842	51,500	.....	21,635	26,188	99,323
1913	218,789	41,334	260,123	21,500	.....	17,183	21,969	60,652
1912	196,117	37,699	233,816	26,050	.....	10,230	32,927	69,207
1911	169,143	30,442	199,585	21,022	.....	7,856	10,208	39,086
1910	149,647	25,590	175,237	32,865	.....	3,767	.....	41,632
1909	68,234	171,141	239,375	8,135	.....	59	.....	8,194
1908	120,170	5,652	125,822	15,000	.....	4,849	.....	19,849
1907	108,459	12,514	120,973	10,000	.....	1,277	.....	11,277
1906	6,947	20,078	27,025	.....	.....	.....	.....	.....

Capital, \$100,000.

GRANGE LIFE ASSURANCE

Capital \$125,000.

GREAT NORTHERN LIFE INSURANCE

1914	42,748	11,781	54,529	1,000	.....	690	.....	1,690
1913	46,219	9,344	55,563	5,000	.....	144	.....	5,144
1912	33,226	5,405	38,631	1,000	.....	.....	.....	1,000
1911	20,465	4,161	24,626	2,000	.....	.....	.....	2,000
1910	3,017	7,605	10,622	.....	.....	.....	.....	.....

Capital, \$224,550.

GREAT NORTHERN LIFE INSURANCE

1914	173,329	67,479	240,808	22,400	n 143	4,366	.....	26,909
1913	146,730	44,061	190,791	5,500	n 73	2,661	.....	8,234
1912	93,472	36,194	129,666	21,250	n 85	1,119	.....	22,454
1911	65,673	16,018	81,691	8,000	n 73	.....	.....	8,073
1910	32,158	10,518	42,676	1,000	n 15	.....	.....	1,013
1909	15,259	64,255	79,514	.....	.....	.....	.....	.....

n Health claims.

ANCE COMPANY, ST LOUIS, MO. Commenced Business April 12, 1853.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
42,371	104,965	483	784,835	2,334	4,267,007	1,004,364	833,273	171,091
44,593	123,612	430	796,395	2,054	3,845,034	917,127	757,239	159,868
36,175	107,726	325	489,409	1,885	3,486,844	862,582	709,081	153,501
34,636	87,936	257	604,305	1,685	3,267,845	802,269	648,191	154,078
38,567	104,890	410	701,991	1,495	2,969,774	732,231	584,609	147,622
36,065	69,428	312	576,443	1,215	2,536,105	696,032	543,506	152,526
28,276	80,587	167	314,062	989	2,115,266	641,450	491,885	149,565
23,329	53,217	138	276,627	887	1,916,474	611,852	477,784	134,068
21,287	86,594	124	304,662	786	1,723,772	566,498	427,425	139,073
23,415	57,583	88	221,297	702	1,508,837	561,108	415,297	145,811
18,756	69,597	75	202,969	462	1,333,985	536,314	392,348	143,966
16,540	50,838	58	146,392	606	1,216,042	532,140	388,467	413,673
15,500	56,051	78	181,924	573	1,116,669	513,820	378,222	135,598
12,952	53,613	28	63,288	528	993,373	502,772	366,882	135,890
11,832	45,550	42	106,353	527	977,305	497,146	360,875	136,271
7,273	32,487	10	25,137	509	910,388	485,311	353,544	131,767
7,452	76,664	18	33,668	522	914,827	464,599	347,210	117,389
9,213	37,090	14	24,502	543	982,484	487,438	355,942	131,496
10,325	33,493	22	62,290	549	1,008,157	470,094	346,819	123,275
10,073	43,340	70	145,672	553	1,021,367	447,260	335,409	111,851

a Reserve prior to 1890 calculated at 4½ per cent., now at 4 per cent.; new business since 1903 at 3 per cent.

COMPANY, PARIS, TEX. Incorporated January 29, 1912.
Commenced Business February 17, 1912.

55,229	59,402	828	2,092,071	1,006	2,259,653	184,308	39,428	144,880
26,034	27,064	340	659,742	443	820,242	118,760	11,370	107,390
19,211	19,211	200	348,000	192	320,500	118,570	1,780	116,790

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA. Incorporated Nov. 30, 1906.
Reincorporated Jan. 14, 1909.

91,175	190,498	557	1,259,697	2,166	6,478,267	1,088,225	621,798	466,427
84,302	144,954	540	1,400,418	1,903	6,107,545	995,321	516,156	479,165
73,912	143,119	528	1,366,467	1,562	5,311,111	881,718	405,262	476,456
79,923	119,009	430	1,221,893	1,202	4,476,031	791,810	303,587	488,223
81,950	123,582	293	1,444,433	898	3,778,319	711,715	215,987	495,728
37,801	45,995	751	3,284,625	704	3,096,125	669,374	145,176	524,198
52,618	72,467	302	1,144,000	660	2,805,000	79,944	15,226	64,718
87,168	98,445	448	2,204,000	495	2,359,000	32,631	.....	32,631
12,827	12,827	66	243,000	66	243,000	13,712	.....	13,712

Reserve at 3½ per cent.

ASSOCIATION, LANSING, MICH. Commenced Business, 1915.

COMPANY, GRAND FORKS, N. D. Incorporated Jan. 28, 1910.
Commenced Business Sept. 20, 1910.

21,015	22,705	.....	.....	.....	1,635,500	223,617	65,684	157,933
21,537	26,681	540	971,500	1,066	1,831,000	177,553	39,755	137,798
21,602	22,602	491	778,500	762	1,254,000	148,725	19,324	129,401
18,824	20,824	405	668,000	471	772,000	63,793	6,623	57,170
9,908	9,908	87	133,000	87	133,000	39,188	517	38,671

Reserve at 3½ per cent.

COMPANY, WAUSAU, WIS. Incorporated December, 1908.
Commenced Business May 7, 1909.

85,245	112,154	886	1,540,750	3,049	5,555,075	597,018	347,291	249,727
106,247	114,481	1,463	2,799,375	2,641	4,923,300	460,533	221,865	238,668
52,792	75,246	919	1,663,625	1,743	3,265,575	382,152	118,106	264,046
43,862	51,935	735	1,401,000	1,144	2,182,700	304,965	71,112	233,853
31,290	32,305	517	703,125	708	1,108,175	271,000	21,771	249,229
25,811	25,811	294	551,550	294	551,550	255,973	5,742	250,231

Reserve at 3½ percent.

COMPANY, LOS ANGELES, CAL.

Incorporated March 3, 1911.
Commenced Business February 7, 1913.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 223,143	\$ 235,071	1,387	\$ 4,402,648	1,635	\$ 5,159,271	\$ 783,265	\$ 89,040	\$ 694,225
105,536	105,536	655	2,196,665	592	1,965,278	791,484	37,472	754,012

Reserve at 3½ per cent.

ANCE COMPANY, BIRMINGHAM, ALA.

Incorporated April 21, 1908.
Commenced Business April 22, 1908.

68,251	108,438	759	1,036,500	3,349	4,617,000	492,529	275,858	216,671
74,150	102,906	1,217	1,667,000	3,277	4,550,500	410,953	194,820	216,133
66,248	95,189	1,132	1,504,000	2,811	3,847,000	341,380	132,208	209,172
62,509	85,361	1,108	1,389,500	2,678	3,175,000	280,674	91,146	189,528
55,422	75,727	1,121	1,287,500	1,759	2,758,000	245,180	49,146	196,034
70,283	84,592	1,210	1,879,576	1,331	2,087,576	224,114	24,976	199,138
24,344	24,344	372	574,000	372	574,000	132,649	4,784	127,865

Reserve at 3½ per cent.

COMPANY, HOUSTON, TEX.

Incorporated March 1, 1909.
Commenced Business Nov. 1, 1909.

551,697	801,946	5,640	13,599,035	11,020	31,163,999	1,675,533	1,053,608	621,925
432,030	534,251	4,142	11,541,941	8,014	23,676,867	1,405,798	651,749	754,049
284,305	324,983	2,464	6,940,766	4,853	14,857,356	1,247,205	391,768	855,437
243,808	264,538	1,945	5,825,278	3,055	10,057,028	1,078,243	192,217	886,026
220,246	235,746	1,373	4,633,160	1,561	5,456,160	1,038,051	79,912	958,139
19,177	19,177	218	992,000	218	992,000	602,702	10,500	592,202

r Including reinsurance. Reserve at 3½ per cent.

LOAN COMPANY, TAMPA, FLA.

Commenced Business 1914.

.....	235,000	100,000	77,538	38,012	39,526
-------	-------	-------	---------	-------	---------	--------	--------	--------

COMPANY, HOUSTON, TEX.

Incorporated Nov. 8, 1905.
Commenced Business Sept. 1, 1906.

256,558	359,277	1,298	3,154,915	6,202	15,724,581	1,550,684	1,323,957	226,727
442,524	553,661	3,874	8,407,871	8,215	20,294,987	1,099,407	911,408	187,999
313,777	390,161	2,302	5,291,524	6,072	16,035,731	936,352	664,020	272,332
209,499	262,465	1,275	3,015,104	4,851	13,708,388	745,317	484,836	260,481
224,344	292,902	1,364	3,484,827	4,464	13,001,892	529,567	302,078	227,489
225,200	256,344	1,642	4,287,120	4,123	12,372,605	353,513	163,396	190,117
295,281	306,676	2,490	7,184,860	3,334	10,611,424	195,396	64,264	131,132
139,443	144,443	1,320	4,999,850	1,400	5,388,850	140,331	24,197	116,134
29,162	29,162	191	841,500	187	816,500	122,416	4,900	117,516

Reserve at 3½ per cent.

COMPANY, DAVENPORT, IA.

Incorporated Jan. 3, 1903.
Commenced Business Feb. 3, 1903.

97,459	123,091	784	1,559,708	3,691	5,028,913	465,124	324,520	140,604
116,026	136,967	744	1,268,034	3,370	4,091,098	389,720	251,711	138,006
103,069	115,820	737	1,193,209	2,936	3,135,204	341,432	191,334	150,098
77,556	98,026	362	487,572	2,506	2,195,823	306,951	151,944	155,007
167,402	190,640	3,700	1,298,119	12,620	3,809,227	284,964	135,740	149,224
96,849	118,954	5,313	1,148,536	13,095	3,307,986	161,143	105,764	55,379
65,184	92,578	7,980	1,535,686	14,051	3,227,681	108,790	79,408	29,382
46,145	58,092	11,708	2,551,607	11,970	2,896,051	60,800	52,074	8,726
30,918	36,823	4,578	1,568,759	5,500	1,895,110	39,259	25,085	14,174
28,696	31,662	2,228	1,070,150	2,368	1,259,150	30,562	17,117	13,445
17,888	21,638	922	525,175	106	657,500	21,155	5,400	15,757
11,164	12,164	885	468,250	683	344,500	13,228	4,651	8,575

Reserve at 3½ per cent since January 26, 1909; prior at 4 per cent.

Capital, \$108,660.				GUARDIAN LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	123,583	18,543	142,126	3,150	.....	4,755	.....	7,905
1913	96,412	10,854	107,266	8,500	.....	671	.....	9,171
1912	57,661	10,726	68,387	6,000	.....	.....	.....	6,000
1911	30,360	10,544	40,904	3,500	.....	.....	.....	3,500
1910	5,100	79,951	85,051	.....	.....	.....	.....	.....

Capital, \$104,810.				GULF COAST LIFE INSURANCE				
1914	27,387	26,700	54,087	6,000	.....	2,124	.....	8,124
1913	17,518	28,531	46,049	2,000	.....	363	.....	2 363
1912	12,457	168,241	180,698	.....	.....	.....	.....	.....

Capital, \$250,000.				HOME LIFE AND ACCIDENT				
1914	161,511	48,679	210,190	25,000	.....	17,667	13,475	56,142
1913	159,541	38,018	197,559	11,000	.....	9,923	11,253	32,176
1912	79,521	132 226	211,747	22,000	.....	734	6,065	28,799
1911	43,755	18,219	62,484	1,000	.....	.....	.....	1,000
1910	27,241	8,997	36 238	.....	.....	.....	.....	.....

Capital Stock, \$125,000.				HOME LIFE INSURANCE				
1914	4,233,965	1,492,188	5,726,153	1,300,933	538,730	699,820	571,024	3,110,507
1913	4,088,092	1,388,819	5,476,911	1,033,069	734,320	632,227	540,687	2,940,303
1912	4,023,298	1,311,972	5,335,270	1,063,307	572,460	788,596	512,697	2,937,060
1911	3,817,282	1,332,589	5,149,871	1,169,870	464,004	691,610	484,381	2,809,865
1910	3,624,927	1,234,060	4,858,987	971,976	388,642	676,807	443,776	2,481,201
1909	3,532,203	1,077,051	4,609,254	977,125	404,853	542,577	359,691	2,284,246
1908	3,367,101	1,057,380	4,424,481	1,000,676	389,890	465,354	289,017	2,144,937
1907	3,352,579	992,265	4,344,844	1,089,338	340,207	378,341	301,672	2,109,558
1906	3,516,866	907,120	4,423,986	911,253	345,227	293,514	317,714	1,867,708
1905	3,321,142	829,261	4,040,403	781,375	430,520	243,162	270,277	1,725,334
1904	3,015,893	706,787	3,722,680	827,436	331,485	194,143	248,951	1,601,965
1903	2,747,783	687,746	3,435,529	800,786	364,880	151,932	230,750	1,548,348
1902	2,537,271	680,096	3,217,367	718,136	255,114	152,698	211,735	1,337,683
1901	2,311,562	738,611	3,050,173	740,965	208,832	139,644	194,169	1,283,610
1900	2,035,815	552,489	2,588,304	517,734	165,193	136,411	177,800	997,138
1899	1,889,190	482,941	2,372,131	603,482	158,111	112,091	164 714	1,038,398
1898	1,731,725	480,341	2,212,066	630,266	152,047	189,603	154,932	1,126,848
1897	1,647,661	459,638	2,107,299	569,365	125,822	161,701	157,388	1,014,276
1896	1,628,661	425,880	2,054,541	651,596	137,652	179,668	173,036	1,141,952
1895	1,617,005	382,168	1,999,173	487,124	107,057	168,406	174,194	936,781

Capital, \$127,800.				HOME LIFE INSURANCE COMPANY OF				
1914	502,037	35,124	537,161	130,839	4 67	13,332	17,725	161,963
1913	473,987	17,857	491,844	122,065	4 27	13,337	16,299	151,728
1912	368,593	118,059	486,652	88,852	.....	4,045	11,183	104,080
1911	246,129	46,426	292,555	62,024	....	3,928	5,549	71,501
1910	178,583	34,228	212,811	39,377	....	907	2,137	42,421
1909	134,697	10,486	145,183	38,161	....	980	439	39,580
1908	102,514	18,502	121,016	20,632	....	....	....	20,630

4 Disability claims.

COMPANY, MADISON, WIS.

Incorporated October, 1909.
Commenced Business Oct. 11, 1910.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
61,193	69,098	875	1,367,118	2,696	4,519,533	330,717	159,082	171,655
59,125	68,296	1,094	1,791,743	2,161	3,742,501	255,013	90,303	164,710
47,010	53,010	822	1,469,558	1,320	2,369,058	210,454	42,672	167,782
35,323	38,823	529	952,000	630	1,144,500	189,362	14,480	174,882
13,246	13,246	125	258,500	125	258,500	184,996	2,381	182,615

Reserve at 3½ per cent.

COMPANY, GULFPORT, MISS.

Incorporated September, 1911.
Commenced Business May, 1912.

34,444	42,568	250	391,370	476	794,342	152,330	32,938	119,392
44,496	46,859	376	581,567	411	717,987	129,939	12,306	117,633
79,630	79,630	215	437,387	215	437,387	86,910	4,783	82,127

Reserve at 3½ per cent.

COMPANY, FORDYCE, ARK.

Incorporated 1909.
Commenced Business 1910.

112,336	168,478	1,201	2,240,000	2,738	5,144,418	703,274	413,653	289,621
105,637	137,813	829	1,917,720	2,510	5,022,181	644,437	339,788	304,649
91,818	120,617	659	1,224,000	1,038	4,585,910	615,843	305,823	310,020
38,270	39,270	355	936,830	475	1,440,330	547,420	184,743	362,677
35,812	35,812	239	726,000	239	726,000	173,626	3,846	169,780

Reserve at 3½ per cent.

COMPANY, NEW YORK.

Incorporated April 30, 1860.
Commenced Business May 1, 1860.

1,055,623	4,166,130	6,792	14,436,915	59,600	120,893,433	30,631,249	28,389,600	2,241,649
1,018,637	3,958,940	6,446	14,217,972	57,254	116,360,110	29,181,999	26,952,058	2,229,941
987,606	3,924,666	6,154	14,315,467	54,833	110,647,145	27,767,932	25,616,028	2,151,904
923,940	3,733,805	5,411	12,885,151	52,493	105,047,760	26,377,420	24,388,926	1,988,494
889,918	3,371,119	5,339	14,952,118	50,869	100,214,968	25,025,299	23,105,687	1,919,612
838,768	3,123,014	4,752	11,284,026	49,099	92,532,533	23,626,019	21,748,692	1,877,327
772,327	2,917,264	4,093	9,336,422	47,707	88,368,244	21,708,902	20,471,724	1,237,188
753,299	2,862,857	3,667	8,168,729	47,091	86,193,297	20,004,853	19,235,418	769,435
1,121,733	2,989,441	7,670	14,678,792	47,661	86,113,559	19,009,551	17,925,902	1,083,649
944,106	2,669,440	7,272	12,698,429	44,615	79,775,340	17,886,595	16,682,195	1,204,400
915,452	2,517,417	7,218	12,799,381	41,541	74,892,289	16,606,229	15,472,125	1,134,104
881,305	2,429,653	6,983	12,335,472	38,105	69,410,582	15,102,841	13,976,071	1,126,770
846,078	2,183,751	7,896	14,060,505	34,619	63,313,144	14,432,217	13,108,809	1,323,408
734,263	2,017,873	7,030	12,243,695	32,422	59,646,669	13,370,863	12,060,731	1,310,132
723,116	1,720,254	6,462	10,935,396	29,203	54,069,851	12,342,247	11,059,659	1,282,588
603,489	1,646,887	5,398	9,783,802	26,262	49,258,697	11,348,859	10,145,581	1,203,278
545,397	1,672,245	5,045	8,819,742	24,275	45,574,381	10,559,151	9,406,183	1,157,968
543,708	1,557,984	4,471	8,614,247	22,541	43,443,047	9,970,717	8,862,312	1,108,405
564,011	1,705,963	4,066	8,222,023	21,646	41,971,980	9,384,857	8,349,112	1,035,745
640,708	1,577,489	5,623	12,311,314	21,604	42,247,014	8,981,863	7,956,665	1,025,198

c Reserve at 4 per cent ; new business 1900-1907 at 3½ per cent. ; since at 3 per cent. p Change made to paid-for basis.

AMERICA, PHILADELPHIA, PA. † *

Incorporated April 18, 1899.
Commenced Business May 1, 1899.

285,777	447,740	b 27,264	b 1,729,726	b 52,056	b 5,476,542	696,313	531,192	165,121
		2,119	2,473,782	7,822	9,371,692			
240,389	392,117	b 32,315	b 3,204,510	b 50,177	b 5,567,803	561,093	400,910	160,183
		2,138	2,522,732	6,989	8,363,916			
213,039	317,119	b 35,118	b 4,684,200	b 42,972	b 5,005,754	472,282	312,551	159,731
		2,286	2,734,240	6,027	7,396,486			
183,594	255,095	b 27,164	b 2,386,008	b 28,302	b 2,740,828	302,224	171,381	130,843
		1,725	2,182,108	4,707	5,836,088			
123,053	165,474	b 12,686	b 1,268,600	b 17,510	b 1,724,519	261,741	131,958	129,783
		2,032	2,586,370	3,879	4,705,420			
68,798	108,378	b 14,546	b 1,301,633	b 17,800	b 1,729,173	207,557	93,845	113,712
		1,186	1,614,800	2,835	3,595,000			
75,215	95,847	b 6,296	b 629,628	b 12,289	b 1,241,077	168,839	65,444	103,395
		2,443	3,087,400	2,214	2,768,400			

† All industrial business until 1908.

* Incorporated under laws of Delaware.
Reserve at 3½ per cent.

b Industrial business.

HOME LIFE INSURANCE CO. OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	41,212	4,736	84,594	14,607	....	....	....	14,607
1906	41,110	3,500	44,610	14,703	....	....	....	14,703
1905	39,375	2,650	42,025	10,995	....	....	....	10,995
1904	39,285	.....	39,285	14,689	....	....	....	14,689
1903	49,043	2,410	51,453	14,954	....	....	....	14,954
1902	48,487	860	49,347	15,867	....	....	....	15,867
1901	27,770	.....	27,770	8,633	....	....	....	8,633
1900	18,523	10,404	37,927	6,063	....	....	....	6,063

Incorporated May 3, 1909.

HOME MUTUAL LIFE INSUR

1914	153,407	34,596	188,003	11,965	.....	1,067	.....	13,032
1913	103,685	9,664	113,349	11,359	* 25	930	.....	12,314
1912	54,994	3,388	58,382	2,000	.....	442	.....	2,442
1911	17,374	12,243	29,617	2,000	.....	235	.....	2,235
1910	6,293	10,011	16,304	.....	.....	.....	.....	.....
1909	2,679	5,500	8,179	.....	.....	.....	.....	.....

* Disability claims.

Capital, \$200,000.

IDAHO STATE LIFE INSURANCE

1914	188,831	30,377	219,208	22,000	.....	8,692	9,789	40,481
1913	150,735	17,082	167,817	3,500	.....	2,942	4,294	10,736
1912	83,471	22,470	105,941	14,000	.....	1,340	4,765	20,105
1911	52,698	20,740	73,438	1,000	.....	.....	.....	1,000
1910	57,932	260,950	318,882	.....	.....	.....	.....	.....

Capital, \$500,000.

ILLINOIS LIFE INSURANCE COM

1914	2,247,700	555,722	2,803,422	620,497	42,344	472,452	62,810	1,198,103
1913	2,072,302	522,596	2,594,898	619,759	44,542	297,766	38,646	1,000,713
1912	1,090,141	471,899	2,462,040	584,223	61,355	207,145	39,215	891,938
1911	1,883,536	437,568	2,321,104	536,344	88,951	198,825	44,981	869,101
1910	1,754,651	373,126	2,127,777	526,801	46,690	214,585	34,992	823,068
1909	1,577,449	371,215	1,948,664	551,594	45,041	217,769	37,683	852,087
1908	1,434,857	428,467	1,863,324	457,569	32,225	214,475	32,754	737,023
1907	1,426,510	335,369	1,761,879	486,616	23,207	252,287	34,660	796,770
1906	1,414,787	325,358	1,740,145	419,814	21,175	414,656	40,980	896,625
1905	1,354,825	555,391	1,910,216	489,566	27,005	232,737	37,523	786,831
1904	1,300,790	303,559	1,604,349	447,000	32,826	311,984	38,022	829,832
1903	1,158,275	926,040	2,084,315	367,431	31,680	331,697	32,289	763,097
1902	935,190	2,954,578	3,889,768	187,329	20,136	150,587	11,625	369,677
1901	416,195	461,704	877,899	110,475	....	3,615	75	114,165
1900	216,593	114,966	331,559	87,177	....	171	....	87,348
1899	41,508	40,234	81,742	8,575	....	229	....	8,804

Capital, \$15,000.

IMMEDIATE BENEFIT LIFE

1914	338,205	22,731	360,936	61,178	.....	59	271	61,508
1913	280,663	18,156	298,819	54,387	.....	24	262	54,673
1912	230,936	14,261	245,197	45,560	....	369	304	46,233
1911	198,051	10,992	209,043	44,386	....	221	838	45,445
1910	160,739	10,476	171,215	33,130	....	297	530	33,957
1909	130,798	8,142	138,940	28,196	....	353	338	28,887
1908	118,592	5,516	124,108	27,559	....	....	240	27,799
1907	114,628	4,347	118,975	28,528	....	....	334	28,862
1906	103,443	3,033	106,476	24,855	....	....	....	24,855
1905	88,603	2,912	91,515	20,777	....	26	....	20,803
1904	71,431	7,439	78,870	18,086	....	....	....	18,086
1903	58,857	3,018	61,875	16,245	....	12	....	16,257
1902	54,996	4,885	59,881	13,397	....	874	....	14,253
1901	44,760	4,233	48,993	14,314	....	713	....	15,027
1900	43,763	1,795	45,558	14,004	....	1,093	....	15,097
1899	43,693	1,783	45,476	11,241	....	427	....	11,668
1898	62,483	4,408	66,891	19,998	....	423	....	20,421
1897	38,282	6,365	44,647	11,073	....	213	....	11,286

AMERICA, PHILADELPHIA—Continued.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
19,875	34,482	2,614	200,206	9,944	950,579	147,566	46,023	101,543
19,502	34,206	2,541	196,444	9,928	1,067,574	166,160	46,651	120,103
20,546	31,541	3,719	314,842	9,811	1,059,853	155,755	50,745	105,010
24,142	38,831	3,587	350,160	9,804	1,073,517	136,743	30,515	106,228
21,080	36,034	2,847	284,400	12,948	1,691,809	129,699	25,768	103,931
16,665	32,532	9,698	1,104,223	12,842	1,448,963	158,006	22,265	135,741
15,613	24,246	12,698	1,417,440	12,132	1,450,393	118,569	11,642	106,927
30,337	36,400	9,476	1,551,079	5,146	920,980	16,182	3,083	13,099

ANCE COMPANY, TOPEKA, KAN.

Commenced Business July 10, 1909.

96,929	109,961	1,994	2,204,001	3,253	4,836,359	117,782	112,190	5,592
88,565	100,879	2,496	2,453,908	2,496	3,804,008	49,133	42,938	6,195
43,759	46,201	1,036	1,307,050	1,647	1,836,240	24,943	19,936	5,007
25,257	27,492	1,973	1,494,250	1,177	816,750	12,215	5,540	6,675
8,188	8,188	423	324,000	420	351,000	12,480	11,455	1,025
2,739	2,739	65	79,250	59	73,250	5,440	.....	5,440

Reserve at 3½ per cent.

Incorporated Aug. 30, 1909.

COMPANY, BOISE CITY, IDAHO.

Commenced Business Jan. 31, 1910.

135,424	175,905	1,884	3,140,805	3,541	6,011,708	422,558	187,121	235,437
158,651	169,387	1,737	2,854,850	2,652	4,526,141	368,403	119,247	249,156
79,471	99,576	959	1,641,839	1,375	2,516,066	336,804	76,884	259,920
66,350	67,350	579	1,196,825	802	1,718,405	323,699	49,053	274,646
82,933	82,933	616	1,525,086	616	1,525,086	292,858	28,731	264,127

Reserve at 3½ per cent.

Incorporated July 7, 1899.

PANY, CHICAGO, ILL.

Commenced Business Oct. 2, 1899.

863,071	2,061,174	7,468	18,291,850	42,989	75,175,284	11,403,596	9,945,912	1,457,684
729,652	1,730,365	7,609	13,171,749	40,796	67,103,435	10,663,760	9,376,270	1,287,490
835,098	1,727,036	8,135	14,862,636	38,077	64,138,333	9,849,696	8,639,224	1,210,472
771,412	1,640,513	6,990	14,574,409	35,149	60,215,905	8,971,267	8,038,485	932,782
735,797	1,558,865	6,969	13,920,762	32,604	54,119,042	8,125,139	7,441,471	683,668
686,714	1,538,801	6,096	11,910,408	30,224	49,102,103	7,423,908	6,913,434	510,474
614,285	1,351,308	75,524	110,431,433	727,964	744,721,604	6,906,124	6,495,469	410,655
607,473	1,404,243	5,156	10,156,980	27,060	44,449,343	6,474,002	6,149,676	324,326
589,156	1,485,781	4,918	10,540,462	25,964	43,364,856	6,000,218	5,733,892	266,326
608,819	1,395,650	6,065	12,727,061	25,190	43,267,410	5,571,973	5,338,368	233,605
596,915	1,426,747	6,285	10,441,265	24,142	38,796,796	5,231,282	5,006,961	224,321
493,092	1,256,189	10,059	15,552,354	22,752	36,526,136	5,015,659	4,767,538	248,121
333,820	703,497	14,371	22,699,063	17,968	30,143,976	4,136,658	3,964,183	172,475
297,601	411,766	4,779	10,377,396	7,332	15,215,396	735,587	608,936	126,651
128,268	215,616	1,963	4,269,500	5,174	10,161,500	303,062	183,454	119,608
30,368	39,172	223	453,500	4,614	8,401,000	181,855	68,645	113,210

* Reserve at 4 per cent; on new business since 1902 at 3½ per cent. † Change made to paid-for basis.

Incorporated January 12, 1897.

INSURANCE CO., BALTIMORE, MD.†

Commenced Business March 1, 1897.

179,657	241,165	37,991	3,382,321	82,608	8,849,873	540,511	453,326	87,185
153,143	207,816	30,648	2,672,782	68,952	7,269,216	417,359	367,068	50,291
123,104	169,337	25,310	2,147,750	55,623	5,760,572	332,443	291,543	40,900
114,189	159,634	25,268	2,245,912	46,348	4,680,529	259,404	231,361	28,043
106,713	140,670	24,656	2,233,072	40,437	3,987,483	206,163	185,529	20,634
72,399	101,286	14,997	1,327,920	29,679	2,853,279	182,197	144,881	37,316
62,185	89,984	13,595	1,156,594	26,390	2,427,381	144,519	103,670	40,849
66,407	95,269	14,543	1,350,405	25,037	2,281,583	109,011	85,491	23,520
60,193	85,048	14,125	1,303,287	21,746	1,950,810	86,012	59,698	26,314
58,488	79,291	14,929	1,270,270	18,928	1,592,625	65,879	41,369	24,510
50,678	68,764	13,389	1,233,420	15,002	1,210,675	54,479	26,926	27,553
35,779	52,036	7,392	391,268	10,703	705,128	44,343	18,219	26,124
42,138	56,391	6,107	470,818	7,649	545,632	33,901	12,069	21,832
32,882	47,909	7,115	441,309	7,201	406,849	25,630	8,332	17,298
27,909	43,006	3,075	139,535	5,131	228,512	24,527	6,910	17,617
34,494	46,162	15,895	1,102,618	4,481	195,802	22,420	6,130	16,290
43,275	63,696	18,494	1,488,774	13,651	1,006,704	21,838	9,953	11,885
31,690	42,976	18,505	1,520,337	11,843	845,954	16,910	6,493	10,417

c Reserve at 4½ per cent; 4 per cent on new business since 1903. † Industrial business.

Capital, \$2c2,695.

INDEPENDENT LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	167,551	59,876	227,427	35,156	.....	16,756	260	52,172
1913	150,098	358,050	508,148	35,695	.....	4,060	248	40,003
1912	135,962	39,618	175,580	27,604	.....	6,921	122	34,647
1911	119,592	58,514	178,106	30,772	.....	933	49	31,754
1910	114,756	29,109	143,865	33,874	.....	12	21	33,907
1909	131,596	59,027	190,623	30,567	.....	28	....	30,595
1908	63,345	60,844	124,189	6,241	.....	....	....	6,241

Capital, \$394,500.

INDIANA NATIONAL LIFE INSURANCE

1914	254,628	47,473	302,101	36,199	....	29,557	13,737	69,493
1913	260,726	54,575	315,301	56,537	....	25,327	8,270	90,134
1912	245,548	88,887	334,435	33,225	....	12,569	11,008	56,802
1911	151,348	78,268	224,216	18,500	....	12,247	9,250	39,997
1910	118,354	31,404	149,758	32,950	....	9,139	7,539	49,628
1909	92,885	10,572	103,457	13,450	....	5,311	7,368	26,122
1908	107,118	25,579	132,697	10,500	....	7,115	5,977	23,599
1907	100,469	117,617	218,086	4,000	....	4,364	3,056	11,402

Incorporated July 10, 1905.

INDIANAPOLIS LIFE INSURANCE

1914	254,363	36,606	290,969	15,000	8,500	10,492	27,413	61,405
1913	218,345	30,095	248,440	13,097	3,000	10,500	21,917	48,514
1912	183,138	23,978	207,116	9,000	....	6,422	17,132	32,554
1911	142,286	14,639	156,925	4,760	....	6,719	14,285	25,764
1910	128,625	9,593	138,218	3,500	....	2,983	12,344	18,827
1909	112,355	11,579	123,934	9,000	....	1,069	7,695	17,764
1908	87,672	6,920	94,592	14,942	....	132	6,340	21,414
1907	73,064	1,613	74,677	1,000	....	....	3,173	4,173
1906	26,653	9,856	36,509	....	....	....	783	783
1905	6,187	27,000	33,187	....	....	....	....	....

Capital, \$200,035.

INTERMEDIATE LIFE ASSURANCE

1914	192,997	51,837	244,834	46,445	540	12,300	9,446	68,731
1913	167,868	38,216	206,084	28,705	540	13,698	9,206	52,149
1912	152,162	32,926	185,088	18,000	270	7,382	8,131	33,783
1911	123,742	66,356	190,098	16,500	.....	9,842	10,368	36,710
1910	118,933	29,053	147,986	15,000	.....	9,320	4,881	29,201
1909	95,620	44,653	140,223	16,141	.....	71,272	3,881	91,294
1908	179,712	15,803	195,515	15,230	.....	34,114	2,145	51,489
1907	123,096	195,244	318,340	20,974	.....	28,658	562	50,194
1906	126,766	1,787	128,553	6,000	.....	28,141	521	34,663
1905	128,889	58,067	186,956	2,000	.....	5,700	20	7,720
1904	7,586	.....	7,586	.....	.....	.....	.....	.....

Capital, \$107,840.

INTER-MOUNTAIN LIFE INSURANCE

1914	170,295	26,524	196,819	10,000	4,182	311	.....	14,493
1913	136,927	27,931	164,858	4,000	257	207	.....	4,464
1912	58,137	23,301	81,438	4,000	.....	.....	.....	4,000
1911	18,969	42,717	61,686	.....	.....	.....	.....	.....

* Disability claims.

PANY OF AMERICA, NASHVILLE, TENN.

Incorporated Nov. 23, 1907.
Commenced Business Feb. 1, 1908.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
192,812	244,984	372	915,500	987	1,957,500	501,647	189,321	312,326
		b 20,517	b 2,363,672	b 23,830	b 2,815,396			
173,177	213,180	679	703,000	1,188	1,693,000	414,929	153,369	261,560
		b 19,980	b 1,884,983	b 22,379	b 2,612,914			
124,253	158,900	520	994,000	1,333	2,216,000	254,458	140,833	113,625
		b 18,533	b 1,997,325	b 20,270	b 2,333,827			
120,093	152,847	561	883,000	1,233	1,808,000	276,217	49,790	226,427
		b 9,236	b 872,755	b 20,408	b 1,671,486			
100,808	134,715	650	941,000	1,343	1,761,700	249,994	35,505	214,489
		b 13,764	b 925,707	b 18,619	b 1,462,738			
149,567	180,162	1,113	1,978,700	1,499	2,456,700	228,892	23,579	205,313
		b 25,193	b 3,770,514	b 15,039	b 1,695,505			
128,707	134,948	841	1,093,000	795	1,056,500	200,459	5,001	195,458
		b 34,250	b 5,318,948	b 15,441	b 2,403,533			

Reserve at 3¼ per cent.

b Industrial business.

COMPANY, INDIANAPOLIS, IND.

Incorporated June 28, 1906.
Commenced Business January 1, 1907.

158,545	228,038	1,653	3,604,387	4,936	8,507,416	865,264	459,972	405,292
181,494	271,628	1,805	3,254,197	4,759	7,948,903	771,239	381,654	389,585
279,640	336,442	2,312	4,049,100	4,197	7,063,067	627,448	289,258	338,190
99,093	139,090	1,256	2,245,399	2,891	5,057,313	560,893	314,680	246,213
74,341	123,969	950	1,596,447	2,167	3,753,193	251,953	171,444	80,509
58,011	84,140	686	1,139,287	1,648	3,105,612	204,177	145,014	59,163
134,240	157,832	425	1,018,571	1,472	3,059,115	166,516	116,739	49,777
124,231	135,651	2,472	5,110,500	1,979	4,061,500	246,833	120,524	126,308

Reserve at 3 per cent and 3½ per cent.

COMPANY, INDIANAPOLIS, IND.

Commenced Business Nov. 15, 1905.

104,717	166,122	1,411	2,436,246	5,466	8,496,788	629,717	591,554	38,163
89,719	138,233	1,276	2,088,876	4,622	7,011,554	499,773	465,775	33,998
76,201	108,755	1,340	2,053,396	3,891	5,756,691	391,260	362,158	29,102
54,844	80,608	837	1,294,092	3,032	4,451,264	300,941	276,648	24,293
51,017	69,844	820	1,247,995	2,583	3,760,238	217,081	202,716	14,365
46,507	64,271	865	1,238,292	2,129	3,037,136	149,194	138,193	11,001
35,294	56,708	652	932,492	1,655	2,344,449	94,678	84,447	10,231
54,455	58,628	1,081	1,535,331	1,470	2,158,316	56,603	46,042	10,561
26,979	27,762	657	1,066,967	834	1,281,909	40,294	15,203	25,091
6,965	6,965	260	325,000	260	325,000	27,373	1,942	25,431

Reserve at 4 per cent

COMPANY, EVANSVILLE, IND.

Incorporated Oct. 12, 1904.
Commenced Business Nov. 1, 1904.

101,753	170,484	951	1,796,025	4,142	7,007,300	888,134	663,849	224,285
95,942	149,091	907	1,689,482	3,625	6,048,525	793,225	568,343	224,882
81,440	115,223	667	1,188,100	3,122	5,020,043	711,168	496,972	214,196
75,972	112,682	576	1,022,230	2,683	4,320,913	636,491	436,778	199,713
76,075	105,276	783	952,341	2,368	3,708,183	541,381	347,211	194,170
51,104	142,398	257	425,740	1,734	3,188,092	575,661	385,209	190,452
72,326	123,815	829	2,345,250	2,252	5,002,250	382,867	293,229	89,638
89,816	140,010	962	2,352,750	1,806	3,869,500	311,924	226,726	85,198
54,457	89,120	812	1,529,250	1,181	2,170,750	250,313	208,838	41,475
35,327	43,047	584	982,000	615	1,051,000	209,986	158,779	51,207
669	669	100	169,000	100	169,000	62,992	55,828	7,164

Reserve at 3½ per cent.

COMPANY, SALT LAKE CITY, UTAH.

Incorporated July 13, 1911.
Commenced Business July 14, 1911.

112,832	127,325	1,465	2,771,139	3,093	5,076,950	266,863	135,606	131,257
117,604	122,068	2,007	2,911,561	2,818	4,006,811	192,280	64,669	127,611
58,271	62,271	933	1,196,500	1,144	1,556,000	142,832	23,892	118,940
37,607	37,607	278	513,500	278	513,500	105,721	3,252	102,469

Reserve at 3½ per cent.

Capital, \$525,000.			INTERNATIONAL LIFE INSURANCE					
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 1,351,969	\$ 1,178,766	\$ 2,530,735	\$ 183,173	\$ 618	\$ 101,745	\$ 189,482	\$ 475,018
1913	1,254,962	723,997	1,978,959	160,861	305	113,035	183,358	457,559
1912	642,406	1,196,073	1,838,479	80,340	.....	10,841	70,218	161,399
1911	516,343	91,683	608,026	34,700	.....	1,578	47,837	84,115
1910	441,362	51,974	493,336	18,095	.....	.....	23,442	40,537
1909	132,217	1,199,538	1,331,755	7,000	.....	.....	.....	7,000

^ Disability claims.

Capital, \$816,704.			*INTER-SOUTHERN LIFE INSUR					
1914	992,081	658,085	1,650,166	222,399	146	123,123	40,636	386,304
1913	227,110	206,030	433,140	30,137	.....	7,465	.....	37,602
1912	182,657	64,659	247,316	30,900	.....	1,225	177	32,302
1911	68,280	188,649	256,929	3,500	.....	1,744	134	5,378
1910	48,535	98,065	146,600	8,250	.....	372	21	8,643
1909	34,241	62,169	96,400	15,880	.....	.....	.....	15,880
1908	19,092	20,483	39,575	15	.....	.....	.....	15
1907	24,815	88,571	113,386	.....	.....	.....	.....	.....

* Consolidated with Citizens National February 24, 1915; 1914 figures include both companies.
s Premium reduction.

Capital, \$100,000.			IOWA LIFE INSURANCE COM					
1914	67,387	11,606	78,993	11,000	.....	3,139	595	14,734
1913	65,474	7,992	73,466	6,000	.....	5,126	590	11,716
1912	56,882	9,616	66,498	3,000	.....	621	783	4,404
1911	41,970	7,148	49,118	6,000	.....	631	554	7,185
1910	32,157	6,430	38,587	2,000	.....	25	449	2,474
1909	21,616	6,280	27,896	.....	.....	.....	244	244
1908	11,114	29,191	40,305	1,000	.....	.....	.....	7,000

Capital, \$350,000.			JEFFERSON STANDARD LIFE INSUR					
1914	1,390,437	292,609	1,683,046	297,065	^ 24,949	109,829	29,301	461,144
1913	1,388,393	269,616	1,658,009	336,673	^ 29,480	100,553	23,220	489,926
1912	664,588	2,527,208	3,191,796	139,304	3,912	45,277	6,069	194,562
1911	350,278	44,769	395,047	68,018	.....	15,769	2,354	86,141
1910	317,946	34,646	352,592	54,341	.....	15,353	1,992	71,686
1909	204,851	185,616	390,467	27,334	.....	12,431	1,416	41,181
1908	74,830	21,564	96,394	1,500	.....	667	.....	2,167
1907	25,492	259,309	284,801	.....	.....	.....	.....	.....

^ Annuities and disability claims.

Incorporated April 21, 1862.			JOHN HANCOCK MUTUAL LIFE INSUR					
1414	27,108,275	5,339,907	32,448,182	7,995,202	550,387	2,572,293	2,692,720	13,810,602
1913	25,237,030	4,865,561	30,102,591	7,356,161	461,666	1,974,051	2,125,006	11,916,884
1912	23,646,023	4,091,837	27,737,860	6,584,317	352,021	1,588,652	2,002,458	10,527,448
1911	22,212,355	3,631,911	25,844,266	6,140,149	232,362	1,388,015	1,843,432	9,603,958
1910	20,744,094	3,155,504	23,899,598	6,178,176	168,782	1,236,270	1,770,994	9,354,222
1909	19,542,735	2,726,909	22,269,644	5,457,851	178,166	1,092,491	1,664,344	8,392,852
1908	18,108,398	2,433,450	20,541,848	4,888,737	158,047	898,641	1,522,550	7,467,975

COMPANY, ST. LOUIS, MO.

Incorporated Aug. 17, 1908.
Commenced Business March 17, 1909.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,178,672	1,653,690	7,235	14,221,784	21,399	40,913,384	4,463,177	3,601,804	861,373
620,561	1,078,120	6,951	12,555,698	18,101	34,330,931	3,503,149	2,692,135	811,014
577,574	738,973	11,056	22,088,933	16,247	31,401,464	2,486,784	1,994,598	492,186
356,277	440,392	4,439	8,090,340	8,194	14,816,037	1,255,111	425,204	829,907
430,116	470,653	3,682	7,146,570	5,746	11,172,876	1,023,031	206,481	816,550
260,720	267,720	3,122	6,256,543	3,122	6,256,543	955,354	114,271	841,083

Reserve at 3½ and 4 per cent.

ANCE COMPANY, LOUISVILLE, KY.

Incorporated June 2, 1906.
Commenced Business April, 1907.

813,960	1,200,264	6,064	12,158,905	15,529	37,352,226	3,544,662	2,555,119	989,543
291,248	328,850	4,434	9,607,687	7,871	15,088,585	1,213,389	405,049	808,340
243,123	275,425	3,864	5,789,190	5,284	7,959,839	706,082	139,815	566,267
112,448	117,826	4,132	3,850,852	4,785	5,413,949	607,536	67,941	539,595
112,337	120,980	1,148	2,134,500	1,509	3,182,597	272,931	45,388	227,543
77,661	93,575	443	1,305,500	625	1,662,000	191,095	36,600	154,495
49,550	49,565	482	992,200	509	1,015,200	128,932	16,868	112,064
77,407	77,407	592	1,853,500	499	1,650,500	125,624	10,143	115,481

Reserve at 3½ per cent.

PANY, WATERLOO, IA.

Incorporated Feb. 18, 1908.
Commenced Business Feb. 18, 1908.

30,562	45,296	289	445,379	1,726	2,602,379	227,303	123,456	103,847
34,948	46,664	459	689,322	1,669	2,531,822	192,894	90,452	102,442
35,360	39,764	517	815,000	1,503	2,300,500	164,914	63,002	101,912
31,548	38,733	452	680,000	1,147	1,755,000	138,420	37,366	101,054
26,168	28,642	360	509,500	854	1,309,000	125,877	20,387	105,490
29,335	29,579	388	617,500	616	988,000	116,599	8,779	107,820
24,501	25,501	293	472,000	292	471,000	116,591	2,375	114,216

Reserve at 3½ per cent.

ANCE COMPANY, GREENSBORO, N. C

Incorporated June, 1907.
Commenced Business Aug. 1907.

422,732	863,876	4,520	8,342,481	26,951	43,458,384	5,520,203	4,610,599	909,604
394,369	884,295	4,578	8,691,644	25,529	41,120,177	4,631,431	3,808,492	822,939
335,776	530,338	18,919	31,421,062	24,016	38,039,302	3,846,192	3,169,100	677,092
48,814	234,955	2,328	3,931,088	7,608	11,115,942	1,026,378	566,394	459,984
137,571	209,257	2,211	3,221,719	6,313	8,705,139	848,638	404,271	444,367
147,625	188,806	4,868	6,604,333	5,058	7,020,162	725,177	282,748	442,429
73,314	75,481	1,017	1,732,700	1,391	2,266,285	511,080	30,210	480,870
30,224	30,224	717	1,056,700	717	1,056,700	504,576	14,285	490,291

Reserve at 3½ per cent. † Change made to paid-for basis

ANCE COMPANY, BOSTON, MASS.

Commenced Business December 27, 1862.

7,592,774	21,403,376	491,250	84,958,672	2434,905	413,434,636	116,186,474	105,733,005	10,453,469
		30,963	47,903,590	215,237	340,541,481			
7,138,475	19,055,359	464,318	79,179,959	2311,659	391,100,718	104,882,767	93,932,723	10,950,044
		31,771	47,391,440	199,018	317,504,570			
6,896,436	17,423,884	437,890	74,668,764	2166,744	365,548,417	93,591,899	82,391,596	11,200,303
		28,972	46,092,362	180,224	292,293,563			
6,874,727	16,478,685	423,125	71,146,197	2042,402	342,377,838	82,831,246	72,433,116	10,398,130
		25,315	43,122,635	163,214	266,860,658			
6,608,700	15,962,922	406,811	67,828,646	1941,106	323,010,618	73,093,946	63,537,493	9,556,453
		24,678	41,690,285	149,024	243,305,747			
6,119,704	14,512,556	383,999	63,505,979	1834692	302,547,364	64,872,212	56,450,754	8,421,458
		24,004	38,807,555	135,056	220,807,561			
5,616,927	13,084,902	347,274	54,340,440	1738421	280,903,308	56,754,035	50,610,725	6,143,310
		21,289	35,730,607	121,287	199,538,174			

Reserve at 4 per cent; new business since 1900 at 3½ per cent. † Industrial business. ‡ Change made to paid-for basis.

JOHN HANCOCK MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	17,410,728	2,097,103	19,507,831	5,122,998	129,040	698,348	1,364,197	7,314,583
1906	16,375,639	1,831,027	18,206,666	4,471,016	150,359	623,078	1,145,382	6,389,835
1905	15,031,142	1,520,556	16,551,698	4,235,428	87,146	553,864	899,236	5,775,674
1904	13,622,349	1,319,308	14,941,657	3,971,330	115,074	461,165	797,400	5,344,969
1903	12,389,529	1,183,205	13,572,734	3,642,681	64,153	369,170	688,248	4,764,252
1902	10,914,984	1,078,209	11,993,193	3,078,268	50,671	358,431	542,007	4,029,377
1901	9,395,301	816,954	10,212,255	2,819,624	60,794	287,941	456,511	3,624,870
1900	8,252,341	734,395	8,986,736	2,554,905	59,829	222,556	386,224	3,223,514
1899	7,209,290	633,853	7,843,143	2,193,573	19,969	211,294	307,799	2,732,635
1898	6,512,804	530,355	7,043,159	1,874,015	39,944	209,604	277,576	2,401,139
1897	5,773,144	467,138	6,240,282	1,684,027	55,023	197,204	237,291	2,173,545
1896	5,217,207	409,818	5,627,025	1,643,708	19,997	156,633	255,341	2,075,679
1895	4,638,040	364,699	5,002,739	1,426,046	30,409	139,081	222,234	1,817,770

Capital, \$100,000.
Organized 1895.

KANSAS CITY LIFE INSURANCE

1914	2,172,578	363,255	2,535,833	261,398	142,651	65,283	199,741	669,073
1913	1,812,779	299,976	2,112,755	155,090	107,142	105,781	169,277	537,290
1912	1,497,442	205,002	1,702,444	158,342	69,427	92,981	108,759	429,509
1911	1,204,930	164,889	1,369,819	153,585	8,876	66,051	77,968	306,480
1910	1,049,826	126,737	1,176,563	133,212	9,000	78,458	53,155	272,825
1909	911,560	84,379	995,939	121,818	.....	83,017	30,849	235,684
1908	671,597	51,627	723,224	76,090	.....	66,366	9,441	151,897
1907	572,503	37,412	609,915	67,291	.....	69,471	5,743	142,505
1906	450,169	252,985	703,154	54,512	.....	43,982	3,005	101,499
1905	257,540	12,376	269,916	6,548	.....	11,477	1,330	19,355
1904	157,899	14,527	172,426	20,265	.....	12,457	266	32,988
1903	112,134	17,147	129,281	8,695	.....	9,483	.....	18,178

Capital, \$122,440.

KANSAS LIFE INSURANCE

1914	12,060	2,255	14,315
------	--------	-------	--------	-------	-------	-------	-------	-------

Incorporated Dec. 26, 1905.

LA FAYETTE LIFE INSURANCE

1914	310,149	48,210	358,359	34,000	.....	39,001	27,329	100,330
1913	299,461	42,440	341,901	40,005	.....	47,291	32,247	119,543
1912	309,034	32,269	341,303	43,911	.....	25,665	33,908	103,484
1911	284,346	39,998	324,344	32,625	.....	31,238	41,960	105,823
1910	243,279	31,753	275,032	25,627	.....	15,237	39,390	80,254
1909	230,275	25,520	255,795	35,493	.....	17,090	40,004	92,587
1908	226,069	16,952	243,021	21,032	.....	5,734	31,423	58,189
1907	210,702	2,751	213,453	17,000	.....	.....	11,918	28,918
1906	198,748	1,066	199,814	12,500	.....	1,527	1,665	15,692
1905	39,816	.....	39,816	.....	.....	.....	.....	.....

COMPANY, BOSTON, MASS.—Continued.

5,721,167	13,035,730	1309,995	49,108,007	166	48,085,758	49,164,747	4,901,011
		20,163	32,539,839	088			
6,098,136	12,487,971	1366,601	58,890,665	965	42,732,849	38,211,947	4,520,902
		24,021	35,396,222	389			
5,723,674	11,499,348	1350,424	54,720,721	818	36,974,906	33,005,154	3,969,752
		31,324	43,923,382	088			
5,299,278	10,644,247	1364,869	61,840,600	767	31,751,376	28,257,058	3,494,318
		22,053	34,313,878	396			
4,827,077	9,591,329	1347,027	57,444,640	960	27,153,490	24,141,487	3,012,003
		16,105	26,571,034	426			
4,519,711	8,549,088	1363,870	68,137,409	696	23,176,440	20,430,446	2,745,994
		12,899	24,527,510	422			
3,939,853	7,564,723	1330,839	57,922,751	439	19,661,515	17,403,153	2,258,362
		9,946	20,012,082	850			
3,556,958	6,780,672	1327,423	52,060,760	856	16,864,881	15,017,003	1,847,878
		8,478	17,894,351	680			
3,157,342	5,889,977	1323,955	44,358,633	904	14,483,430	12,925,310	1,558,120
		8,206	16,759,343	25,415			
2,813,100	5,214,239	1274,509	37,936,626	2956,382	12,483,738	11,169,324	1,314,414
		6,920	14,797,319	20,735			
2,532,957	4,706,502	1269,522	35,959,176	2899,418	10,429,691	9,584,394	905,237
		4,993	11,617,089	16,950			
2,445,514	4,521,193	1281,486	36,871,080	2835,351	8,824,712	8,164,320	660,392
		4,380	9,337,355	14,684			
2,239,594	4,057,364	1338,002	41,905,652	2771,972	7,664,909	7,039,409	625,500
		4,825	10,254,788	12,766			

Reserve at 4 per cent; new business since 1900 at $2\frac{1}{2}$ per cent. *e* Industrial business. *p* Change made to paid-for basis.

Reincorporated 1903.

Commenced Business June 1, 1895.

COMPANY, KANSAS CITY, MO.

916,864	1,585,937	13,821	22,060,437	39,737	65,801,727	4,953,930	4,577,090	376,840
817,133	1,354,423	11,951	19,530,553	32,263	54,061,305	3,944,206	3,495,237	448,969
707,156	1,136,665	10,124	16,514,609	25,130	42,511,055	3,156,762	2,791,369	365,393
535,770	842,250	7,171	12,002,887	19,267	33,289,174	2,523,590	2,218,305	305,285
468,286	741,111	5,740	10,870,633	16,199	28,881,445	2,017,377	1,791,367	226,010
435,777	671,461	6,212	11,524,391	14,107	25,032,121	1,553,295	1,378,685	174,610
274,983	426,210	3,673	7,110,721	10,346	18,216,937	1,205,747	1,026,560	179,187
254,680	397,185	3,070	6,536,784	8,852	15,017,306	909,507	762,631	146,876
242,955	314,854	6,097	8,877,691	8,267	12,012,816	680,842	551,776	129,066
145,687	165,042	1,944	2,747,408	3,548	5,034,777	357,637	230,178	127,459
102,656	135,644	1,333	2,050,119	2,339	3,356,019	257,144	144,985	112,159
80,331	101,986	1,008	1,220,550	1,819	2,155,100	212,500	97,942	114,558

Reserve at 4 per cent.

Incorporated May 26, 1913.

Commenced Business June, 1914.

COMPANY, TOPEKA, KAN.

14,894	14,894	188	363,000	183	354,500	185,909	13,952	171,957
--------	--------	-----	---------	-----	---------	---------	--------	---------

COMPANY, LA FAYETTE, IND.

Commenced Business Dec. 26, 1905.

117,666	217,996	1,537	2,254,103	5,403	9,469,579	964,212	855,058	109,154
120,998	240,541	1,397	2,033,877	4,970	9,007,804	820,162	742,573	77,589
131,164	234,648	1,654	2,370,288	4,854	9,264,109	717,184	653,219	63,965
98,626	204,449	1,149	1,650,466	4,116	8,261,800	604,476	522,000	82,177
78,376	158,630	793	1,205,664	3,470	7,460,738	479,677	445,850	33,827
63,459	176,046	879	1,380,000	3,206	7,247,877	362,662	338,963	23,699
77,441	135,630	734	1,321,500	2,901	7,094,815	265,982	229,954	36,028
85,927	114,825	755	1,928,000	2,474	6,667,750	159,674	130,555	29,119
160,916	176,628	2,171	5,777,750	2,268	6,186,000	65,448	56,399	9,049
.....	.....	357	1,076,000	357	1,076,000	34,793	20,980	13,813

Reserve at $3\frac{1}{2}$ per cent.

Incorporated 1909.				LA FAYETTE MUTUAL LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 21,490	\$ 11,585	\$ 33,075	\$ 4,472	\$	\$ 273	\$ 141	\$ 4,786
1913	20,041	59	20,100	3,400	.....	56	112	3,568
1912	10,452	28	10,480	644	.....	.....	.....	644
1911	6,213	2,501	8,714	700	.....	.....	.....	700
1910	5,784	643	6,327	200	.....	.....	.....	200
1909	2,956	9,300	12,256	.....	.....	.....	.....	.....

Capital, \$104,740.				LAMAR LIFE INSURANCE				
1914	151,613	32,076	183,689	42,540	^ 100	12,132	825	55,597
1913	146,144	27,569	173,713	20,441	.....	7,160	874	28,475
1912	125,476	17,671	143,147	8,525	.....	5,458	988	14,971
1911	104,286	18,741	123,027	18,000	.....	3,086	1,020	22,106
1910	83,797	21,349	105,146	12,970	.....	1,727	908	15,605
1909	62,008	36,938	98,946	10,000	.....	380	.....	10,380
1908	54,139	6,972	61,111	7,000	.....	.....	.....	7,000
1907	39,772	11,724	51,496	7,000	.....	.....	.....	7,000
1906	17,312	51,533	68,845	.....	.....	.....	.....	.....

Capital, \$100,000.				LEXINGTON LIFE INSURANCE				
1914	20,916	8,442	29,358	6,000	.....	.....	782	6,782
1913	12,388	6,849	19,237	.....	.....	.....	408	408
1912	5,764	31,050	36,814	861	.....	.....	.....	861

Capital, \$120,000.				LIBERAL LIFE ASSURANCE				
1914	151,239	84,902	236,141	29,114	^ 49	11,600	4,206	44,969
1913	254,652	32,206	286,858	17,500	.....	11,015	5,852	34,367
1912	38,505	290,118	328,623	14,000	1,000	3,534	2,812	21,346

Capital, \$500,000.				LIFE INSURANCE COMPANY OF				
1914	3,596,800	559,255	4,156,055	1,091,672	^ 6,534	106,912	69,747	1,274,865
1913	3,344,495	486,719	3,831,214	997,535	^ 9,072	75,196	63,050	1,144,853
1912	3,119,369	412,265	3,531,634	966,937	^ 7,347	87,017	66,261	1,127,562
1911	2,940,841	359,089	3,299,930	934,131	^ 3,051	83,460	51,659	1,072,301
1910	2,762,988	294,740	3,057,728	846,327	^ 317	73,208	46,334	966,186
1909	2,586,455	237,105	2,823,560	753,584	^ 436	72,309	63,043	889,372
1908	2,456,555	187,303	2,643,858	724,452	^ 885	42,387	38,291	806,015
1907	2,320,494	159,384	2,479,878	701,529	^ 1,202	39,618	27,737	770,086
1906	2,097,149	120,183	2,217,332	618,592	2,353	24,675	44,579	690,199
1905	1,869,128	97,032	1,966,160	552,501	6,550	18,105	21,489	598,645
1904	1,680,411	83,848	1,764,259	512,105	1,437	22,650	15,035	551,227
1903	1,509,463	60,066	1,569,529	434,204	23,893	17,561	11,205	486,863

^ Including weekly indemnity claims

ANCE COMPANY, LUMBERTON, N. C.

Commenced Business July 14, 1909.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
18,500	23,286	.....	200,000	.....	550,000	25,237	25,197	40
14,859	18,427	513	300,024	991	480,224	16,906	13,070	3,836
7,469	8,113	406	138,215	643	227,615	13,458	6,143	7,315
4,533	5,233	233	91,350	504	178,750	12,925	4,267	8,658
5,592	5,792	238	88,550	425	129,900	10,065	1,425	8,640
4,143	4,143	356	71,850	356	71,850	9,211	1,200	8,011

Reserve at 3½ per cent.

COMPANY, JACKSON, MISS.

Incorporated April 5, 1906.

Commenced Business April 14, 1906.

69,962	125,559	1,009	1,345,913	3,948	6,080,804	487,732	332,763	154,969
75,631	104,106	1,255	2,110,500	3,777	6,042,411	423,973	271,861	151,112
60,778	75,749	1,052	1,646,646	3,159	4,902,610	351,841	203,028	148,813
59,822	81,928	829	1,182,308	2,598	3,901,755	281,985	140,165	141,820
55,721	71,326	774	1,173,407	2,116	3,200,652	235,179	93,477	141,702
43,101	53,481	590	871,486	1,477	2,235,310	183,576	55,055	128,521
48,954	55,954	664	911,230	1,271	1,893,802	104,482	33,159	71,323
51,477	58,477	786	1,200,000	1,063	1,638,500	105,561	22,024	83,537
21,775	21,775	359	552,000	359	552,000	96,908	.....	96,908

Reserve at 4 per cent.

COMPANY, LEBANON, IND.

Incorporated November 15, 1909.

Commenced Business January 30, 1912.

19,247	26,029	325	560,823	565	855,501	123,137	14,001	109,136
13,037	13,445	206	284,513	376	515,419	120,911	6,406	114,705
22,923	23,784	259	347,519	216	291,387	114,099	1,953	112,146

Reserve at 3½ per cent.

COMPANY, ANDERSON, IND.

Incorporated May 17, 1912.

Commenced Business May 18, 1912.

160,539	205,508	1,532	2,812,250	2,963	5,429,627	448,381	340,777	107,604
244,943	279,310	3,034	6,163,600	3,913	7,911,227	378,130	274,839	103,291
24,446	45,792	1,663	2,735,153	1,363	2,289,653	331,948	213,593	118,355

Reserve at 3½ per cent.

VIRGINIA, RICHMOND, VA.

Incorporated March 21, 1871.

Commenced Business April, 1871.

1,531,024	2,805,889	b166,633	b 22,351,593	b630,937	b 79,596,130	11,125,828	d 9,130,000	1,995,828
		3,874	4,324,967	20,297	19,659,916			
1,472,970	2,617,823	b168,880	b 22,704,504	b618,878	b 76,729,720	9,749,372	7,844,743	1,904,629
		4,097	4,459,410	19,095	17,938,372			
1,327,225	2,454,787	b154,483	b20,041,080	b583,334	b70,331,175	8,474,257	6,752,012	1,722,245
		3,721	4,017,316	17,232	15,632,677			
1,318,146	2,390,447	b146,424	b17,688,007	b552,727	b 64,886,418	7,382,152	5,839,188	1,542,964
		3,758	3,702,965	15,735	13,613,456			
1,222,504	2,188,690	b147,925	b15,911,627	b528,165	b 60,818,178	6,838,574	5,059,513	1,279,061
		3,752	3,261,019	14,128	11,622,196			
1,103,382	1,992,754	b146,986	b16,259,180	b506,650	b 58,254,439	5,372,692	4,312,405	1,060,287
		3,932	3,228,02	12,684	10,083,174			
1,008,837	1,814,852	b140,476	b15,641,338	b481,154	b 54,798,537	4,444,712	3,641,179	803,533
		3,114	2,349,962	11,037	8,510,565			
1,071,923	1,842,009	b147,714	b 16,852,507	b471,209	b 52,895,697	3,555,752	3,029,056	526,696
		2,202	1,732,163	9,891	7,596,404			
1,013,361	1,703,560	b155,048	b 16,422,162	b434,303	b 47,412,717	2,938,289	2,431,243	507,046
		p 2,105	p 1,821,186	p 9,248	p 7,094,863			
942,272	1,540,917	b131,873	b 13,357,331	b395,258	b 42,268,022	2,391,478	1,956,121	435,357
		2,942	2,408,089	9,150	6,753,254			
851,470	1,402,697	b118,178	b 11,788,596	b358,541	b 37,710,901	1,946,130	1,564,009	382,121
		2,677	2,002,400	8,332	5,924,035			
847,482	1,334,344	b117,159	b 11,906,867	b331,452	b 34,503,483	1,565,414	1,235,541	329,873
		3,451	2,321,778	7,454	5,213,948			

b Industrial policies.

d Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.

p Change made to paid-for basis.

LIFE INSURANCE COMPANY OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1902	1,338,518	49,730	1,388,248	392,997	1,803	60,699	9,028	464,527
1901	1,151,213	44,106	1,195,319	373,420	15,838	77,841	19,766	486,865
1900	1,087,272	51,795	1,139,067	370,429	8,977	74,711	19,824	473,941
1899	937,901	47,325	985,226	308,259	10,756	63,911	20,119	403,045
1898	852,028	49,278	901,306	252,025	21,011	102,322	18,658	394,016
1897	752,215	33,620	785,835	214,273	3,415	196,942	47,358	461,988
1896	712,932	58,840	771,772	222,987	....	65,640	28,575	317,202
1895	591,381	33,755	625,136	162,663	5,000	67,333	26,953	261,949

Capital, \$35,512.

LINCOLN-AMERICAN LIFE INSURANCE

1914	20,246	.....	.....	3,914	.....	.....	.....	3,914
1913	1,627	22,557	24,184	189	.....	.....	.....	189

Capital, \$200,000.

LINCOLN NATIONAL LIFE INSUR

1914	662,289	r 726,760	1,389,049	83,729	b 508	40,229	48,530	172,996
1913	360,590	65,855	426,445	26,117	.....	12,646	27,914	66,677
1912	293,596	96,179	389,775	33,453	.....	10,352	23,506	67,311
1911	225,642	49,017	274,659	9,000	.....	4,844	16,629	30,473
1910	183,532	32,827	216,359	9,000	.....	1,967	12,804	23,774
1909	154,399	29,984	184,383	10,000	.....	1,669	8,195	19,861
1908	116,453	17,503	133,956	3,500	.....	123	6,334	9,957
1907	71,056	44,844	115,900	6,000	.....	.....	50	6,050
1906	63,698	3,354	67,052	.....	.....	.....	.....	.....
1905	18,022	540	18,562	.....	.....	.....	.....	.....

r Including reinsurance. b Disability benefits.

Capital \$250,000.

LOUISIANA STATE LIFE INSURANCE

1914	61,836	19,482	81,318	10,500	.....	221	.....	10,721
1913	49,941	14,620	64,561	.....	.....	.....	.....	.....
1912	29,050	142,011	171,061	.....	.....	.....	.....	.....

Capital, \$100,000.

MANHATTAN LIFE INSUR

1914	2,077,275	1,093,419	3,170,694	1,299,684	136,910	916,090	246,741	2,599,425
1913	2,105,220	1,116,678	3,221,898	1,073,040	215,104	838,606	260,821	2,387,571
1912	2,131,011	1,063,610	3,194,621	1,255,332	157,539	427,328	236,699	2,076,898
1911	2,209,918	1,126,453	3,336,371	1,260,205	95,363	620,977	210,817	2,187,362
1910	2,217,125	1,045,505	3,262,630	1,271,286	137,935	663,064	234,063	2,306,348
1909	2,213,660	1,059,276	3,272,936	1,281,585	161,516	624,289	250,178	2,317,568
1908	2,246,256	1,049,261	3,295,517	1,331,081	217,832	446,475	114,385	2,109,773
1907	2,299,472	1,031,424	3,330,896	1,287,353	197,106	313,014	57,018	1,854,491
1906	2,634,032	1,031,030	3,665,062	1,106,066	159,453	323,264	91,417	1,680,200
1905	2,726,956	979,371	3,706,327	1,105,491	166,743	346,959	105,666	1,724,859
1904	2,559,062	998,855	3,557,917	1,159,829	207,364	352,439	124,927	1,844,559
1903	2,459,224	862,283	3,321,507	1,198,141	249,828	263,944	76,983	1,788,897
1902	2,254,266	872,253	3,126,519	1,157,996	296,779	236,538	51,384	1,742,697
1901	2,082,143	861,683	2,943,826	1,169,527	142,217	261,415	56,253	1,629,412
1900	1,961,691	832,910	2,794,601	1,116,551	137,114	255,107	52,163	1,560,935
1899	1,952,975	751,463	2,707,438	1,117,644	133,669	334,780	65,029	1,651,122
1898	1,846,720	708,250	2,554,970	1,087,382	151,108	292,470	46,377	1,577,337
1897	1,880,692	764,871	2,645,563	999,169	233,762	291,541	33,446	1,557,918
1896	1,972,161	740,250	2,712,411	1,170,353	115,426	401,009	75,991	1,762,779
1895	2,083,792	631,842	2,775,634	1,160,205	110,8c5	251,265	101,900	1,624,175

VIRGINIA, RICHMOND, VA.—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$	b124,357	b12,437,338	b302,839	b30,303,815	\$	d \$	
722,367	1,186,894	2,853	1,844,368	5,828	4,112,516	1,271,381	1,019,627	251,754
619,479	1,106,344	b107,083	b10,785,037	b266,685	b26,906,073	1,060,331	824,804	235,527
625,058	1,098,999	1,468	982,058	3,881	2,939,377			
		b93,277	b9,102,616	b237,283	b23,239,844	1,013,030	777,299	234,731
		684	454,235	2,958	2,330,158			
533,317	936,362	b121,330	b8,968,321	b219,679	b20,246,656	990,669	759,221	231,439
		758	497,003	2,885	2,309,815			
473,866	857,882	b131,211	b12,318,555	b194,951	b18,373,119	985,923	816,232	169,691
		739	487,957	2,854	2,322,805			
404,745	866,733	b108,493	b9,212,261	b165,660	b15,264,250	952,430	787,598	164,832
		489	397,711	2,788	2,337,565			
392,378	709,580	b124,063	b10,613,052	b149,672	b13,778,199	1,041,505	881,407	160,098
		594	348,366	2,673	2,432,466			
317,525	579,474	b95,413	b9,256,579	b116,814	b11,053,039	979,576	822,844	156,732
		430	311,185	2,742	2,636,417			

b Industrial business.

d Reserve at 4 per cent; new business since 1910 at 3 and 3½ per cent.

COMPANY, JACKSONVILLE, FLA.

Commenced Business April, 1913.

6,491	6,680	290,183	290,183	51,019	531	50,488
-------	-------	-------	---------	-------	---------	--------	-----	--------

ANCE COMPANY, FT. WAYNE, IND.*

Incorporated June 12, 1905.

Commenced Business Sept. 15, 1905.

282,380	455,376	9,022	12,699,371	14,795	21,745,653	1,983,384	1,696,042	287,342
196,352	263,029	2,463	4,110,310	7,229	11,344,890	1,019,846	762,847	256,999
158,222	225,533	2,077	2,891,552	5,725	8,633,081	842,098	591,176	250,922
115,240	145,713	1,394	1,894,962	4,188	6,509,730	630,855	413,682	217,173
89,455	113,226	1,004	1,368,385	3,217	5,392,285	485,408	297,973	187,435
98,075	117,939	951	1,675,950	2,609	4,697,700	371,685	197,815	173,870
78,464	88,421	1,095	1,878,250	1,931	3,520,500	284,605	117,696	166,909
45,180	51,230	418	646,050	1,171	2,149,550	231,213	57,534	173,679
58,128	58,128	658	1,347,500	894	1,810,000	162,621	20,006	142,615
14,389	14,389	345	554,000	316	532,000	116,097	2,770	113,327

Reserve at 3½ per cent.

* Absorbed Michigan State Life in 1914.

COMPANY, SHREVEPORT, LA.

Incorporated Jan. 18, 1911.

Commenced Business Jan. 10, 1912

50,713	61,434	668	1,061,500	1,591	2,484,000	360,791	57,705	303,026
66,286	66,286	829	894,000	1,201	1,831,000	340,105	26,936	313,169
81,036	81,036	844	1,220,500	844	1,220,500	337,467	7,207	330,260

Reserve at 3½ per cent.

ANCE COMPANY, NEW YORK, N. Y.

Incorporated July 16, 1850.

Commenced Business August 1, 1850.

847,368	3,446,793	3,165	7,489,391	35,288	67,687,959	21,658,390	19,958,436	1,699,954
720,368	3,107,939	2,572	6,649,010	35,173	68,352,397	22,137,997	20,062,805	2,075,192
732,837	2,809,735	3,640	6,449,915	35,255	68,588,126	22,045,083	20,126,410	1,918,673
740,897	2,928,259	2,255	6,362,308	33,928	68,630,595	21,982,854	19,605,694	2,377,160
735,158	3,041,506	2,356	6,485,701	33,923	68,432,976	21,564,180	19,192,181	2,371,999
724,498	3,042,066	2,359	5,861,898	33,632	67,585,793	21,269,761	18,906,240	2,363,521
711,668	2,821,441	2,147	4,900,788	33,487	67,530,467	20,682,291	18,637,475	2,044,816
734,644	2,589,135	1,763	4,179,379	33,857	69,066,914	20,165,796	18,310,751	1,855,045
1,058,738	2,738,938	p 4,546	p 10,733,948	p 35,810	p 74,407,461	19,565,450	17,916,782	1,648,668
1,142,127	2,866,986	6,575	15,705,672	36,402	78,050,955	18,751,869	17,244,333	1,507,536
1,053,450	2,898,009	6,886	17,277,597	35,036	76,790,531	18,573,285	16,718,611	1,854,674
1,034,630	2,823,527	6,461	16,913,364	32,699	72,641,987	17,682,605	15,927,795	1,754,810
945,700	2,688,397	5,055	13,721,096	30,297	67,519,305	17,264,747	15,516,856	1,747,891
876,840	2,506,252	4,388	12,134,980	28,759	64,206,959	16,791,346	15,136,924	1,654,422
744,160	2,305,095	4,630	11,157,991	27,603	60,261,151	16,169,823	14,660,781	1,509,042
718,176	2,369,298	4,615	10,137,541	26,434	57,989,519	15,588,778	14,177,221	1,411,557
670,415	2,247,752	3,733	9,649,571	25,468	57,166,444	15,322,561	13,985,817	1,336,744
640,426	2,198,344	3,813	8,282,693	25,112	56,156,466	14,916,582	13,691,394	1,225,188
694,023	2,456,802	4,003	9,379,017	24,954	57,660,441	14,375,641	13,440,940	934,701
772,991	2,397,166	5,553	13,884,176	25,816	61,612,174	14,199,621	13,432,695	766,926

i Reserve at 4 per cent; on new business since 1900 at 3 and 3½ per cent.

p Change made to paid-for basis.

Capital, \$104,083.				MANUFACTURERS AND MERCHANTS LIFE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 25,369	\$ 22,996	\$ 48,365	\$ 5,547	.....	\$ 6,072	\$ 434	\$ 12,063
1913	29,174	13,330	42,504	14,470	.....	4,270	49	18,789
1912	37,271	19,182	56,453	36,450	.....	2,796	36	39,282
1911	169,496	96,692	266,188	15,806	.....	5,503	4	21,313
1910	66,177	35,698	101,875	1,760	.....	2,661	.....	4,421
1909	22,574	84,829	107,403	.....	.....	.....	.....	.....

Capital, \$242,560.				MARQUETTE LIFE INSURANCE				
1914	123,621	25,857	149,478	24,400	.....	7,965	.....	32,364
1913	108,581	19,580	128,161	22,355	.....	3,068	.....	25,423
1912	92,375	14,067	106,442	25,550	.....	1,406	.....	26,956
1911	55,115	8,313	63,428	14,800	.....	1,891	.....	16,691
1910	38,016	19,551	57,567	10,650	.....	746	.....	11,396
1909	21,161	87,981	109,142	5,300	.....	164	.....	5,464

Capital, \$100,000.				MARYLAND LIFE INSURANCE				
1914	380,601	182,410	563,011	169,344	53,018	79,277	57,833	359,472
1913	385,497	209,901	595,398	117,639	41,412	49,753	51,724	266,528
1912	316,820	172,403	489,223	141,837	141,486	74,467	87,474	445,264
1911	308,131	173,406	481,537	114,147	60,192	53,344	52,590	280,273
1910	313,568	165,273	478,841	101,785	54,855	32,243	30,606	219,489
1909	316,790	150,843	467,633	109,647	48,744	24,442	21,255	204,088
1908	310,206	136,622	446,828	145,903	51,388	15,064	19,093	231,448
1907	306,755	130,446	437,201	106,262	42,147	21,798	21,337	191,544
1906	310,028	124,554	434,582	135,945	33,540	22,319	15,863	207,667
1905	297,491	116,399	413,890	145,967	27,309	8,090	13,571	194,937
1904	277,535	116,133	393,668	167,918	16,828	14,822	10,670	210,238
1903	269,450	103,330	372,780	135,995	33,757	17,211	11,967	198,930
1902	276,125	100,486	376,611	120,765	15,433	18,428	12,020	166,646
1901	251,409	97,979	349,388	154,073	19,550	13,094	14,718	201,435
1900	232,212	94,976	327,188	128,335	12,135	17,257	13,561	171,288
1899	219,455	92,816	312,271	149,598	8,800	10,185	13,362	181,945
1898	208,431	92,008	300,439	109,222	16,860	14,362	14,072	154,516
1897	199,421	83,831	283,252	83,053	12,420	13,619	14,821	123,913
1896	189,301	95,052	284,353	119,252	9,799	20,309	14,889	164,249
1895	201,236	78,401	279,637	125,583	6,130	11,229	15,471	158,413

Incorporated May 1, 1851.				MASSACHUSETTS MUTUAL LIFE INSUR				
1914	11,497,147	4,070,410	15,567,557	3,383,139	257,522	1,575,937	2,328,049	7,544,647
1913	10,881,233	3,618,613	14,499,846	3,282,889	399,789	1,263,635	2,078,192	7,024,505
1912	10,253,127	3,459,922	13,713,049	3,088,336	335,627	1,152,579	1,844,690	6,421,232
1911	9,566,889	3,118,533	12,685,422	2,578,350	303,286	959,305	1,739,498	5,580,439
1910	8,947,788	2,895,276	11,843,064	2,516,604	295,834	993,735	1,537,304	5,343,477
1909	8,398,643	2,523,650	10,922,293	2,412,110	344,728	1,114,095	1,335,353	5,206,286
1908	7,859,312	2,270,100	10,129,412	2,342,554	286,043	819,585	1,376,936	4,825,118
1907	7,542,253	2,130,889	9,673,142	2,259,777	279,663	639,274	1,151,014	4,329,728
1906	7,278,541	1,988,551	9,267,092	2,179,917	275,488	623,456	1,074,500	4,153,361
1905	6,911,476	1,770,603	8,682,079	2,394,378	347,982	509,541	1,012,177	4,264,078
1904	6,494,441	1,601,510	8,095,951	1,859,884	281,324	532,259	941,827	3,615,294
1903	6,015,011	1,619,205	7,634,216	1,726,024	261,910	487,002	881,403	3,357,239
1902	5,610,735	1,293,351	6,904,085	1,564,242	275,365	318,846	785,138	2,943,561
1901	5,137,292	1,194,496	6,331,788	1,719,407	289,932	412,620	741,739	3,163,698
1900	4,732,208	1,096,202	5,828,410	1,288,324	225,286	371,104	679,917	2,564,631
1899	4,328,648	1,001,663	5,330,311	1,458,637	188,139	360,561	619,467	2,626,804
1898	4,043,067	960,718	5,003,785	1,286,458	229,496	507,270	566,171	2,589,395
1897	3,768,056	911,522	4,679,578	990,348	148,271	457,602	518,890	2,115,111
1896	3,572,083	891,491	4,463,574	1,011,471	104,515	388,746	482,550	1,987,282
1895	3,325,012	749,432	4,074,444	960,341	121,938	365,316	442,741	1,890,336

INSURANCE COMPANY, ROCKFORD, ILL.*

Incorporated January 16, 1908.
Commenced Business May 20, 1909.

Expenses, Etc.	Total Disburse- ments.	New Business		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
19,230	31,293	..	306,000	.....	1,137,735	189,250	80,619	108,631
31,003	49,792	55	702,500	814	1,088,535	173,488	64,288	109,200
34,642	73,926	234	320,000	933	1,323,330	162,780	65,998	96,782
192,520	213,833	774	2,124,850	2,935	5,295,514	235,710	117,254	118,456
89,923	94,344	2,504	6,334,430	2,936	6,573,084	183,264	53,222	190,042
78,212	78,212	831	1,191,203	819	1,162,203	136,656	12,742	123,914

Reserve at 3½ per cent. * Formerly Union Life, Chicago.

COMPANY, SPRINGFIELD, ILL.

Incorporated Jan. 12, 1909.
Commenced Business Feb. 25 1909.

60,493	92,857	835	1,190,500	3,169	3,590,943	540,938	298,303	242,635
53,457	78,880	707	1,023,584	2,820	3,215,493	482,847	234,288	248,559
63,027	89,983	1,009	1,599,809	2,594	2,922,509	364,643	176,956	187,687
47,023	63,714	625	779,500	1,888	1,715,000	274,815	130,847	143,968
32,243	43,639	486	483,100	1,507	1,179,450	205,447	108,178	97,269
21,251	26,715	1,205	848,100	1,175	826,900	185,333	84,145	101,188

Reserve at 3½ per cent.

COMPANY, BALTIMORE, MD.

Incorporated March 10, 1864.
Commenced Business July 12, 1865.

120,672	480,144	820	1,167,292	7,347	12,169,549	3,549,593	3,067,023	482,570
126,304	386,832	2,799	4,545,480	7,293	12,430,194	3,466,413	2,989,906	476,507
115,876	561,140	873	1,402,792	5,527	9,795,646	3,298,848	2,773,074	525,774
89,788	370,061	397	787,212	5,011	9,303,313	3,378,812	2,799,143	579,669
86,370	305,859	439	656,158	4,999	9,282,629	3,267,736	2,737,752	529,984
81,425	285,513	985	741,378	4,843	9,267,020	3,113,588	2,651,895	461,693
84,928	316,376	509	880,193	4,828	9,149,296	2,931,415	2,538,916	392,499
82,169	273,713	411	799,389	4,706	8,999,253	2,706,475	2,445,973	260,502
90,005	297,672	415	764,907	4,630	8,910,803	2,666,024	2,330,835	335,189
95,772	290,709	616	1,237,287	4,620	8,806,560	2,557,978	2,233,827	324,151
102,492	312,730	589	1,078,190	4,429	8,380,648	2,454,054	2,134,404	319,650
85,809	284,739	474	900,684	4,268	8,276,294	2,343,890	2,025,016	318,874
90,306	256,952	559	1,048,765	4,181	8,146,813	2,284,535	1,951,991	332,544
90,563	291,098	613	1,104,230	4,030	7,821,044	2,170,860	1,850,412	320,448
86,600	257,888	598	1,071,353	3,890	7,528,039	2,094,028	1,770,868	323,160
85,924	267,869	622	1,054,931	3,704	7,225,175	2,014,438	1,707,323	307,115
90,772	245,288	597	1,033,256	3,491	6,907,666	1,955,900	1,654,396	301,504
81,456	205,369	613	1,056,153	3,325	6,787,651	1,862,842	1,582,815	280,027
87,736	251,985	588	962,741	3,142	6,473,232	1,761,831	1,510,925	270,906
81,791	240,204	515	864,855	2,936	6,280,035	1,757,824	1,505,964	251,860

Reserve at 4 per cent; new business since 1897 at 3½ per cent.

Change made to paid-for basis.

ANCE COMPANY, SPRINGFIELD, MASS.

Commenced Business August 1, 1851.

2,392,436	9,937,083	17,822	43,387,281	154,358	351,003,262	81,606,934	74,150,363	7,456,571
2,210,303	9,234,808	16,654	41,081,565	144,024	328,578,136	75,877,584	68,852,479	7,025,105
2,176,543	8,597,775	15,867	40,471,450	134,186	306,595,306	70,528,321	63,751,043	6,777,278
1,947,381	7,597,820	14,245	36,234,265	124,776	283,660,270	65,273,882	58,913,751	6,360,131
1,774,748	7,118,225	13,112	33,166,025	115,866	262,497,238	60,084,070	54,262,484	5,821,586
1,645,792	6,852,078	12,432	30,652,859	107,753	242,415,512	55,207,982	50,156,272	5,051,710
1,499,734	6,324,852	9,825	23,074,454	100,309	224,386,617	51,052,759	46,693,687	4,359,072
1,451,129	5,780,857	9,561	21,449,240	95,238	213,475,260	45,776,309	43,308,249	2,468,060
1,441,318	5,594,679	79,913	221,626,737	790,370	2202,496,761	43,372,112	39,871,168	3,500,944
1,308,577	5,772,655	13,223	26,819,623	87,036	195,058,250	40,078,866	36,727,285	3,351,581
1,405,540	5,020,834	13,406	27,247,882	80,375	182,874,119	37,071,298	33,771,796	3,299,502
1,474,957	4,822,196	11,814	24,592,231	73,202	169,668,456	33,590,999	30,955,221	2,635,778
1,239,621	4,183,212	11,619	25,340,638	67,508	158,703,802	30,960,145	28,364,843	2,225,222
1,190,027	4,262,725	2,280	21,247,020	61,674	146,106,721	28,201,664	26,802,264	2,200,200

COMPANY, BURLINGTON, IA.

Commenced Business Feb. 22, 1915.

Capital, \$200,000.
Reincorporated March 10, 1900.

MERIDIAN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	537,958	171,893	709,851	83,524	.....	36,587	21,569	141,680
1913	523,332	142,648	665,980	95,544	.....	44,933	10,010	150,487
1912	521,471	128,161	649,632	74,058	.....	35,246	11,564	120,868
1911	474,512	113,485	587,997	60,895	.....	40,063	13,426	114,384
1910	409,580	108,582	518,162	44,460	.....	47,108	18,109	109,677
1909	320,891	62,233	383,124	43,420	.....	56,422	19,985	119,827
1908	316,074	51,145	367,219	37,157	.....	108,635	22,620	168,412
1907	397,440	40,830	438,270	39,405	.....	108,557	21,747	169,709
1906	421,877	30,516	452,393	45,424	.....	153,773	16,570	215,767
1905	624,409	11,733	636,142	20,051	.....	82,812	8,179	111,042
1904	267,027	2,278	269,305	13,895	.....	7,137	5,319	26,351
1903	58,611	2,087	60,698	4,000	.....	916	3,106	8,022
1902	43,417	965	44,382	1,500	.....	914	.....	2,413
1901	25,893	979	26,872	1,800	.....	747	.....	2,546
1900	20,189	25,214	45,403	600	.....	613	11	1,224
1899	22,423	16,346	38,769	3,899	.....	1,014	.....	4,917
1898	12,872	8,173	21,045	5,166	.....	.....	.....	5,164

Incorporated 1878.

METHODIST MINISTERS RELIEF INSURANCE

1914	58,015	5,888	63,903	41,622	587	1,938	.....	44,147
1913	55,288	6,742	62,030	27,181	606	969	.....	28,756
1912	53,698	2,657	56,355	62,500	850	148	.....	63,498
1911	66,782	3,203	69,985	67,500	.....	.....	.....	67,500

METROPOLITAN LIFE INSUR

1914	104,653,263	22,642,404	127,295,667	29,313,399	4,618,381	4,176,938	6,054,968	44,163,686
1913	97,214,702	19,971,560	117,186,262	27,508,649	2,058,810	3,321,230	5,905,777	38,794,466
1912	89,101,003	17,524,683	106,625,686	24,245,134	1,788,786	2,889,587	6,896,137	35,819,644
1911	82,339,846	15,666,456	98,006,302	22,895,366	1,562,681	2,733,639	7,229,884	34,421,570
1910	76,822,792	13,800,915	90,623,707	21,562,979	1,205,492	2,108,923	6,413,230	31,290,624
1909	71,436,230	12,602,363	84,038,593	19,656,301	1,059,584	2,064,607	3,895,755	26,676,247
1908	66,249,809	10,200,678	76,450,487	18,354,208	545,187	1,769,257	3,628,737	24,297,389
1907	64,046,983	8,691,750	72,738,733	17,912,807	453,573	1,036,896	3,694,876	23,098,152
1906	59,537,161	7,158,665	66,695,826	15,850,522	269,209	976,423	2,360,511	19,456,665
1905	54,758,538	6,841,503	61,600,041	15,296,600	196,895	825,639	1,068,917	17,388,051
1904	50,808,924	5,176,833	55,985,757	14,826,976	197,904	657,816	876,798	16,559,494
1903	45,656,961	4,230,843	49,887,804	12,907,617	166,722	501,137	603,255	14,178,731
1902	39,653,725	3,682,559	43,336,284	11,320,967	76,367	409,470	555,360	12,362,164
1901	34,705,186	3,311,978	38,017,164	10,704,747	33,445	413,507	557,210	11,708,909
1900	31,210,356	2,592,901	33,803,257	9,785,624	18,515	434,132	626,924	10,865,195
1899	26,591,651	2,207,063	28,798,714	8,575,134	2,865	426,740	693,683	9,698,422
1898	23,372,770	1,765,188	25,137,958	7,691,943	2,302	236,471	487,314	8,418,030
1897	21,402,966	1,578,291	22,981,257	6,990,866	820	222,596	517,513	7,731,795
1896	19,306,196	1,242,398	20,548,594	6,963,256	2,700	95,252	55,469	7,116,677
1895	18,336,918	1,049,696	19,386,614	6,580,390	1,000	156,793	43,654	6,781,837

COMPANY, INDIANAPOLIS, IND.

Incorporated Jan. 28, 1897.
Commenced Business Dec. 15, 1898.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
317,164	458,844	3,200	5,795,425	9,443	18,314,174	2,686,531	2,228,352	458,179
275,063	425,550	3,166	*5,807,264	8,612	*17,008,668	2,424,701	2,002,404	422,297
202,232	413,100	3,001	8,757,131	7,751	*17,058,347	2,204,910	1,818,539	386,371
265,363	379,747	2,865	9,039,726	7,365	20,406,095	1,934,476	1,568,018	366,458
209,455	319,132	2,213	8,169,278	6,132	17,043,574	1,715,274	1,381,716	333,558
129,349	249,176	1,413	3,787,248	5,016	11,787,352	1,287,491	1,100,385	187,106
123,915	292,327	1,813	3,362,237	4,668	10,109,676	1,152,427	990,212	162,215
109,722	279,431	1,700	3,417,605	4,064	9,324,862	1,075,758	950,530	125,228
115,188	330,955	1,502	3,935,240	3,279	8,296,391	903,336	798,858	104,478
118,461	229,503	1,373	4,215,310	2,480	6,219,538	784,383	659,173	125,210
52,652	79,003	974	1,701,094	1,768	3,214,530	365,997	249,112	116,285
32,387	40,409	527	863,500	1,164	2,008,965	163,285	48,383	114,902
28,691	31,105	518	802,250	917	1,552,665	141,810	20,491	121,319
12,067	14,614	265	437,715	541	1,003,465	132,341	9,148	123,195
19,489	20,713	319	531,750	436	793,350	119,341	5,633	114,232
19,100	24,013	116	306,400	301	607,800	107,453	8,369	† 7,514
9,943	15,109	278	620,200	206	530,500	89,828	8,755	† 1,967

Reserve on business since 1904 at 3½ per cent; prior 4 per cent. * Exclusive of accidental death benefits.

† Exclusive of premium notes in guarantee fund.

AND TRUST ASSOCIATION, BOSTON, MASS.

Reorganized January 1, 1911.

9,687	53,834	103	142,500	1,105	1,647,206	96,549	93,064	3,485
7,603	36,359	133	182,254	1,100	1,674,234	81,249	70,644	10,605
6,098	69,596	91	108,911	1,068	1,655,008	55,534	45,737	9,797
6,662	74,162	93	119,500	1,182	1,923,000	66,834	39,780	27,054

Reserve at 3 per cent.

Incorporated June, 1866.

ANCE COMPANY, NEW YORK, N. Y.

Commenced Business January, 1867.

31,006,357	75,170,043	b2189276	b289,005,085	b13588050	b1837584189	496,862,771	453,199,996	43,662,765
		246,728	228,739,561	1,255,058	1153,529,880			
29,982,933	68,777,399	b2154897	b280,660,196	b12820667	b1778415069	447,829,229	403,709,998	44,119,231
		247,817	230,563,693	1,137,081	1038,089,393			
26,873,553	62,693,197	b1847099	b290,636,815	b11827419	b1694702238	397,965,341	354,773,996	43,191,345
		209,580	197,530,539	1009,623	910,263,864			
24,785,321	59,206,891	b1759564	b277,544,014	b11100387	b1596861726	352,785,890	312,164,460	40,621,430
		183,149	182,785,079	906,751	803,016,361			
23,652,759	54,943,383	b1691860	b264,658,941	b10465074	b1512599124	313,988,334	275,267,949	38,720,385
		175,629	168,248,756	822,980	703,252,264			
21,677,266	48,353,513	b1814864	b292,394,358	b9885207	b1435247999	277,107,868	239,968,349	37,139,519
		171,846	152,587,129	736,472	606,703,701			
20,619,871	44,917,260	b1769709	b246,208,474	b9301001	b1334951425	236,927,361	210,416,128	26,511,233
		158,442	119,306,797	659,105	526,939,378			
20,566,064	43,664,216	b1782075	b254,369,673	b9013087	b1317883486	198,320,463	183,133,578	15,186,885
		160,871	122,405,935	606,922	487,063,095			
20,359,039	39,815,704	b1721234	b288,515,643	b8487670	b1264684502	176,429,015	157,014,197	19,414,818
		p152300	p112886,895	p531,467	p428,184083			
20,385,802	37,773,853	b1940721	b323,547,732	b8119158	b1207924312	151,663,477	134,143,481	17,519,996
		185,741	134,709,960	477,547	388,585,457			
19,874,752	36,434,246	b1829559	b305,258,155	b7614729	b1127889,229	128,094,315	113,258,574	14,835,741
		178,312	131,312,194	415,177	342,535,052			
17,601,163	31,779,894	b1788228	b297,968,863	b7187345	b1059875,827	105,656,312	94,964,454	10,691,858
		137,917	100,920,211	336,570	282,505,630			
16,134,945	28,497,109	b1976152	b312,990,338	b6698261	b981,676,306	89,168,791	78,817,453	10,351,338
		132,964	101,812,141	278,360	237,490,121			
14,667,436	26,376,345	b1791302	b296,606,312	b6008662	881,491,451	74,771,758	64,833,064	9,938,694
		115,431	84,334,849	225,640	195,485,753			
12,874,562	23,739,757	b1541032	b264,737,682	b5327067	b768,977,676	62,158,034	53,414,006	8,744,028
		94,506	85,026,924	166,990	154,900,241			
12,136,209	21,834,631	b1452000	b253,396,620	b4855756	b688,629,175	51,070,841	43,417,361	7,653,480
		79,549	65,650,789	124,948	111,901,834			
10,251,198	18,669,228	b1251275	b210,508,694	b4317274	b591,427,272	43,512,014	36,052,408	7,459,606
		55,189	45,058,562	82,511	74,780,578			
9,240,082	16,971,877	b1398899	b232,264,188	b4028722	b534,343,756	36,370,079	30,685,895	5,684,204
		36,663	28,505,975	52,789	49,141,366			
8,268,916	15,385,368	b1222065	b169,820,543	b3643569	b454,068,004	30,628,968	25,577,550	5,051,418
		16,483	16,314,767	30,835	33,097,851			
8,802,685	15,584,522	b1389243	b175,905,407	b3458846	b416,062,194	25,592,004	21,114,973	4,477,031
		15,572	17,822,542	23,253	26,570,719			

* Reserve at 4 per cent; new business since 1900 at 3½ per cent.

b Industrial insurance.

p Change made to paid-for basis.

Capital, \$250,000.			MICHIGAN MUTUAL LIFE INSUR					
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,560,570	601,969	2,162,539	637,122	396,300	268,269	66,307	1,367,998
1913	1,524,363	614,119	2,138,482	637,097	493,845	275,664	76,629	1,483,235
1912	1,474,061	590,107	2,064,168	552,133	500,698	344,059	88,773	1,485,663
1911	1,437,492	581,414	2,018,906	635,801	477,317	296,353	77,577	1,487,048
1910	1,451,865	578,652	2,030,517	638,713	463,394	237,592	59,914	1,399,643
1909	1,466,846	604,579	2,071,425	577,614	394,436	216,686	28,381	1,217,167
1908	1,488,278	521,390	2,009,668	531,099	289,684	203,796	23,945	1,048,524
1907	1,581,026	498,836	2,079,862	644,960	282,109	186,690	31,809	1,145,568
1906	1,636,257	468,062	2,104,319	544,715	314,106	191,426	36,448	1,086,695
1905	1,600,851	448,227	2,049,078	460,794	246,019	158,044	33,886	898,743
1904	1,513,751	417,455	1,931,206	470,789	237,260	146,701	30,712	885,462
1903	1,448,730	404,469	1,853,199	434,020	192,666	125,770	31,033	783,489
1902	1,425,041	373,533	1,798,574	434,612	103,159	179,316	33,675	750,762
1901	1,303,115	372,406	1,675,521	503,972	77,032	143,986	35,987	760,977
1900	1,178,172	380,820	1,558,992	337,701	101,150	141,880	40,864	621,595
1899	1,081,005	358,941	1,439,946	311,715	75,804	173,214	51,633	612,366
1898	1,044,256	323,285	1,367,541	286,911	80,163	212,685	45,332	625,091
1897	1,003,060	311,987	1,315,047	348,890	33,262	246,099	49,448	677,699
1896	1,010,199	283,796	1,293,995	277,194	36,007	217,761	43,958	574,920
1895	1,016,681	254,505	1,271,187	221,416	23,508	267,457	39,612	551,993

* Figures prior to 1895 include amounts paid for endowments surrendered.

Capital, \$279,400.			MID-CONTINENT LIFE INSURAN					
1914	81,456	26,432	107,888	9,500	.....	5,330	.....	14,830
1913	67,776	29,172	96,948	6,250	.....	1,094	.....	7,344
1912	55,914	33,201	89,115	6,000	.....	.....	.....	6,000
1911	95,358	53,457	148,815	14,200	.....	.....	.....	14,200
1910	26,275	92,966	119,241	.....	.....	.....	.....	.....

Capital, \$171,313.			MIDLAND INSURANCE					
1914	85,229	20,671	105,900	4,000	.....	6,515	.....	10,515
1913	52,501	103,389	155,890	1,000	.....	2,779	.....	3,779
1912	48,901	7,840	56,741	.....	.....	2,514	.....	2,514
1911	48,613	18,283	66,896	1,000	.....	8,556	.....	9,556

Capital, \$100,000.			MIDLAND LIFE INSURANCE					
1914	250,756	40,497	291,253	15,000	^ 100	8,058	40,990	64,148
1913	206,508	30,461	236,969	15,000	.....	3,050	29,562	47,622
1912	162,524	12,362	174,886	5,500	.....	3,384	6,282	15,166
1911	107,644	14,806	122,450	11,000	.....	.....	8,484	19,484
1910	71,775	9,389	81,164	6,000	.....	.....	1,178	7,178
1909	20,189	104,643	124,832	.....	.....	.....	.....	..

^ Disability claims.

Capital, \$225,000.			MIDLAND MUTUAL LIFE INSUR					
1914	532,464	64,368	596,832	56,322	^ 39	18,704	29,182	104,247
1913	458,005	44,872	502,877	27,649	.....	12,826	21,911	62,386
1912	349,266	33,777	383,043	22,556	^ 861	7,458	13,542	44,417
1911	277,633	27,447	305,080	17,085	.....	5,455	7,242	29,782
1910	213,593	17,814	231,407	18,612	.....	1,976	3,911	24,499
1909	145,158	23,650	168,808	9,000	.....	1,183	1,788	11,971
1908	87,471	34,275	121,746	11,000	.....	80	276	11,356
1907	43,037	16,942	59,979	.....	.....	.....	.....	.....
1906	6,355	2,697	9,052	.....	.....	.....	.....	.....

^ Health claims.

ANCE COMPANY, DETROIT, MICH.

Incorporated November 6, 1867.
Commenced Business November 12, 1867.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$ \$	\$
595,018	1,963,016	4,908	8,478,305	36,191	53,884,754	12,084,657	11,025,313	1,059,344
541,984	2,025,219	4,752	8,278,128	35,140	52,336,185	11,866,593	10,857,907	1,008,684
476,885	1,962,548	4,119	8,195,538	33,704	50,382,453	11,760,344	10,781,723	978,621
431,006	1,918,054	3,229	6,506,069	32,720	47,978,271	11,651,439	10,765,171	886,268
438,049	1,837,692	2,961	6,060,964	32,659	47,460,155	11,539,427	10,678,896	860,531
410,202	1,627,369	2,743	5,412,488	32,672	46,790,592	11,341,237	10,584,553	756,684
387,803	1,436,327	2,390	4,624,159	32,866	46,233,083	10,911,333	10,275,013	636,320
459,419	1,604,987	3,233	5,535,712	34,489	47,617,113	10,350,388	9,843,870	506,518
545,271	1,631,966	4,923	8,493,658	35,787	49,740,084	9,902,755	9,427,155	475,600
617,726	1,516,469	6,513	10,843,681	35,463	49,837,230	9,447,270	8,987,478	459,792
538,850	1,424,312	6,389	8,700,014	33,623	45,415,751	8,887,572	8,431,370	456,202
497,222	1,280,711	7,740	7,685,295	32,719	42,804,924	8,355,078	7,900,998	454,080
540,932	1,291,694	13,652	11,934,481	32,394	42,540,249	7,777,715	7,373,445	404,270
491,466	1,252,443	11,655	11,502,020	27,924	39,760,202	7,272,697	6,882,839	389,858
434,447	1,056,042	7,726	8,713,500	21,736	34,705,699	6,791,579	6,378,210	413,969
398,828	1,011,194	5,063	7,567,822	18,168	31,897,875	6,296,753	5,935,910	342,843
405,063	1,030,154	3,497	7,380,718	15,822	29,898,306	5,926,198	5,586,850	339,348
373,870	1,051,569	2,654	6,096,255	15,152	28,429,172	5,652,934	5,313,437	339,497
348,283	923,203	2,312	5,425,320	14,895	27,954,169	5,358,352	5,041,133	317,219
342,159	894,152	2,418	5,633,666	15,062	28,782,683	5,007,577	4,703,789	303,719

§ Reserve at 4 per cent ; new business since 1902 at 3½ per cent. a Reserve calculated at 4½ per cent.

CE COMPANY, MUSKOGEE, OKLA.

Incorporated May 12, 1909.
Commenced Business May 22, 1910.

74,001	88,831	694	1,327,290	1,617	2,800,254	406,670	101,622	305,048
72,700	80,044	681	1,115,368	1,350	2,289,424	385,339	80,564	304,835
103,687	109,687	280	448,853	1,047	1,775,924	379,515	62,174	317,341
118,609	132,809	1,849	3,309,294	2,227	3,974,586	381,468	55,921	325,547
51,753	51,753	678	1,326,932	678	1,326,932	293,745	15,475	278,270

Reserve at 3½ per cent.

COMPANY, ST. PAUL, MINN.

Incorporated Sept. 12, 1910.
Commenced Business March 24, 1911.

43,223	53,738	294	530,000	1,360	2,450,680	410,202	193,285	216,917
29,981	33,760	795	1,378,385	1,251	2,290,930	361,803	151,552	210,251
37,105	39,619	148	288,750	636	1,254,045	170,720	55,269	115,451
45,604	55,160	588	1,138,000	568	1,109,000	139,337	29,104	110,233

Reserve at 3½ per cent.

COMPANY, KANSAS CITY, MO.

Incorporated Jan. 26, 1909.
Commenced Business August 1, 1909.

117,958	182,106	1,444	2,624,438	3,910	6,700,893	482,744	321,047	161,697
111,788	159,410	1,552	4,594,062	3,362	5,576,955	369,035	212,870	156,165
104,239	119,405	1,650	2,635,028	2,635	4,395,152	280,207	122,471	157,736
79,827	99,311	1,143	1,904,624	1,681	2,911,124	219,328	65,171	154,157
71,993	79,171	1,016	1,754,000	1,088	1,996,500	197,973	26,785	171,188
31,226	31,226	214	513,000	214	513,000	191,293	4,140	187,153

Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O.

Incorporated Dec. 11, 1905.
Commenced Business July 2, 1906.

194,694	298,941	2,837	4,031,713	11,576	15,346,367	1,357,119	1,032,805	324,314
185,395	247,781	3,417	4,594,062	10,173	13,254,199	1,049,976	746,933	303,043
157,256	201,673	2,876	3,766,003	8,029	10,275,125	788,633	509,219	279,414
127,428	157,210	2,156	2,754,219	6,229	7,876,212	594,849	329,638	265,211
125,565	150,064	2,354	3,001,537	4,865	6,092,356	443,490	201,573	241,917
102,221	114,192	1,832	2,171,912	3,411	4,192,487	352,355	114,405	237,950
90,470	101,826	1,763	2,164,725	2,391	3,063,575	269,892	41,963	227,929
69,660	69,660	1,355	1,844,200	1,296	1,838,550	187,372	13,880	173,492
23,310	23,310	130	278,100	130	278,100	171,283	2,281	169,002

Reserve at 3½ per cent.

Capital, \$150,000.				MIDWEST LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	189,635	29,027	218,662	15,000	1,027	9,371	5,178	30,576
1913	162,713	23,290	186,003	25,696	927	8,921	4,998	40,542
1912	151,046	24,441	175,487	11,050	327	6,069	4,560	22,006
1911	112,730	14,531	127,261	5,000	327	3,340	4,242	12,909
1910	85,528	12,473	98,001	8,797	327	2,024	3,896	15,044
1909	72,653	9,767	82,420	3,500	62	1,572	3,372	8,506
1908	51,478	8,304	59,782	2,557	.....	791	1,346	4,694
1907	45,358	7,182	52,540	1,000	.....	1,864	.....	2,864
1906	19,964	13,568	33,532	.....	.....	.....	.....	.....

Incorporated Aug. 6, 1880.				MINNESOTA MUTUAL LIFE INSUR				
1914	839,833	215,565	1,055,398	276,879	.....	104,648	50,459	431,986
1913	780,095	198,555	978,650	237,780	.....	166,536	35,601	439,917
1912	730,515	179,134	909,649	277,226	2,000	107,940	29,486	416,652
1911	668,784	161,223	830,007	303,331	.....	77,629	26,079	407,039
1910	656,545	142,443	798,988	274,757	.....	88,954	26,530	390,241
1909	658,237	128,350	786,587	264,960	.....	125,931	16,143	407,034
1908	697,877	118,532	816,409	300,635	.....	122,037	8,331	431,003
1907	740,786	103,675	844,461	353,891	.....	92,678	9,762	456,331
1906	766,500	91,727	858,227	329,104	.....	95,722	10,412	435,238
1905	813,202	78,565	891,767	299,041	.....	71,224	19,874	390,139
1904	672,157	85,041	757,198	236,790	.....	60,033	24,635	321,458
1903	536,045	81,959	618,004	216,473	.....	48,157	86,396	351,026
1902	488,435	96,515	584,950	247,971	.....	63,351	89,458	400,780
1901	417,791	330,941	748,732	217,978	.....	105,647	.....	323,625

Capital, \$1,000,000.				MISSOURI STATE LIFE INSUR				
1914	3,130,628	607,214	3,737,842	614,981	118,569	350,763	108,599	1,192,912
1913	2,801,731	4,244,286	7,046,017	549,735	234,671	297,938	123,830	1,206,174
1912	1,209,374	217,802	1,427,176	227,249	53,708	107,954	24,734	413,645
1911	1,058,310	188,841	1,247,151	250,451	9,531	82,005	10,106	352,093
1910	962,703	129,550	1,092,253	193,651	1,220	43,984	5,218	244,073
1909	817,093	139,546	956,639	151,203	2,600	49,039	3,944	206,786
1908	728,887	78,908	807,795	113,809	.....	35,063	973	149,845
1907	639,007	56,357	695,364	111,756	.....	49,289	510	161,555
1906	465,433	43,972	509,405	103,184	.....	68,247	312	171,743
1905	406,453	112,968	519,421	69,951	.....	67,263	.....	137,214
1904	308,453	147,300	455,753	57,692	.....	35,899	.....	93,591
1903	211,684	251,593	463,277	47,989	.....	31,502	.....	79,491
1902	128,883	86,894	215,777	52,341	.....	3,186	.....	55,527
1901	89,702	5,462	95,164	35,365	.....	.....	.....	35,365

Capital, \$250,000.				MONTANA LIFE INSURANCE				
1914	344,400	73,211	417,611	31,595	h 90	3,688	s 31,893	67,266
1913	275,089	60,855	335,944	15,255	.....	2,806	s 20,470	38,531
1912	177,337	62,818	240,155	1,045	.....	.....	s 11,378	12,423
1911	109,489	73,677	183,166	6,000	.....	.....	s 5,815	11,815
1910	49,270	195,876	245,146	.....	.....	.....	.....	.....

h Health claims. s Coupon credits.

COMPANY, LINCOLN, NEB.

Incorporated Feb. 17, 1906.
Commenced Business May 1, 1906.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
75,176	105,752	1,118	1,744,360	4,196	6,580,604	591,872	431,288	160,584
72,143	112,685	1,125	1,745,249	3,630	5,702,703	472,648	319,389	153,259
78,175	100,181	1,095	1,838,925	3,026	4,805,514	397,951	236,159	161,792
50,779	63,688	833	1,353,775	2,331	3,587,519	292,873	160,041	132,832
37,830	52,874	606	882,662	1,800	2,641,084	236,730	109,936	126,796
35,657	44,163	♣ 477	♣ 729,352	♣ 1,366	♣ 2,012,501	196,475	70,679	125,796
30,002	34,696	423	605,001	1,028	1,453,218	161,562	37,614	123,948
41,007	43,871	626	875,750	848	1,152,250	134,642	14,539	120,103
27,175	27,175	426	559,000	426	559,000	115,829	3,479	112,350

Reserve at 3½ per cent. ♣ Change made to paid-for basis.

ANCE COMPANY, ST. PAUL, MINN.

*Commenced Business Aug. 6, 1880.

273,314	705,300	3,326	5,278,167	13,455	25,154,362	4,383,578	3,873,543	510,035
231,950	671,867	2,664	4,289,479	11,879	23,107,543	4,023,117	3,590,099	433,018
197,166	613,818	2,169	3,584,891	10,439	21,360,490	3,716,150	3,383,363	332,787
157,811	564,850	1,470	2,621,146	9,308	20,124,097	3,427,702	3,187,859	239,843
148,667	538,908	1,219	2,070,317	8,699	19,473,579	3,155,120	2,972,218	182,902
127,254	534,288	826	1,382,234	8,217	19,086,990	2,894,956	2,780,631	114,325
132,863	563,866	1,188	2,252,225	7,992	19,641,550	2,646,134	2,618,643	27,491
149,544	605,875	1,339	2,358,636	8,309	21,054,916	2,465,782	2,439,940	25,842
242,598	677,836	♣ 1,490	♣ 3,443,694	♣ 8,251	♣ 22,162,449	2,250,396	2,219,700	30,696
387,351	777,490	3,250	9,351,410	9,007	25,306,897	2,048,329	1,931,394	116,935
323,314	644,772	2,591	7,891,423	7,296	20,615,678	1,924,468	1,723,004	201,465
256,819	607,845	1,210	3,479,831	5,827	15,874,348	1,800,347	1,574,435	225,912
172,332	573,112	1,086	2,442,247	5,456	14,189,235	1,790,209	1,323,521	466,688
147,348	470,973	1,700	4,566,129	5,348	14,160,629	1,805,325	1,192,632	612,693

*Reincorporated in 1901. a Reserve at 4 per cent; on new business since 1901 at 3½. ♣ Change made to paid-for bas is

ANCE COMPANY, ST. LOUIS, MO.

Incorporated November 23, 1892.
* Commenced Business December 1, 1892.

1,121,736	2,314,648	13,867	27,341,242	54,779	93,364,394	10,511,517	8,424,342	2,087,175
1,343,402	2,549,576	36,234	60,942,923	48,952	81,526,180	9,032,737	7,173,082	1,859,655
476,113	889,758	5,526	10,286,064	20,259	34,904,347	3,661,999	2,967,857	694,142
423,702	775,795	4,976	9,119,511	18,011	30,610,632	3,085,122	2,475,130	609,992
426,994	671,067	5,036	9,344,719	16,230	27,532,011	2,584,469	2,030,180	554,289
338,406	545,192	4,147	7,744,740	13,997	23,289,014	2,130,550	1,598,419	532,131
334,019	483,864	4,695	8,687,873	12,508	20,528,827	1,479,448	1,246,638	232,810
313,130	474,685	♣ 3,946	♣ 6,329,770	♣ 10,838	♣ 16,825,016	1,140,043	946,927	193,116
271,177	442,920	4,414	6,918,253	9,820	15,122,237	929,388	755,148	174,240
220,936	358,150	4,141	6,799,935	9,058	14,197,834	803,551	640,394	163,157
183,288	276,879	4,048	6,261,065	6,897	10,131,563	662,562	510,509	152,053
131,323	210,814	2,968	3,851,843	5,116	6,921,562	479,549	334,377	145,172
60,198	115,725	1,141	1,674,625	3,288	4,777,421	250,560	120,282	130,278
35,823	71,188	750	1,012,557	3,187	4,559,057	162,706	37,790	124,916

Reserve at 3½ and 3 per cent since 1906 ; prior at 4 per cent. * Reincorporated in 1902.
♣ Change made to paid-for basis.

COMPANY, HELENA, MONT.

Incorporated March 24, 1910.

167,115	234,381	1,589	3,757,520	3,666	9,203,329	982,202	420,281	561,921
162,564	201,095	1,618	3,744,000	2,828	7,308,559	786,984	261,981	525,003
115,977	128,400	995	2,590,250	1,636	4,606,750	644,227	137,029	507,198
96,025	107,840	673	1,844,000	937	2,840,000	525,828	66,756	459,072
49,958	49,958	311	1,144,500	311	1,144,500	421,617	17,388	404,229

Reserve at 3½ per cent.

Incorporated January 31, 1845.				MUTUAL BENEFIT LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	25,141,927	9,079,524	34,221,451	7,455,981	1,753,332	4,217,567	4,953,047	18,379,927
1913	23,936,471	8,330,383	32,266,854	6,823,409	1,923,720	3,510,009	4,841,611	17,098,749
1912	22,719,674	7,703,997	30,423,671	7,418,689	1,912,331	3,382,070	3,667,877	16,380,967
1911	20,923,279	6,800,039	27,723,318	6,593,687	1,645,134	2,876,348	3,205,653	14,320,822
1910	19,694,893	6,513,823	26,208,716	6,437,732	1,862,820	2,720,540	3,362,086	14,283,178
1909	18,316,366	6,156,598	24,472,964	5,639,691	1,871,705	2,395,285	2,556,974	12,463,655
1908	17,344,898	5,642,518	22,987,416	5,219,485	1,740,118	2,507,401	2,407,243	11,874,247
1907	16,664,430	5,003,357	21,667,787	5,407,700	1,573,486	1,915,032	2,239,455	11,135,673
1906	15,706,915	4,727,374	20,434,289	5,098,584	1,492,114	1,659,011	2,122,452	10,372,161
1905	14,834,018	4,416,247	19,250,265	5,128,922	1,550,728	1,621,586	1,998,787	10,300,023
1904	13,702,831	4,144,936	17,847,767	5,081,322	1,414,525	1,438,159	1,920,775	9,854,781
1903	12,672,873	3,930,561	16,603,434	4,877,231	1,257,882	1,325,433	1,837,243	9,297,789
1902	11,932,942	3,672,076	15,605,018	4,372,501	1,141,928	1,353,227	1,801,228	8,668,884
1901	11,006,985	3,652,718	14,659,703	4,224,704	1,112,515	1,264,466	1,742,630	8,344,315
1900	10,411,362	3,531,221	13,942,583	4,140,283	937,051	1,222,775	1,720,341	8,020,450
1899	9,956,807	3,524,910	13,481,717	4,079,549	643,821	1,471,734	1,858,946	8,054,050
1898	9,158,117	3,384,488	12,542,605	3,503,460	361,325	1,639,193	1,756,711	7,260,589
1897	8,606,191	3,233,358	11,839,549	3,696,734	284,956	1,687,068	1,671,020	7,339,779
1896	8,189,917	3,034,001	11,223,918	3,573,793	316,458	1,562,716	1,613,494	7,066,461
1895	7,804,325	2,837,945	10,642,270	3,800,761	285,955	1,250,261	1,527,440	6,864,417

Incorporated 1870.				MUTUAL LIFE INSURANCE				
						L		
1914	442,301	57,205	499,506	150,234	426	147	9,294	160,101
1913	416,562	47,828	464,390	144,872	135	313	11,728	157,048
1912	379,554	40,773	420,327	136,585	115	1,395	11,200	149,295
1911	356,950	35,069	392,019	131,162	325	305	12,176	143,968
1910	338,693	30,951	369,644	138,267	100	440	10,069	148,876
1909	324,667	28,232	352,899	137,449	100	284	11,555	149,388
1908	325,469	23,194	348,663	123,916	....	290	12,529	136,735
1907	310,182	23,396	333,578	125,170	....	781	12,170	138,121
1906	274,854	19,724	294,578	115,067	102	556	11,122	126,847
1905	235,202	20,345	255,547	101,320	....	976	11,308	113,604
1904	207,443	16,862	224,305	84,075	....	183	11,250	95,208
1903	188,158	14,896	203,054	74,508	700	526	10,706	86,440
1902	165,322	12,213	177,535	57,119	....	781	10,287	68,187
1901	147,363	10,298	157,661	59,097	150	1,225	10,585	71,057
1900	128,201	9,214	137,415	43,822	690	722	9,382	54,616
1899	124,502	8,542	133,044	52,243	2,100	1,219	13,460	69,022
1898	119,286	7,608	126,894	44,355	....	1,066	14,168	62,224
1897	101,676	7,217	108,893	43,410	700	3,701	13,424	58,600
1896	93,471	7,888	101,359	32,192	1,300	1,206	20,215	54,913
1895	85,493	8,574	94,067	34,423	....	2,011	20,661	57,095

L Sick benefits.

Incorporated April 12, 1842.				MUTUAL LIFE INSURANCE				
1914	57,861,015	27,128,857	84,989,872	24,122,489	10,506,295	16,315,116	17,626,266	68,570,166
1913	57,954,050	28,357,306	86,311,356	23,332,769	10,117,500	12,729,014	17,201,731	63,381,014
1912	56,747,032	29,264,846	86,011,878	22,650,968	11,144,504	11,829,185	15,006,280	60,630,937
1911	55,042,999	28,783,182	83,826,181	22,813,574	9,848,338	10,758,819	13,631,858	57,052,589
1910	53,824,813	29,626,847	83,451,660	22,887,288	10,255,639	11,063,231	12,301,770	56,507,928
1909	53,436,863	32,342,724	85,779,587	22,068,370	9,665,556	12,169,808	11,005,915	54,909,649
1908	54,561,838	25,449,186	80,011,024	21,664,820	7,877,856	10,375,954	8,311,256	48,229,886
1907	56,639,200	24,184,293	80,823,493	23,294,033	7,887,600	8,147,995	4,321,493	43,651,121
1906	58,317,867	23,565,766	81,883,633	21,034,051	7,452,963	6,463,751	2,785,919	37,736,684
1905	62,978,216	22,086,777	86,064,993	20,926,068	7,256,644	4,526,105	2,758,004	35,466,821

ANCE COMPANY, NEWARK, N. J.

Commenced Business April 1, 1845.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
4,613,197	22,993,124	32,878	79,457,265	297,170	714,233,070	176,733,516	165,513,832	11,219,684
4,411,831	21,510,580	32,632	78,198,376	280,142	673,088,683	166,142,244	155,528,843	10,613,401
4,369,043	20,750,010	32,194	80,182,747	261,851	629,501,147	156,655,714	145,962,396	10,693,318
4,024,909	18,345,731	28,740	71,926,450	244,047	584,376,714	147,292,307	137,260,858	10,031,449
3,901,202	18,184,380	26,867	69,025,766	228,591	543,658,197	137,602,579	129,054,179	8,548,400
3,584,449	16,048,104	24,685	59,695,313	213,571	502,179,900	129,698,449	120,502,448	9,196,001
3,365,282	15,239,527	22,247	53,865,513	200,819	469,247,427	121,129,632	112,029,260	8,200,372
3,171,217	14,306,890	21,718	51,095,590	189,602	440,742,990	111,772,571	104,629,966	7,142,605
3,183,851	13,556,012	22,028	50,493,582	178,089	412,119,264	105,447,627	97,721,828	7,725,799
3,064,043	13,364,066	29,138	60,738,770	168,643	388,008,654	99,124,390	91,548,087	7,576,303
2,793,245	12,648,026	26,801	54,099,211	155,009	359,612,068	93,235,347	85,988,280	7,427,067
2,628,999	11,926,788	22,802	47,242,857	141,504	333,674,876	87,453,407	80,806,656	6,646,751
2,499,067	11,167,951	20,232	42,649,137	130,145	310,820,062	82,857,559	76,227,487	6,630,072
2,483,314	10,827,629	18,589	38,396,858	120,869	291,290,244	78,385,815	71,933,206	6,452,609
2,235,766	10,256,216	16,386	35,284,281	112,569	275,328,826	74,311,468	68,186,103	6,125,365
2,274,272	10,328,322	18,236	40,841,068	106,178	262,712,473	70,466,400	64,840,707	5,625,693
2,077,439	9,298,128	15,562	35,128,412	97,884	244,575,582	67,096,603	61,701,678	5,394,925
1,789,151	9,128,929	15,149	34,143,186	92,738	233,313,829	63,668,037	58,865,814	4,802,223
1,706,641	8,773,102	12,960	30,569,633	87,979	224,556,168	60,742,985	56,435,966	4,307,019
1,588,708	8,453,125	13,446	32,493,646	84,916	218,274,518	58,269,197	54,192,392	4,076,805

* Reserve on new business since 1899 at 3 per cent ; prior thereto, 3½ per cent. † Change made to paid-for basis.

COMPANY OF BALTIMORE, MD.

Commenced Business 1870.

188,728	348,829	c 28,635	c 5,299,806	c 84,239	c 14,676,791	1,238,540	846,723	391,817
154,910	311,958	c 22,551	c 4,000,653	c 77,361	c 12,992,369	1,088,356	750,764	337,592
142,864	292,159	c 22,103	c 3,797,420	c 71,025	c 11,518,166	959,599	667,232	292,367
135,730	279,698	c 21,651	c 3,563,812	c 66,237	c 10,237,391	846,357	603,619	242,738
130,691	279,567	c 20,633	c 2,536,380	c 62,177	c 9,138,603	734,228	540,464	193,764
131,831	281,219	c 21,336	c 2,764,326	c 58,682	c 8,031,806	649,954	487,986	161,968
128,750	265,485	c 25,283	c 2,651,708	c 56,558	c 6,855,819	596,133	466,190	129,943
129,226	267,347	c 25,563	c 3,257,785	c 56,534	c 6,656,921	503,487	424,114	79,373
121,841	248,688	c 24,755	c 2,636,796	c 51,462	c 5,540,074	452,957	381,249	71,708
104,761	218,365	c 19,783	c 2,279,010	c 44,087	c 4,791,450	411,774	341,987	69,787
88,032	183,240	c 18,552	c 2,016,918	c 38,572	c 4,174,552	374,488	314,350	60,138
81,980	168,420	c 17,371	c 1,815,548	c 35,086	c 3,734,553	328,444	286,700	41,743
70,037	138,224	c 16,285	c 1,685,777	c 28,093	c 2,641,356	302,543	274,701	27,842
59,954	131,011	c 16,234	c 1,322,112	3,032	667,424	265,595	247,363	18,232
56,337	110,953	c 13,547	c 1,217,455	c 23,981	c 2,206,081	241,048	225,645	15,403
55,508	124,530	32	1,986	3,149	697,875	211,602	205,114	6,488
60,669	122,893	c 6,145	c 300,572	c 20,855	c 1,872,030	204,742	200,813	3,929
47,704	106,304	63	2,968	3,341	740,051	189,029	169,789	19,240
39,755	94,668	c 17,239	c 1,454,344	c 17,574	c 1,526,787	198,807	179,764	19,043
35,958	93,053	58	7,516	c 19,015	c 1,479,364	189,029	169,789	19,240
		c 14,162	c 1,148,486	c 14,746	c 1,049,638			
		44	5,628	c 14,746	c 1,049,638			
		c 7,599	c 550,013	c 8,155	c 621,108			
		f 1,515	f 238,196	f 5,526	f 1,122,683			
		f 2,212	f 386,520	f 5,025	f 1,151,714			
		c 5,661	c 495,226	c 5,999	c 541,308			

* Reserve at 4½ per cent; since 1902 at 4 per cent. c Industrial business. f Includes infantile insurance.

COMPANY, NEW YORK.

Commenced Business February 1, 1843.

11,107,552	79,677,718	61,983	152,880,191	723,829	1612,574,168	611,033,800	510,611,980	100,421,820
11,228,549	74,609,563	66,530	165,124,377	712,527	1598,466,078	607,057,045	505,355,120	101,701,925
10,768,351	71,399,288	63,043	157,067,823	691,047	1550,888,063	599,125,046	494,527,310	104,597,706
10,590,036	67,642,625	55,678	141,014,371	671,053	1504,974,662	587,130,263	485,071,089	102,059,174
9,317,847	65,825,775	48,270	120,733,166	654,683	1464,024,396	572,859,063	473,815,445	99,043,618
9,814,398	64,724,047	44,457	104,710,366	645,328	1441,323,848	560,122,368	456,214,179	103,908,189
8,512,253	56,742,139	35,017	95,503,633	639,746	1438,399,803	544,940,884	448,003,610	96,937,274
8,950,308	52,601,429	20,351	50,221,029	641,213	1452,752,408	494,177,021	428,335,250	65,841,771
11,444,303	49,180,987	41,667	90,550,892	664,925	1517,257,180	495,864,650	411,236,020	84,628,630
15,506,146	50,972,967	88,971	183,265,162	689,321	1589,549,468	470,861,166	392,593,559	78,267,607

* Reserve at 3 per cent on new business since 1906; prior at 3½ per cent.

MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1904	62,932,097	18,070,887	81,002,984	21,100,227	6,961,117	3,748,724	2,674,207	34,484,275
1903	60,151,080	17,182,693	77,333,713	18,946,053	6,751,447	3,963,061	2,994,643	32,655,204
1902	56,874,062	16,430,961	73,305,023	17,529,456	5,868,891	3,186,221	2,486,790	29,071,358
1901	51,446,788	14,177,518	65,624,306	17,344,023	5,945,054	3,090,418	2,299,175	28,679,670
1900	47,211,171	13,371,631	60,582,802	15,052,653	5,225,611	3,825,533	2,258,067	26,361,864
1899	44,524,519	14,365,558	58,890,077	15,629,980	4,963,878	4,317,002	2,058,177	26,369,037
1898	42,318,748	12,687,881	55,006,629	13,265,008	3,348,454	5,882,052	2,255,245	24,751,659
1897	42,693,202	11,469,406	54,162,608	13,279,631	2,802,693	7,402,210	2,507,521	25,992,055
1896	39,593,414	10,109,281	49,702,695	12,595,113	3,080,646	7,370,858	2,390,952	25,437,569
1895	38,524,867	10,072,564	48,597,431	12,299,164	2,607,482	6,332,215	1,947,867	23,126,728

Capital, \$202,555.

NATIONAL LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	154,720	31,939	186,332	19,600	.....	4,074	11,405	35,079
1913	147,227	27,114	174,341	16,500	.....	3,593	192	20,285
1912	96,405	34,708	131,113	12,000	.....	.....	.....	12,000
1911	83,303	66,975	150,278	.....	.....	.....	.....	.....

Incorporated November 13, 1848.

NATIONAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	7,227,153	2,973,247	10,200,400	2,008,333	1,628,238	1,282,578	1,223,242	6,142,391
1913	6,893,199	2,801,484	9,694,683	1,651,158	1,275,650	1,233,458	1,035,169	5,195,435
1912	6,797,512	2,634,830	9,432,342	1,898,887	1,213,824	1,221,516	1,038,803	5,373,030
1911	6,702,388	2,457,812	9,160,200	1,580,405	1,219,503	1,216,695	878,739	4,895,342
1910	6,575,709	2,286,652	8,862,361	1,615,293	1,072,958	1,083,456	771,254	4,542,961
1909	6,319,998	2,110,249	8,430,247	1,577,116	.....	955,921	530,213	3,862,185
1908	5,972,082	1,959,227	7,933,309	1,483,587	32	854,146	279,808	3,450,073
1907	5,922,754	1,756,277	7,679,031	1,634,689	41	763,238	222,386	3,356,954
1906	6,139,117	1,651,337	7,790,454	1,495,476	69	710,930	223,750	3,085,625
1905	5,948,318	1,493,348	7,441,666	1,338,644	70	575,773	192,361	2,826,247
1904	5,494,409	1,400,605	6,895,014	1,115,834	93	531,537	191,327	2,426,679
1903	5,224,448	1,256,015	6,480,463	941,382	96	571,290	162,408	2,057,098
1902	4,926,022	1,079,024	6,005,046	1,037,333	89	481,121	129,426	1,899,284
1901	4,343,963	964,407	5,308,370	904,314	01	467,336	137,996	1,653,217
1900	3,923,855	833,099	4,756,954	860,623	76	407,933	152,422	1,568,954
1899	3,548,822	764,493	4,313,315	917,245	63	468,411	142,200	1,642,319
1898	3,145,987	677,896	3,823,883	774,454	05	626,445	122,490	1,637,694
1897	2,969,368	621,891	3,591,259	719,890	29	549,018	114,436	1,468,873
1896	2,811,063	546,293	3,357,356	611,766	45	446,906	121,162	1,259,979
1895	2,786,564	512,909	3,299,473	726,208	33	489,641	112,465	1,385,047

Capital, \$500,000.

NATIONAL LIFE INSURANCE COMPANY OF UNIT

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	2,647,479	594,926	3,242,405	668,507	81,184	646,193	145,514	1,541,398
1913	2,647,562	640,108	3,287,670	758,168	647,111	510,869	158,437	2,074,585
1912	2,616,537	3,661,593	6,278,130	767,471	1,984,789	510,058	228,117	3,490,435
1911	1,868,923	513,755	2,382,678	384,844	1,374,239	215,295	142,115	2,116,493
1910	1,821,034	584,521	2,405,555	413,447	817,184	162,102	86,697	1,479,430
1909	1,812,300	464,224	2,276,524	459,555	341,028	144,237	37,554	982,374
1908	1,898,388	522,397	2,420,785	353,131	9,690	112,509	5,535	480,865
1907	1,908,351	399,921	2,308,272	361,870	3,317	117,535	5,193	487,915
1906	1,820,514	331,123	2,151,637	318,134	5,730	126,318	5,384	455,566
1905	1,730,567	275,008	2,005,575	351,436	1,823	143,999	1,468	498,664
1904	1,690,427	278,227	1,968,654	337,587	4,994	151,296	1,724	495,601
1903	1,338,749	980,764	2,319,513	242,532	6,089	80,930	473	330,029
1902	588,067	560,769	1,148,836	204,324	.....	45,490	176	249,990
1901	445,416	272,127	717,543	172,827	1,500	48,928	294	222,549
1900	338,627	103,518	442,145	138,509	1,434	23,968	262	164,173
1899	12,554	88,804	101,358	74,898	228	1,589	.....	76,715
1898	13,272	99,252	112,524	65,498	6,270	1,873	.....	73,641
1897	16,403	126,201	142,604	63,697	1,000	8,310	.....	73,007
1896	16,169	135,850	151,019	73,767	2,620	7,613	.....	84,000
1895	17,467	123,328	140,795	63,511	5,207	3,219	.....	71,937

CO., NEW YORK.—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
16,898,456	51,382,731	109,967	231,508,259	659,544	1547,611,660	440,978,371	366,620,553	74,357,818
16,152,412	48,807,616	98,865	215,102,648	598,972	1445,228,681	401,821,662	339,826,818	61,994,844
15,078,950	44,150,308	92,537	206,676,185	543,194	1340,748,659	382,432,681	314,293,458	68,139,223
13,772,937	42,452,607	83,148	194,371,100	488,613	1241,688,430	352,838,972	289,652,389	63,186,583
13,084,749	39,446,613	75,881	176,006,030	439,440	1139,940,529	325,753,153	269,191,131	56,562,022
12,228,444	38,597,481	69,487	169,246,871	397,340	1051,247,540	301,844,538	251,711,989	50,132,549
10,493,380	35,245,039	54,182	134,118,295	359,758	970,496,975	277,517,325	233,058,640	44,458,685
10,132,006	36,124,061	57,641	140,632,461	342,642	935,602,381	253,786,438	218,278,243	35,508,195
10,781,006	36,218,575	53,786	135,679,834	326,775	917,930,911	234,744,148	205,010,634	29,733,514
10,401,162	33,527,890	59,312	158,361,032	314,024	898,458,857	219,704,053	192,824,005	26,880,048

‡ Change made to paid-for basis.

Incorporated June 11, 1910.
Commenced Business August 9, 1911.

PANY OF MONTANA, BUTTE, MONT.

117,095	152,174	718	1,498,750	1,858	4,209,250	403,902	190,458	213,444
130,889	151,174	1,003	2,220,000	1,635	3,896,000	338,205	120,267	217,988
105,223	117,223	894	2,231,000	1,188	3,091,000	278,713	62,092	216,621
76,338	76,338	487	1,740,000	487	1,740,000	244,842	27,936	216,906

Reserve at 3½ per cent.

COMPANY, MONTPELIER, VT.

Commenced Business February 1, 1850.

1,532,160	7,674,551	9,972	21,558,399	98,030	194,625,366	61,506,848	52,511,511	8,995,337
1,484,410	6,679,845	10,243	21,919,460	94,934	188,354,053	58,941,984	50,495,753	8,446,231
1,442,072	6,815,102	9,126	20,385,032	90,735	179,464,607	56,036,151	48,141,651	7,894,500
1,343,688	6,239,030	8,137	18,074,902	87,596	172,678,655	53,443,227	45,875,572	7,567,655
1,321,804	5,864,765	8,618	19,292,348	85,174	167,261,226	50,438,517	43,479,232	6,959,285
1,263,410	5,125,595	7,741	16,861,778	81,797	159,187,877	47,488,473	40,893,441	6,595,032
1,203,727	4,653,800	7,276	16,159,921	79,394	154,147,843	44,022,705	38,187,814	5,834,891
1,191,751	4,548,705	8,821	18,107,110	78,339	151,779,281	40,352,043	35,814,553	4,537,490
1,553,439	4,639,064	11,877	22,082,272	77,099	148,797,787	37,510,213	33,287,086	4,223,127
1,590,069	4,416,317	14,440	26,318,183	75,048	145,480,904	34,515,536	30,696,536	3,819,000
1,535,737	3,962,418	13,240	23,961,694	69,116	134,761,554	31,397,182	27,941,463	3,455,719
1,331,941	3,389,017	11,387	20,822,389	63,460	125,692,778	28,360,350	25,346,982	3,013,368
1,249,227	3,148,496	10,913	21,094,122	58,788	118,301,698	25,335,591	22,745,838	2,589,753
1,150,452	2,803,699	9,231	18,939,323	53,392	108,573,050	22,382,236	20,149,789	2,232,447
1,247,892	2,816,846	9,667	18,880,414	49,117	99,471,839	19,892,635	17,897,997	1,994,638
1,121,820	2,764,139	9,294	17,917,591	44,116	89,890,026	17,733,800	15,863,196	1,870,604
983,112	2,620,806	6,762	12,871,955	39,091	80,656,558	16,131,263	14,216,715	1,914,548
880,020	2,348,893	6,931	13,873,166	36,621	76,663,080	14,825,163	13,006,827	1,818,336
726,416	1,986,395	6,590	13,611,204	34,352	72,474,731	13,542,865	11,884,329	1,658,536
838,714	2,223,761	7,523	15,808,054	32,742	69,723,642	12,144,839	10,704,975	1,439,865

* Reserve at 4 per cent; new business since 1900 at 3 per cent. ‡ Change made to paid-for basis.

Incorporated July 25, 1868.
Commenced Business Aug. 1, 1868.

ED STATES OF AMERICA, CHICAGO, ILL.

839,670	2,381,068	6,081	12,184,291	48,904	79,729,387	12,690,285	11,232,198	1,458,087
899,652	2,974,237	6,797	14,067,184	48,648	79,261,724	11,969,251	10,519,986	1,449,265
861,334	4,351,769	25,377	45,103,231	48,403	77,533,792	11,663,606	10,226,835	1,436,771
664,762	2,781,255	4,135	8,349,260	32,666	46,363,046	9,616,336	8,215,153	1,401,183
566,150	2,045,580	3,845	7,346,686	34,042	44,985,035	9,961,913	8,625,496	1,336,417
507,406	1,489,780	3,758	6,345,491	34,731	43,576,305	9,666,188	8,451,488	1,214,700
593,918	1,074,783	5,037	8,482,956	35,723	44,350,390	8,864,946	7,816,673	1,048,273
727,134	1,215,049	8,391	15,649,357	38,130	50,066,933	8,144,180	6,763,414	1,380,766
667,898	1,123,464	7,483	14,893,000	36,695	46,436,066	7,106,512	5,738,188	1,368,324
871,939	1,370,605	13,153	15,211,274	37,257	42,260,877	6,090,795	4,793,072	1,297,723
794,090	1,289,691	18,813	17,106,760	39,355	41,197,074	5,246,580	4,044,775	1,201,805
829,849	1,159,873	34,721	29,210,944	37,656	39,292,636	4,691,649	3,491,490	1,200,159
667,594	917,584	8,249	13,745,243	14,040	24,445,925	3,016,090	1,962,699	1,053,391
312,424	534,973	5,007	10,552,221	9,774	18,182,484	2,475,269	1,571,911	903,358
271,014	435,187	9,170	17,164,315	8,141	14,148,855	2,335,268	1,505,422	829,846
65,062	141,777	....	493	1,317	1,610,894	1,894,352	889,639	1,004,713
68,482	142,123	2	6,041	1,372	1,680,987	1,707,340	919,968	787,372
146,480	219,487	5	10,858	1,423	1,754,765	1,683,692	947,479	736,213
129,247	213,247	....	....	1,479	1,837,814	1,882,918	965,767	917,151
94,324	166,261	1	1,340	1,545	1,943,101	2,104,421	982,900	1,121,525

* Reserve at 4 per cent and 3¼ per cent. ‡ Change made to paid-for basis.

Incorporated April 1, 1835.				NEW ENGLAND MUTUAL LIFE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	9,589,121	3 159,027	12,748,148	2,967,354	564,461	1,177,520	1,825,748	6,535,083
1913	9,091,420	2,962,948	12,054,368	2,664,410	620,575	1,085,004	1,711,348	6,081,337
1912	8,582,635	2,797,931	11,380,566	3,082,362	648,761	796,048	1,547,851	6,075,022
1911	7,486,806	2,866,799	10,713,605	2,502,681	519,457	750,495	1,307,978	5,080,611
1910	7,330,336	2,307,362	9,637,698	2,288,267	581,687	762,259	1,255,532	4,887,745
1909	6,808,312	2,354,470	9,162,782	2,165,166	565,802	834,033	1,129,554	4,694,555
1908	6,455,235	2,218,719	8,673,954	2,345,107	474,645	843,619	965,965	4,629,336
1907	6,814,552	2,099,295	8,913,847	2,368,482	435,331	702,070	899,777	4,405,660
1906	6,102,841	1,981,185	8,084,026	2,155,747	425,963	711,271	658,561	3,951,542
1905	5,749,519	1,742,253	7,491,772	2,280,416	391,824	587,196	610,815	3,870,251
1904	5,339,227	1,709,614	7,048,841	2,063,187	286,870	515,477	579,422	3,444,957
1903	4,932,088	1,583,419	6,515,507	2,088,498	403,491	492,641	549,167	3,533,797
1902	4,562,765	1,511,756	6,074,521	1,922,758	320,042	449,148	527,540	3,219,488
1901	4,231,685	1,398,057	5,629,742	1,794,299	321,515	438,635	485,896	3,040,345
1900	4,059,410	1,313,759	5,373,169	1,681,028	449,767	536,019	470,396	3,137,210
1899	3,794,598	1,224,030	5,018,628	1,655,349	363,242	493,824	439,154	2,951,569
1898	3,339,254	1,161,518	4,500,772	1,644,640	246,953	576,330	565,118	3,033,041
1897	3,527,873	1,175,795	4,703,668	1,570,491	210,268	688,938	566,984	3,036,681
1896	3,325,936	1,129,765	4,455,701	1,550,284	318,118	658,720	517,235	3,044,357
1895	3,068,356	1,054,917	4,123,273	1,363,210	300,206	476,555	525,142	2,665,113

Capital, \$1,091,790.				NEW WORLD LIFE INSUR				
1914	83,253	259,751	343,004	3,000	.....	1,840	\$ 3,698	8,538
1913	77,579	464,743	542,322	2,500	.....	1,064	\$ 1,509	5,073
1912	39,409	177,167	216,576	3,000	.....	.....	.....	3,000
1911	5,854	118,428	124,292	.....	.....	.....	.....	.....

Incorporated May 21, 1841.				NEW YORK LIFE INSURANCE				
1914	90,467,178	35,470,709	125,937,887	26,230,268	11,649,053	16,963,189	17,120,920	71,963,430
1913	89,627,788	34,555,738	124,183,526	25,946,440	10,272,146	14,988,786	15,096,552	66,303,924
1912	85,941,784	32,474,868	118,416,652	25,788,714	7,737,580	12 959,577	11,436,686	57,922,557
1911	83,254,525	29,321,945	112,576,470	24,833,201	7,226,957	12,331,582	9,259,107	53,650,847
1910	80,353,411	27,129,707	107,483,118	23,726,135	8,128,339	13,084,647	8,625,322	53,564,443
1909	78,625,028	25,523,898	104,148,926	23,017,708	8,161,173	13,576,399	7,234,941	51,990,221
1908	78,458,925	23,769,600	102,228,325	22,131,291	8,199,771	12,817,802	6,042,394	49,191,258
1907	79,940,309	22,032,366	101,972,675	22,761,595	7,577,221	11,832,697	5,877,354	48,048,867
1906	82,368,737	18,533,442	100,902,179	21,525,407	6,703,847	11,907,041	4,835,124	44,971,419
1905	83,812,518	18,818,346	102,630,864	20,822,968	6,776,589	7,514,499	5,148,984	40,262,040
1904	80,556,577	16,334,695	96,891,272	19,734,245	6,774,789	7,790,058	5,989,491	40,288,583
1903	73,382,174	14,887,357	88,269,531	16,860,082	5,992,637	6,412,236	5,339,292	34,604,247
1902	65,049,944	14,058,457	79,108,401	15,932,507	5,671,708	4,713,830	4,240,515	30,558,560
1901	56,412,619	14,861,531	71,274,150	14,817,287	5,549,744	3,799,437	3,442,921	27,609,389
1900	48,758,578	10,579,147	59,337,725	12,580,993	4,528,998	3,417,681	2,828,154	23,355,826
1899	42,138,502	10,232,761	52,371,263	11,403,772	4,638,290	3,396,166	2,768,749	22,206,977
1898	35,632,649	9,799,268	45,431,917	10,259,800	5,145,460	3,355,174	2,759,432	21,519,866
1897	32,980,961	8,812,124	41,793,085	9,669,597	4,403,337	2,901,540	2,434,982	19,409,456
1896	31,138,076	8,001,482	39,139,558	9,462,506	3,860,701	2,995,144	2,165,269	18,483,620
1895	30,318,751	7,573,514	37,892,265	8,677,033	3,430,238	2,877,925	1,808,336	16,793,532

Capital, \$150,000.				NIAGARA LIFE INSURANCE COM				
1914	282,514	104,438	386,952	164,212	h 11,330	53,957	2,265	231,764
1913	284,251	79,336	363,587	172,437	h 12,201	54,248	2,845	241,731
1912	279,647	104,713	384,360	185,008	h 12,225	66,482	3,405	267,120
1911	282,938	65,161	348,099	191,064	10,902	72,610	3,212	277,789
1910	301,108	66,328	367,436	211,527	7,500	56,412	3,604	279,043
1909	320,898	109,116	430,014	242,307	5,105	90,615	6,255	344,282
1908	341,559	61,386	402,945	152,782	90	170,773	4,704	328,349

h Including health claims.

INSURANCE COMPANY, BOSTON, MASS.

Commenced Business December 1, 1843.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
1,880,515	8,415,598	12,718	31,561,852	119,868	290,732,446	70,162,011	62,962,527	7,200,484
1,854,768	7,936,105	12,870	33,300,697	112,376	274,450,181	66,168,703	59,069,047	7,099,656
1,791,057	7,866,079	13,054	34,683,093	104,097	254,249,583	62,412,296	55,343,087	7,069,209
1,647,196	6,727,807	11,001	30,709,682	95,644	232,817,732	58,951,722	52,031,015	6,920,707
1,577,501	6,465,946	9,967	27,485,861	89,032	213,730,176	54,912,487	48,581,158	6,331,329
1,426,960	6,121,515	8,796	23,427,325	83,223	197,492,772	51,316,543	45,550,849	5,765,694
1,335,089	5,964,425	7,230	17,965,246	78,537	184,913,858	47,961,705	43,044,587	4,917,118
1,235,118	5,640,778	6,886	16,052,743	75,797	178,872,320	44,162,093	40,915,865	3,246,228
1,477,909	5,429,451	† 8,896	† 19,694,704	† 73,252	† 173,396,203	42,780,673	38,596,200	4,184,473
1,457,026	5,327,277	11,713	24,962,603	69,344	165,815,645	40,702,692	36,447,614	4,255,076
1,316,357	4,761,314	10,625	22,231,946	63,654	155,182,074	38,324,423	34,631,571	3,692,852
1,280,006	4,813,803	10,189	22,536,288	58,312	145,379,872	35,724,011	32,573,288	3,210,723
1,124,546	4,344,034	8,370	19,538,685	52,881	135,256,636	34,432,217	30,918,515	3,513,702
1,008,541	4,042,886	6,989	15,202,101	48,660	126,172,422	32,775,785	29,230,976	3,544,809
967,600	4,104,810	6,801	15,502,807	45,774	120,510,716	30,972,033	27,864,717	3,107,316
848,324	3,799,893	6,481	14,530,343	42,850	114,531,763	29,603,317	26,807,520	2,795,798
896,545	3,929,586	6,490	15,570,459	40,466	110,281,154	28,109,074	25,825,346	2,283,728
827,626	3,864,307	6,402	15,934,715	38,050	104,876,930	26,939,136	24,820,558	2,118,578
722,569	3,766,026	4,016	10,330,563	35,919	99,996,092	25,910,905	23,821,889	2,089,016
670,759	3,335,872	4,689	12,998,186	34,969	98,597,056	25,297,584	23,145,275	2,152,309

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. † Change made to paid-for basis.

ANCE CO., SPOKANE, WASH.

Incorporated February 21, 1910.

Commenced Business May 23, 1911.

230,891	239,429	606	1,110,500	1,266	2,475,700	1,716,404	76,723	1,639,681
321,158	328,231	769	1,754,450	1,100	2,434,950	1,404,909	74,307	1,330,602
66,613	69,613	504	1,077,500	568	1,217,500	843,027	10,393	822,634
20,633	20,633	85	195,000	85	195,000	394,921	1,127	393,794

COMPANY, NEW YORK.

Commenced Business April 12, 1845.

15,538,871	87,502,301	109,256	238,854,169	1,142,253	2,347,098,388	790,935,396	671,924,419	119,010,977
14,827,325	81,131,249	111,859	248,559,259	1,101,655	2,273,099,212	740,000,000	642,598,782	105,898,958
13,448,418	71,370,975	92,458	212,594,538	1,051,980	2,169,798,993	650,000,000	611,608,979	108,048,071
12,332,054	65,982,901	80,780	190,268,551	1,022,726	2,102,105,746	580,000,000	581,094,718	103,589,968
11,556,488	65,120,931	70,635	170,986,871	996,049	2,039,863,031	510,000,000	541,393,525	96,483,042
11,032,002	63,022,223	67,983	163,155,763	981,590	2,002,809,227	480,000,000	509,775,135	89,933,151
10,727,538	59,918,796	64,604	157,840,863	978,209	1,993,559,601	450,000,000	470,425,960	86,860,711
11,401,408	59,450,275	65,017	154,538,497	982,448	2,005,341,184	420,000,000	441,246,355	53,162,453
14,358,784	59,330,203	86,315	185,092,778	993,630	2,029,605,718	390,000,000	412,504,339	62,063,334
18,877,975	59,140,015	160,432	314,900,669	1,001,269	2,061,593,886	360,000,000	382,984,733	52,835,627
19,543,146	59,831,729	187,164	345,722,523	924,712	1,922,609,308	390,660,260	343,132,120	47,528,140
18,279,212	52,883,459	172,652	329,875,034	812,711	1,745,212,899	352,652,048	305,547,001	47,105,047
16,367,031	46,925,591	156,884	305,695,229	704,567	1,553,628,026	322,840,900	272,806,781	50,034,119
13,445,094	41,454,483	132,731	265,380,875	599,818	1,365,369,299	290,743,386	241,481,268	49,262,118
12,193,743	35,549,569	116,332	234,783,625	511,600	1,202,156,665	262,196,512	216,207,261	45,989,251
10,538,392	32,745,369	100,473	205,182,157	437,776	1,061,871,985	236,450,348	195,014,865	41,435,483
8,979,087	30,498,953	74,306	154,223,057	373,934	944,021,120	215,944,811	178,068,632	37,876,179
8,401,492	27,810,947	64,407	137,563,619	332,958	877,020,925	200,694,441	167,322,409	33,372,032
7,915,335	26,398,955	55,041	123,812,865	299,785	826,816,648	187,176,406	160,494,409	26,681,997
7,869,524	24,663,056	† 54,634	† 136,000,317	† 277,693	† 799,027,329	174,791,991	150,753,313	24,038,676

† Reserve at 3 and 3½ per cent. † Change made to paid-for basis.

PANY BUFFALO, NEW YORK. †

Commenced Business March 24, 1869.

Reincorporated October 28, 1899

60,843	322,607	747	1,163,175	4,795	8,006,336	1,535,905	1,382,205	153,700
85,106	326,837	664	1,157,319	4,606	7,740,048	1,486,524	1,334,886	151,638
87,345	354,465	357	831,510	4,426	7,440,925	1,412,848	1,267,859	144,969
90,694	368,483	669	531,083	5,065	7,574,390	1,380,718	1,261,408	119,310
110,179	389,222	1,814	935,806	5,807	8,207,178	1,389,255	1,234,630	154,625
96,692	440,974	1,809	989,121	5,739	8,628,139	1,407,712	1,178,580	229,132
79,726	408,075	1,212	599,631	5,453	9,208,045	1,357,737	1,176,968	180,769

† Reserve at 4 per cent; new business since 1900 at 3½ per cent. † Formerly Bankers Life of New York.

NIAGARA LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1907	402,200	76,596	478,796	223,239	.....	235,473	1,797	460,509
1906	564,958	88,554	653,512	233,738	* 10	249,569	16,621	499,938
1905	759,887	55,034	814,921	296,972	* 3,484	81,701	49,537	431,694
1904	784,444	63,879	848,323	241,301	* 5,461	75,615	35,402	357,779
1903	727,727	53,080	780,807	300,708	* 127	29,322	25,827	355,984
1902	703,592	48,068	751,660	266,161	.....	25,646	21,035	312,842
1901	610,166	44,788	654,954	167,297	.....	26,531	5,215	199,043
1900	535,955	36,161	572,116	81,924	.....	20,224	1,988	104,136
1899	451,088	45,525	496,613	148,656	.....	36,081	1,242	185,979

* Health claims.

Capital, \$700,000

NORTH AMERICAN LIFE INSUR

1914	773,378	133,612	906,990	150,559	533	64,067	.....	215,159
1913	757,938	156,467	914,405	92,045	120	47,168	d 301	139,634
1912	650,617	173,411	824,028	86,372	120	23,370	.....	109,862
1911	546,322	92,997	639,319	49,330	.....	10,523	.....	59,853
1910	420,838	82,652	503,490	29,180	.....	2,123	.....	31,303
1909	282,914	102,263	385,177	45,012	.....	.....	.....	45,012
1908	173,221	65,595	238,816	24,500	.....	.....	.....	24,500
1907	96,852	142,697	239,549	.....	.....	.....	.....	.....

d Disability benefits.

Capital, \$100,000.

NORTHERN ASSURANCE COM

1914	300,658	39,514	340,172	38,084	g 295	21,237	.....	59,616
1913	281,929	29,099	311,028	28,805	.....	18,009	.....	46,814
1912	258,533	22,190	280,723	10,019	g 25	8,789	.....	18,833
1911	198,616	17,451	216,067	18,261	g 24	7,380	.....	25,665
1910	155,947	14,081	170,028	12,300	g 81	3,933	.....	16,314
1909	113,740	29,112	142,852	16,546	g 155	3,026	.....	19,727
1908	96,767	7,698	104,465	1,000	g 48	373	.....	1,421
1907	55,707	25,837	81,544	.....	.....	.....	.....	.....

g Disability claims.

Capital, \$125,000.

NORTHERN LIFE INSURANCE

1914	355,665	65,995	421,660	33,453	h 28,478	21,917	32,661	116,509
1913	340,215	44,917	385,132	21,500	h 19,480	28,859	29,472	99,311
1912	270,007	35,142	305,149	11,605	h 18,364	14,560	26,226	70,755
1911	255,803	28,479	284,282	27,480	h 12,425	5,302	15,936	61,143
1910	186,399	21,405	207,804	10,261	h 15,830	4,909	9,983	40,983
1909	125,808	17,669	143,477	6,000	h 7,373	1,674	4,847	19,894
1908	101,139	32,145	133,284	4,000	h 3,360	555	294	8,209
1907	50,062	5,397	55,459	6,000	h 2,173	.....	22	8,125
1906	28,458	31,648	60,106	.....	h 20	.....	.....	90

h Health claims.

Capital, \$100,000.

NORTHERN STATES LIFE INSUR

1914	61,821	10,998	72,819	14,620	.....	4,180	.....	18,800
1913	17,707	83,861	111,568	.....	.....	.....	.....	.....
1912	12,789	29,365	42,154	.....	.....	.....	.....	.....
1911	14,956	12,461	27,417	.....	.....	.....	.....	.....

PANY, BUFFALO—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
92,836	553,345	319	660,341	5,523	10,860,006	1,367,624	1,231,911	135,713
115,091	615,029	583	1,336,883	6,990	14,253,047	1,472,081	1,347,043	125,028
274,397	706,091	4,920	2,657,447	11,706	21,343,405	1,482,876	1,454,473	28,403
283,586	641,365	5,606	4,582,272	13,915	22,738,036	1,389,299	1,202,575	186,724
283,879	639,863	2,051	3,752,954	10,379	21,805,329	1,172,729	1,009,258	163,471
300,933	613,775	6,547	5,427,338	11,435	22,154,031	1,060,787	821,774	239,013
256,498	455,541	12,983	8,229,167	12,600	21,546,493	915,999	630,423	285,576
231,009	335,145	1,817	5,366,326	5,957	18,317,226	705,111	447,610	257,501
223,743	409,722	1,712	6,859,000	5,098	16,103,000	444,514	280,527	163,988

* Change made to paid-for basis.

ANCE COMPANY OF CHICAGO, ILL.

Incorporated Jan. 3, 1907.

Commenced Business Feb. 4, 1907.

399,516	614,675	3,857	7,148,709	13,815	28,091,914	2,515,847	1,775,551	740,296
428,901	568,535	5,084	9,525,717	12,916	28,015,143	2,224,544	1,412,092	812,452
349,932	459,794	4,212	9,442,979	10,139	23,733,327	1,835,044	1,050,424	784,620
332,258	392,111	4,463	9,428,566	8,597	20,055,455	1,357,576	722,934	634,642
280,472	311,775	3,339	8,058,313	6,093	15,518,451	975,892	447,727	528,165
205,868	250,880	2,539	6,504,481	3,870	10,471,359	660,950	229,208	431,742
176,352	200,852	1,590	4,654,969	2,250	6,744,949	403,507	108,749	294,758
164,677	164,677	1,150	3,754,500	1,134	3,663,710	282,027	34,416	247,611

Reserve at 3½ per cent.

PANY OF MICHIGAN, DETROIT.

Incorporated Jan., 1907.

Commenced Business Oct. 19, 1907.

121,149	180,765	1,216	2,525,740	5,428	11,146,091	823,475	700,995	122,480
141,444	188,258	1,520	2,716,771	4,970	10,077,462	652,923	539,021	113,902
145,653	164,486	1,814	3,223,385	4,359	9,093,460	523,111	407,058	116,053
102,031	127,696	1,360	2,847,670	3,132	7,056,607	401,486	286,217	115,269
86,515	102,829	949	2,056,900	2,231	5,264,687	307,073	187,295	119,777
68,972	88,699	826	1,534,333	1,636	3,906,648	240,746	121,789	119,935
50,429	51,850	646	1,326,425	988	2,784,425	191,137	68,113	123,024
44,380	44,380	504	2,111,000	504	2,111,000	139,281	17,884	121,397

Reserve at 3½ per cent.

COMPANY OF SEATTLE, WASH.

Incorporated July 14, 1906.

Commenced Business Aug. 11, 1906.

165,001	281,510	1,916	2,792,384	5,088	9,439,228	814,733	626,048	188,685
165,510	264,821	1,848	3,254,183	4,104	8,640,266	680,064	504,649	175,415
119,029	189,784	996	2,137,301	3,203	7,509,247	571,135	407,603	163,532
144,488	205,631	1,131	3,044,767	2,680	6,662,257	428,508	293,486	135,022
109,009	149,992	901	2,140,372	2,042	4,709,247	334,877	198,649	136,228
76,727	96,621	748	1,538,500	1,535	3,375,875	255,296	129,747	125,549
69,210	77,419	873	1,659,750	1,086	2,444,875	217,733	87,113	130,620
50,786	58,981	862	1,502,500	935	1,804,500	179,178	41,105	138,073
15,955	15,975	170	513,000	167	505,000	108,894	20,613	88,281

Reserve at 3 per cent.

ANCE COMPANY, HAMMOND, IND.

Commenced Business March, 1911.

43,957	62,757	.....	559,654	.....	2,021,021	240,845	124,829	116,016
24,103	24,103	1,648	1,476,053	1,770	1,711,853	227,805	103,182	124,623
18,163	18,163	119	192,300	237	440,300	132,218	7,702	124,516
30,035	30,035	227	501,000	227	501,000	56,556	3,007	53,549

Reserve at 3½ per cent.

Capital, \$50,000.				NORTH STATE LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	127,119	19,405	146,524	29,891	.....	7,665	2,280	39,836
1913	126,454	24,323	150,777	41,076	^ 387	7,180	1,907	50,550
1912	137,177	8,140	145,317	34,090	.....	7,040	1,456	42,586
1911	128,783	28,358	157,141	33,645	.....	4,341	983	38,969
1910	106,682	41,988	148,670	21,950	.....	5,100	872	27,931
1909	98,806	4,929	103,735	14,470	.....	3,172	670	18,312
1908	75,762	34,397	110,159	10,798	^ 2,460	25	787	14,070
1907	54,303	51,765	106,068	8,000	^ 1,069	.....	83	9,152
1906	7,175	2,181	9,356	.....	^ 5	.....	.....	5

^ Health claims.

Capital, \$147,170. Commenced Business Jan. 6, 1908.				NORTHWESTERN LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	39,105	7,342	46,447	7,239	.....	17	1,256	8,512
1913	41,311	48,991	90,302	3,400	.....	105	1,067	4,572
1912	5,924	59,439	65,363	.....	.....	.....	150	150
1911	20,813	1,272	22,085	4,000	.....	2,033	49	6,082
1910	19,065	7,102	26,167	3,000	.....	539	279	3,818
1909	11,525	.....	11,525	.....	.....	.....	26	269
1908	5,007	.....	5,008	.....	.....	.....	.....	.....

Incorporated March 2, 1857.				NORTHWESTERN MUTUAL LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	47,572,768	16,113,737	63,686,505	12,418,333	4,243,326	9,292,999	12,510,668	38,465,326
1913	45,583,283	15,511,212	61,094,495	11,323,342	3,668,765	8,938,799	12,713,868	36,644,774
1912	43,599,142	14,758,790	58,357,932	11,799,577	3,442,025	9,110,184	12,915,514	37,267,300
1911	40,421,263	14,074,490	54,495,753	10,830,204	2,909,882	9,277,055	12,610,321	35,627,462
1910	38,877,079	13,037,085	51,914,164	9,881,754	2,710,167	8,429,548	11,848,430	32,869,899
1909	37,089,997	12,319,007	49,409,004	8,478,978	2,391,894	7,624,434	10,339,814	28,835,020
1908	35,295,047	11,337,665	46,632,742	8,674,491	2,038,851	6,806,203	9,428,133	26,947,678
1907	33,441,811	10,153,611	43,595,422	7,909,317	2,089,349	5,538,530	7,911,285	23,448,481
1906	31,839,731	10,093,598	41,933,329	7,486,927	1,726,959	5,219,919	7,366,426	21,800,231
1905	30,056,719	9,268,541	39,325,260	7,717,117	1,655,384	4,397,113	6,489,061	20,258,675
1904	28,040,740	8,670,410	36,711,150	6,985,326	1,339,975	3,024,460	5,340,482	16,690,243
1903	26,155,650	7,679,624	33,835,274	6,149,810	2,029,623	2,470,614	4,456,172	15,106,219
1902	24,578,827	7,573,478	32,152,305	5,639,517	1,872,028	1,861,977	4,180,268	13,553,790
1901	22,619,068	6,852,716	29,471,784	5,352,929	1,645,492	1,768,553	3,577,503	12,344,477
1900	20,934,757	6,226,047	27,160,804	4,485,206	976,253	1,164,434	3,229,330	9,885,223
1899	18,993,731	5,611,412	24,605,143	4,711,618	880,949	921,875	2,515,029	9,029,471
1898	16,634,531	5,672,876	22,307,407	3,869,616	780,348	787,101	1,849,015	7,286,080
1897	15,122,470	4,940,030	20,062,500	3,728,089	835,591	650,806	1,510,508	6,724,994
1896	14,263,174	4,326,654	18,589,828	3,256,661	805,096	891,143	1,372,628	6,325,528
1895	13,576,073	3,974,703	17,550,776	3,000,451	514,844	872,671	1,296,895	5,684,861

Incorporated Sept 15, 1885.				NORTHWESTERN NATIONAL LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	1,143,196	203,941	1,347,137	269,197	249,459	61,828	b 90,466	670,050
1913	1,097,208	235,558	1,332,766	309,081	1,181,253	52,381	162,736	1,705,451
1912	1,136,343	292,941	1,429,284	268,750	1,602,254	40,389	161,517	2,072,910
1911	1,190,913	324,716	1,515,629	301,215	1,247,642	36,608	134,168	1,719,633
1910	1,225,352	310,886	1,536,238	272,895	605,048	47,601	63,282	988,826
1909	1,211,705	314,682	1,526,387	266,316	556,473	44,971	41,484	909,244
1908	1,211,769	279,725	1,491,494	322,327	300,960	70,435	19,780	713,502
1907	1,281,870	251,055	1,532,925	417,915	238,736	119,592	11,102	787,345
1906	1,194,713	316,184	1,510,897	332,492	79,954	97,121	5,192	514,759
1905	1,644,749	307,262	1,952,011	468,650	.....	260,234	5,532	734,416
1904	1,717,639	240,757	1,958,396	539,366	1,074	188,875	8,517	737,832
1903	1,094,395	1,802,988	2,897,383	398,455	.....	† 488,683	12,408	506,189
1902	2,044,847	256,296	2,301,143	465,858	.....	37,998	24,905	531,459
1901	1,402,492	1,366,833	2,769,325	453,224	.....	13,723	5,829	472,776

† Includes reduction of policy loans \$400,555. on matured endowments. b Larger amounts in preceding years include deferred dividends

ANCE COMPANY KINSTON, N. C.

Incorporated Feb. 28, 1906.
Commenced Business Aug. 1, 1906.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
48,764	88,600	563	936,331	3,138	4,039,942	330,602	277,161	53,441
81,191	131,741	700	1,093,823	2,997	3,704,394	274,288	223,482	50,806
109,605	152,191	10,558	2,374,944	12,896	4,500,365	251,566	192,226	59,340
89,380	128,349	7,424	2,064,796	9,777	4,004,952	259,395	157,494	101,901
78,514	106,445	5,276	1,445,322	9,284	3,643,961	228,139	122,708	105,431
79,549	97,861	5,505	1,511,080	7,521	3,131,476	188,659	86,170	102,489
58,049	72,119	12,157	1,100,952	13,273	2,267,702	179,056	71,770	107,286
55,713	64,865	2,072	2,105,500	1,796	1,852,100	155,089	46,686	108,403
11,731	11,736	209	212,400	209	212,400	50,378	3,822	46,556

* Reserve at 3½ and 4 per cent. † Change made to paid-for basis.

ANCE COMPANY, ABERDEEN, S. D.

Incorporated Nov. 30, 1907.
Reincorporated Sept. 15, 1912.

39,464	47,976	.....	605,645	.....	1,508,145	205,409	53,641	151,768
79,204	83,776	430	813,000	876	1,505,000	205,777	45,511	160,266
7,131	7,281	582	1,130,500	662	1,085,500	159,407	61,268	98,139
11,000	17,082	260	300,000	588	856,500	16,668	18,066	—1,398
11,458	15,276	246	466,534	448	825,534	13,948	7,139	6,809
7,836	7,862	206	357,500	343	570,500	2,727	834	1,893
4,520	4,520	137	213,000	137	213,000	487	.....	487

Reserve at 3½ and 4 per cent.

ANCE COMPANY, MILWAUKEE, WIS.

Commenced Business November 25, 1858.

8,328,156	46,793,482	48,570	131,062,869	527,872	1365,299,749	328,247,427	308,388,045	119,859,382
8,005,715	44,650,489	51,121	137,816,644	505,051	1304,385,035	310,556,962	295,937,449	114,619,513
8,085,761	45,353,061	52,789	143,349,431	477,156	1229,377,814	297,764,038	282,146,684	115,617,354
7,118,518	42,745,980	44,116	125,686,555	447,507	1147,273,523	285,575,219	270,585,683	114,989,536
6,970,923	39,840,822	41,793	123,091,736	425,481	1080,139,708	273,813,037	259,780,593	114,032,444
6,265,580	35,100,600	40,288	118,468,002	403,614	1012,899,095	262,441,989	249,094,772	113,347,217
6,023,188	32,970,866	40,539	114,153,396	382,338	944,576,618	248,025,220	237,041,022	110,984,198
6,292,232	29,740,713	38,657	106,237,187	361,084	881,563,592	232,819,246	224,969,817	107,849,229
5,841,443	27,641,674	35,757	97,931,377	339,468	819,252,279	221,101,714	211,915,451	109,186,263
5,594,194	25,852,869	37,093	94,736,828	320,896	764,266,187	208,417,073	198,930,956	109,486,117
5,212,941	21,903,184	32,592	78,213,252	299,730	708,552,287	194,777,433	186,352,561	108,424,872
5,930,326	21,036,545	30,477	72,319,021	280,443	662,851,194	178,200,625	172,211,657	105,988,968
4,770,908	18,324,698	30,350	72,919,373	262,094	620,681,283	165,141,639	159,663,608	105,477,631
4,498,456	16,842,933	29,223	70,318,227	243,158	574,705,000	151,944,757	146,662,526	105,282,231
4,468,191	14,323,414	25,602	65,345,814	224,747	529,647,290	139,512,166	133,945,514	105,566,653
4,259,536	13,289,007	28,966	73,430,743	211,926	497,606,125	126,646,728	121,112,031	105,534,698
3,479,352	10,765,432	30,201	76,257,159	196,022	457,712,738	115,446,643	109,084,215	106,362,428
3,494,543	10,219,537	25,936	61,187,593	178,462	413,021,370	103,385,450	80,885,093	102,500,357
2,821,255	9,146,783	22,763	53,375,567	165,415	384,167,829	92,633,604	73,122,596	101,511,008
2,971,801	8,656,662	23,644	56,798,291	155,785	364,259,235	82,902,389	66,388,828	101,513,561

† Reserve at 3 per cent on new business since Feb. 1, 1899; 4 per cent prior. c Exclusive of tontine accumulations included with liabilities, \$19,005,174 in 1898; \$21,392,383 in 1899; \$23,360,346 in 1900; \$24,927,315 in 1901; \$25,424,594 in 1902; \$25,897,879 in 1903; \$25,780,689 in 1904; \$24,903,433 in 1905; \$23,765,813 in 1906; \$22,506,243 in 1907; \$20,826,448 in 1908; \$18,677,643 in 1909; \$15,485,577 in 1910; \$11,892,853 in 1911; \$8,701,000 in 1912; \$6,560,066 in 1913; \$2,667,131 in 1914. † Change made to paid-for basis.

ANCE COMPANY MINNEAPOLIS, MINN.

Commenced Business Sept. 15, 1885.

393,526	1,064,476	4,113	7,232,870	19,978	31,842,869	3,955,479	3,396,447	559,032
367,119	2,072,570	4,215	7,452,911	19,004	29,893,527	3,639,475	3,160,360	479,115
372,095	2,445,005	4,605	7,782,294	19,684	28,778,002	4,407,824	3,855,395	552,429
336,487	2,056,120	4,319	7,216,243	20,328	26,951,569	5,487,738	4,921,461	566,277
389,122	1,377,948	4,124	7,074,584	21,286	25,624,419	6,085,427	5,472,556	612,871
335,845	1,245,089	3,981	6,094,835	21,328	23,689,138	5,943,205	5,347,035	596,170
306,002	1,019,504	3,862	5,462,295	21,808	22,810,654	5,681,953	5,130,850	551,103
253,127	1,040,472	2,651	3,812,219	22,833	22,635,623	5,231,829	4,770,354	461,475
230,077	744,836	1,319	2,405,386	24,262	22,963,978	4,737,617	4,355,998	381,619
499,878	1,234,294	3,371	3,588,344	29,129	30,118,877	4,227,863	3,966,754	261,109
816,472	1,554,304	4,534	5,452,211	39,008	34,905,243	3,874,214	3,651,866	122,348
669,844	1,559,955	26,326	15,767,294	44,770	39,655,365	5,199,634	4,833,169	338,079
412,825	999,866	12,733	16,166,855	26,485	36,700,568	3,777,300	3,429,460	347,840
254,623	739,039	17,350	27,303,415	26,159	38,129,315	2,477,292	2,170,602	306,690

Reserve at 3½ per cent.

Capital, \$250,000.				OCCIDENTAL LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	378,175	62,192	440,367	38,747	6,262	22,462	3,393	70,864
1913	299,944	50,764	350,708	35,044	336	14,411	542	50,333
1912	251,326	41,072	292,398	9,630	337	7,111	304	17,382
1911	229,885	34,949	264,834	16,276	336	3,418	209	20,299
1910	191,821	29,079	220,900	20,000	336	3,617	183	24,136
1909	157,612	23,522	181,134	18,000	336	486	118	18,940
1908	116,949	29,650	146,599	3,000	336	538	68	3,942
1907	57,290	45,063	102,353	1,000	336	.....	.....	1,336
1906	25,795	25,698	51,493	.....	.....	.....	.....	.....

Capital, \$140,000.				OCCIDENTAL LIFE INSURANCE				
1914	212,068	38,006	250,074	36,090	.....	15,833	\$ 2,855	54,778
1913	194,686	28,087	222,773	32,410	.....	14,521	\$ 1,354	48,285
1912	165,522	24,666	190,188	43,535	.....	12,124	\$ 1,516	57,175
1911	129,475	21,107	150,582	26,694	.....	6,305	\$ 1,408	34,407
1910	147,499	23,458	170,957	6,987	.....	4,239	\$ 847	12,073
1909	120,739	15,869	136,608	8,120	.....	875	\$ 329	9,324
1908	68,246	5,409	73,655	1,000	.....	.....	.....	1,000
1907	41,154	12,587	53,741	4,000	.....	.....	.....	4,000

\$ Coupon reductions.

Capital, \$446,490.				OHIO NATIONAL LIFE INSUR				
1914	177,685	51,153	228,838	45,277	1,000	2,837	.....	49,114
1913	163,245	52,665	215,910	44,519	.....	608	.....	45,127
1912	106,937	83,163	190,100	37,500	.....	1,269	.....	38,769
1911	56,178	498,655	554,833	17,171	.....	1,275	.....	18,446
1910	6,286	95,595	101,881	.....	.....	.....	.....	.....

Capital, \$222,300.				OHIO STATE LIFE INSURANCE				
1914	266,994	40,740	307,734	29,911	400	10,059	13,562	53,932
1913	206,589	26,821	233,410	28,197	400	6,830	11,620	47,047
1912	165,497	30,512	196,009	13,546	400	4,427	9,073	27,446
1911	139,139	26,683	165,822	18,000	400	2,699	6,983	28,081
1910	118,843	25,675	144,518	11,591	200	1,357	4,442	17,590
1909	79,736	48,542	128,278	20,000	.....	1,297	2,263	23,560
1908	61,346	22,369	83,715	2,000	.....	821	1,149	3,970
1907	35,983	11,109	47,092	5,000	.....	.....	435	5,435
1906	17,170	27,992	45,162	.....	.....	.....	.....	.....

Capital, \$200,000.				OKLAHOMA NATIONAL LIFE INSUR				
1914	227,579	42,277	269,856	22,900	.....	14,183	\$ 4,510	41,593
1913	225,153	32,973	258,126	28,900	.....	10,730	4,229	43,859
1912	219,111	30,632	249,743	20,175	.....	5,887	.....	26,062
1911	159,771	28,395	188,166	18,500	.....	1,935	.....	20,435
1910	94,993	68,964	163,957	3,000	.....	.....	.....	3,000

\$ Coupon reductions.

COMPANY, LOS ANGELES, CAL.

Incorporated June 28, 1906.
Commenced Business Aug. 16, 1906.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
185,035	255,899	1,559	3,772,544	4,588	10,294,419	1,052,139	746,430	305,709
153,974	204,307	1,416	3,157,238	3,921	8,738,603	897,192	597,749	299,443
141,408	158,790	1,264	2,544,686	3,378	7,516,857	757,953	461,396	296,557
138,385	158,684	1,070	2,427,761	2,716	6,495,777	631,483	348,960	282,523
108,122	132,258	1,040	2,361,438	2,176	5,296,313	529,816	251,643	278,173
112,474	131,414	1,018	2,125,745	1,647	4,056,924	436,286	160,798	275,488
88,637	92,579	814	2,098,901	1,059	2,997,391	361,973	85,694	276,279
60,686	62,022	399	1,257,040	481	1,658,040	317,447	32,732	284,715
26,069	26,069	130	602,000	130	602,000	121,711	7,525	114,186

Reserve at 8½ per cent.

COMPANY, ALBUQUERQUE, N. M.

Incorporated June 2, 1906.
Commenced Business Jan. 1, 1907.

111,896	166,674	1,033	2,197,384	2,936	6,918,074	581,871	408,097	173,774
107,144	155,429	1,169	2,676,747	2,717	6,414,151	476,606	316,082	160,524
81,981	139,156	1,016	2,242,700	2,142	5,260,579	403,610	246,209	157,401
56,519	92,926	541	1,264,975	1,592	4,050,600	350,929	190,872	160,057
86,959	99,032	874	2,453,745	1,598	4,409,465	288,685	135,162	153,523
90,780	100,104	748	2,072,022	1,167	3,148,190	165,915	69,521	96,394
45,942	46,942	411	1,036,000	708	1,762,000	133,440	30,849	102,591
47,048	51,048	497	1,099,500	495	1,095,500	113,548	4,932	108,616

Reserve at 4 per cent.

ANCE COMPANY, CINCINNATI, O.

Incorporated Septmber 9, 1909.
Commenced Business September 23, 1910.

.....	182,380	5,415	2,772,815	4,744	5,216,087	830,003	175,442	654,561
138,832	183,959	14,660	4,481,122	13,354	6,251,160	768,882	121,231	647,651
146,041	184,810	2,950	2,325,926	3,810	3,856,713	736,456	64,532	671,924
265,674	284,120	1,654	2,787,124	1,572	2,827,447	698,677	60,678	637,999
55,820	55,820	237	700,000	233	694,000	129,974	16,744	113,230

Reserve at 8½ per cent.

COMPANY, COLUMBUS, OHIO.

Incorporated Feb. 26, 1906.
Commenced Business July 25, 1906.

120,898	174,830	2,276	3,308,129	5,668	8,154,155	754,119	517,218	236,901
105,863	152,910	1,584	2,212,766	4,243	6,106,689	617,621	382,448	235,173
80,084	107,530	1,203	1,676,043	3,294	4,856,662	529,805	282,516	247,289
70,403	98,484	1,032	1,490,902	2,701	4,101,461	428,880	200,286	228,594
75,176	92,766	1,132	1,659,780	2,254	3,511,008	356,567	136,371	220,196
67,176	90,736	916	1,393,397	1,605	2,541,159	287,534	87,204	200,350
55,068	59,038	703	1,178,745	1,105	1,887,787	183,536	49,028	134,508
31,991	37,426	598	1,073,655	730	1,377,155	145,392	26,605	118,787
19,024	19,024	200	467,500	197	461,000	123,035	8,551	114,484

Reserve at 3½ per cent.

ANCE CO., OKLAHOMA CITY, OKLA.

Incorporated March 20, 1909.
Commenced Business April 15, 1910.

97,624	139,217	901	1,400,968	4,299	6,636 104	735,623	402,411	333,212
106,591	150,450	1,466	2,075,953	4,222	6,402,472	618,952	278,146	340,806
144,579	170,641	2,202	3,175,349	3,805	5,807,595	499,584	169,164	330,420
140,282	160,717	2,038	3,085,748	2,846	4,645,536	409,185	68,297	340,888
112,489	115,489	1,361	2,565,000	1,360	2,562,000	358,738	15,527	343,211

Reserve at 3½ per cent.

Capital, \$116,302.				OLD COLONY LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 233,862	\$ 39,086	\$ 272,948	\$ 83,669	\$	\$ 30,597	\$	\$ 114,266
1913	261,971	31,882	293,853	51,012	.....	22,032	.....	73,044
1912	276,359	31,735	308,094	107,418	.....	23,108	.....	130,616
1911	248,845	213,596	462,441	79,762	.....	26,785	.....	106,547
1910	172,542	30,067	202,609	113,374	.....	5,738	.....	119,112
1909	96,844	167,793	264,637	72,680	.....	6	.....	72,686
1908	11,226	10,518	21,744	600	.....	.....	.....	600
1907	1,985	37,708	39,693	.....	.....	.....	.....	.....

Capital, \$672,635.				OLD LINE LIFE INSURANCE COMPANY				
1914	197,517	59,332	256,849	25,500	\$ 165	3 509	.....	29,174
1913	153,628	44,589	198,217	11,000	.....	83	.....	11,083
1912	113,345	45,782	159,127	3,500	.....	44	.....	3,544
1911	67,038	44,169	111,207	.....	.....	.....	.....	.....
1910	24,650	274,584	299,234	2,000	.....	.....	.....	2,000

Capital, \$100,000.				OREGON LIFE INSURANCE COM				
1914	268,278	43,714	311,792	13,032	.....	18,396	21,699	53,127
1913	242,895	33,638	276,533	22,648	.....	13,714	16,782	53,144
1912	211,294	27,127	238,421	17,612	.....	6,790	14,592	38,994
1911	188,474	19,831	208,305	19,051	.....	3,798	11,678	34,527
1910	155,850	14,022	169,872	10,000	.....	3,644	8,245	21,889
1909	118,304	8,255	126,559	3,000	.....	355	5,211	8,566
1908	83,032	8,187	91,219	5,000	.....	.....	2,408	7,408
1907	53,241	8,173	61,414	.....	.....	.....	.....	.....
1906	25,474	3,017	28,491	1,000	.....	.....	.....	1,000

Capital, \$105,157.				OUR HOME LIFE INSURANCE				
1914	36,666	8,121	44,787	3,000	.....	1,507	.....	4,507
1913	34,763	5,605	40,368	3,000	.....	.....	.....	3,000
1912	31,834	6,695	38,529	5,000	.....	.....	.....	5,000
1911	21,817	33,035	54,852	5,000	.....	.....	.....	5,000
1910	8,015	101,773	109,788	6,000	.....	.....	.....	6,000

Capital, \$1,000,000.				PACIFIC MUTUAL LIFE INSURANCE				
1914	5,651,946	1,716,107	7,368,053	1,300,118	154,700	828,638	557,413	2,840,869
1913	5,416,598	1,477,006	6,893,604	1,123,735	152,606	787,446	520,603	2,584,390
1912	5,016,308	1,304,445	6,320,753	1,058,523	115,684	599,462	416,749	2,190,418
1911	4,622,890	1,151,562	5,784,452	898,851	108,130	507,079	373,618	1,887,678
1910	4,384,479	999,557	5,384,036	997,061	96,203	504,171	330,809	1,928,244
1909	4,186,502	891,349	5,077,851	727,645	86,473	470,555	319,005	1,603,678
1908	3,947,939	736,202	4,684,141	866,161	72,529	383,707	380,689	1,703,086
1907	3,718,881	679,734	4,398,615	881,683	44,838	373,206	253,587	1,553,314
1906	3,728,652	† 3,213,591	6,942,243	771,871	75,725	373,329	246,046	1,466,971
1905	2,414,812	370,578	2,785,390	458,746	65,913	88,644	208,784	822,057
1904	2,116,843	319,927	2,436,770	382,905	43,302	77,669	156,098	659,974
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,695	127,999	690,142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960
1900	1,374,522	178,952	1,553,474	361,679	54,083	52,633	87,736	556,131
1899	1,067,860	199,941	1,267,801	258,143	44,462	68,663	71,144	442,412
1898	862,539	178,815	1,041,354	234,696	64,909	81,478	64,907	445,990
1897	683,856	156,577	840,433	185,897	55,800	105,629	65,490	412,819
1896	612,264	192,170	804,434	202,604	26,301	122,268	54,454	405,627
1895	550,419	166,827	717,246	137,872	40,060	114,866	53,002	345,800

† Including reinsurance of Conservative Life of Los Angeles.

COMPANY, CHICAGO, ILL.

Incorporated 1905.
Commenced Business June 18, 1907.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
85,833	200,099	932	1,241,734	4,453	7,113,153	790,256	661,528	128,728
98,265	171,309	930	1,391,024	4,660	8,003,384	717,725	561,682	156,043
105,804	236,420	1,338	2,213,848	4,718	8,241,954	584,549	429,362	155,187
146,479	253,026	4,028	8,743,742	4,704	8,174,495	507,555	321,295	186,260
88,920	208,032	867	1,286,888	3,244	5,243,489	270,675	125,926	144,749
116,991	189,677	5,671	9,504,943	4,681	8,008,245	294,531	148,821	145,710
22,293	22,893	389	765,374	360	734,874	124,561	7,689	116,872
33,813	33,813	34	63,500	34	63,500	106,224	3,656	102,568

Reserve at 3½ per cent.

OF AMERICA, MILWAUKEE, WIS.

Incorporated October, 1908.
Commenced Business May 24, 1910.

112,727	141,901	1,238	2,124,030	3,878	6,251,500	c 1,151,262	292,505	c 858,757
108,962	120,045	1,200	1,862,750	3,135	4,979,250	1,103,142	179,504	923,638
101,834	105,378	1,093	1,969,000	2,212	3,684,500	1,015,920	93,817	922,103
61,247	61,247	921	1,389,500	1,341	2,037,500	959,418	38,658	920,760
73,745	75,745	503	775,500	500	770,500	906,913	10,009	896,904

Reserve at 3½ per cent. c Market values; previous years amortized basis.

PANY, PORTLAND, OREGON.

Incorporated Feb. 24, 1906.
Commenced Business April 12, 1906.

91,707	144,834	1,141	2,140,114	3,959	8,108,480	816,381	641,264	175,117
90,227	143,371	1,067	2,072,377	3,407	7,147,368	645,729	510,129	135,600
83,402	122,396	735	1,589,027	2,788	6,005,948	513,877	389,506	124,371
81,018	115,545	818	1,730,124	2,431	5,222,000	395,076	271,535	123,541
71,515	93,404	688	1,509,656	1,996	4,270,605	298,291	176,213	122,078
63,477	72,043	758	1,416,582	1,610	3,266,949	220,133	103,596	116,537
49,198	56,606	569	1,022,367	1,108	2,262,307	159,643	53,537	106,106
42,038	42,038	462	970,500	696	1,514,000	125,208	21,519	103,689
22,607	23,607	286	625,000	285	624,000	104,997	3,273	101,724

Reserve at 3½ per cent.

COMPANY, JACKSONVILLE, FLA.

Incorporated Nov. 15, 1909.
Commenced Business April 15, 1910.

37,841	42,348	360	811,500	932	2,282,810	205,165	98,521	106,644
32,263	35,263	257	822,000	833	2,058,400	213,528	113,754	99,774
38,125	43,125	309	736,400	764	1,644,400	151,358	82,621	68,737
36,088	41,088	511	1,012,500	683	1,330,000	134,214	51,500	82,714
62,505	68,505	327	586,000	310	569,500	96,349	29,697	66,652

Reserve at 3 per cent.

COMPANY, LOS ANGELES, CAL.

Incorporated January 2, 1868.
Commenced Business April, 1868.

1,525,256	4,366,125	10,566	22,805,828	82,146	154,525,447	h 32,604,612	h 28,617,222	h 3,987,390
1,540,886	4,125,276	11,141	24,088,667	77,843	145,040,193	h 29,338,152	h 25,960,154	h 3,377,998
1,402,433	3,592,851	10,265	22,378,787	72,521	133,309,014	h 26,243,006	h 23,329,868	h 2,913,138
1,334,958	3,222,636	9,254	19,706,114	67,899	122,514,447	h 23,363,287	h 20,903,319	h 2,459,968
1,237,144	3,165,388	8,563	17,986,641	64,178	113,882,634	h 20,771,995	h 18,627,448	h 2,144,547
1,233,333	2,837,011	h 9,010	h 18,232,323	h 61,409	h 107,245,105	h 18,429,204	h 16,578,217	h 1,850,987
1,195,589	2,898,675	10,200	20,588,113	60,513	104,402,879	h 16,100,074	h 14,489,097	h 1,610,977
1,176,304	2,729,618	12,949	25,240,349	59,961	102,724,411	h 14,151,770	h 12,834,811	h 1,316,959
1,740,735	3,207,706	† 33,613	† 55,931,545	57,639	97,069,420	h 12,721,564	h 11,215,562	h 1,506,002
1,048,604	1,870,661	17,191	20,221,495	41,139	64,706,333	h 8,562,440	h 7,965,113	h 597,327
882,131	1,542,105	17,877	19,575,198	37,232	57,700,202	h 7,379,843	h 6,521,375	h 858,468
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	h 6,385,413	h 5,548,512	h 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,473	h 5,594,729	h 4,774,215	h 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	h 4,950,559	h 4,150,429	h 800,130
791,310	1,347,441	h 80,703	h 15,999,909	h 88,518	h 16,679,555	h 4,041,705	h 3,731,833	h 309,872
567,647	1,010,059	6,121	10,222,966	14,497	27,151,612	h 3,646,726	h 3,399,394	h 247,332
434,226	880,216	h 64,995	h 12,937,353	h 61,709	h 11,779,229	h 3,401,964	h 3,117,398	h 284,566
371,691	784,507	4,135	7,067,758	10,960	21,255,954	h 3,238,888	h 2,970,565	h 268,323
275,037	680,664	h 53,128	h 10,407,181	h 39,714	h 7,577,768	h 3,063,252	h 2,830,825	h 238,427
210,244	556,044	2,901	5,412,577	9,076	18,522,754	h 2,694,690	h 2,694,690	h 221,389
		h 29,929	h 5,725,262	h 20,546	h 3,990,192			
		2,253	4,472,847	7,769	16,638,552			
		h 16,452	h 3,720,111	h 11,539	h 2,367,726			
		1,898	4,056,582	6,898	15,278,860			
		h 8,077	h 1,227,704	h 4,333	h 658,616			
		1,432	2,990,833	6,289	14,258,140			

† Reserve at 4 per cent: on new business since 1900 at 3 and 3½ per cent. b Industrial business; discontinued September, 1901. h Includes accident department. d Change made to paid-for basis.

Capital, \$1,000,000.

PAN-AMERICAN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	537,654	200,791	738,445	105,466	780	14,135	18,526	138,907
1913	429,967	397,943	827,910	41,000	400	10,757	19,768	71,925
1912	231,812	190,252	422,064	38,000	.....	9,849	3,103	50,952

Capital, \$113,550.

PENINSULAR LIFE INSUR

1914	52,873	8,297	61,170	2,000	.....	894	.....	2,894
1913	38,777	6,471	45,248	1,000	.....	70	.....	1,070
1912	24,464	5,961	30,425	.....	.....	.....	.....	.....
1911	11,071	33,393	44,464	.....	.....	.....	.....	.....

Incorporated February 24, 1847.

PENN MUTUAL LIFE INSURANCE

1914	22,285,121	7,850,848	30,135,969	7,366,385	2,411,902	3,776,109	3,413,240	16,967,636
1913	21,634,929	7,150,988	28,785,917	6,180,203	2,743,118	3,058,500	3,017,073	14,998,894
1912	20,876,369	6,779,238	27,655,607	6,102,620	3,074,654	2,888,563	2,772,821	14,838,658
1911	19,636,495	6,287,597	25,924,092	5,557,328	2,139,381	2,634,500	2,349,155	12,680,364
1910	18,529,896	5,869,286	24,399,182	5,469,366	2,073,319	2,329,493	2,079,985	11,952,163
1909	17,296,865	5,344,431	22,641,296	4,744,199	1,895,677	1,933,411	1,754,558	10,327,845
1908	16,220,552	4,888,559	21,109,111	4,317,447	1,451,804	1,760,388	1,483,755	9,013,394
1907	15,700,452	4,578,372	20,278,824	4,608,313	1,587,404	1,365,189	1,361,086	8,921,992
1906	15,405,543	4,181,909	19,587,452	3,649,409	1,577,567	1,457,276	1,248,482	7,932,734
1905	14,200,242	3,626,195	17,826,437	3,715,608	1,284,745	1,319,788	1,019,782	7,339,923
1904	13,318,584	3,456,918	16,775,502	3,161,733	1,320,033	980,462	880,547	6,342,775
1903	11,848,667	2,992,052	14,840,719	2,768,424	979,346	882,464	785,331	5,415,565
1902	10,709,249	2,731,319	13,440,568	2,473,166	1,001,076	687,491	699,570	4,861,303
1901	9,682,902	2,350,231	12,033,133	2,756,281	911,079	795,601	625,224	5,088,185
1900	8,821,538	2,114,443	10,935,981	2,289,082	627,623	728,286	907,051	4,552,042
1899	7,634,247	1,948,922	9,583,169	2,007,990	453,574	637,844	865,639	3,965,047
1898	6,655,343	1,715,962	8,371,305	1,582,528	450,774	736,354	869,976	3,639,632
1897	6,121,945	1,524,718	7,646,663	1,675,929	344,665	720,111	820,599	3,561,302
1896	5,552,301	1,407,438	6,959,739	1,711,319	405,407	717,123	772,233	3,606,084
1895	5,371,135	1,369,178	6,740,313	1,586,695	222,742	630,685	744,441	3,184,563

† Exclusive of allotments to deferred dividend policies carried in liabilities: \$392,730 in 1901; \$539,709 in 1902; \$535,755 in 1903; \$594,444 in 1904; \$850,689 in 1905; \$943,236 in 1906; \$920,444 in 1907; \$935,189 in 1908; \$1,024,268 in 1909; \$1,126,077 in 1910; \$1,151,539 in 1911; \$1,171,725 in 1912; \$1,182,625 in 1913; \$1,244,779 in 1914.

PENNSYLVANIA MUTUAL LIFE INSUR

1914	207,331	20,337	227,668	82,009	.....	512	1	82,522
1913	186,897	10,575	197,472	66,309	.....	1,037	2	67,348
1912	160,120	9,605	169,725	55,908	.....	588	3	56,499
1911	1,520	184,107	185,627	975	.....	.....	.....	975

Capital, \$839,925.

PENSION MUTUAL LIFE

1914	69,006	675,467	744,473	3,000	15,646	1,775	23,020
------	--------	---------	---------	-------	-------	--------	-------	--------

Capital, \$100,000.

PEOPLES LIFE ASSURANCE

1914	106,821	30,745	137,566	16,847	.....	7,893	4,986	29,726
1913	73,485	20,072	93,557	15,615	.....	10,490	1,659	27,764
1912	75,339	32,749	108,088	14,850	.....	6,935	597	22,382
1911	39,504	49,607	89,111	3,750	.....	2,397	1,059	9,206
1910	33,699	6,728	40,427	200	121	5,497	246	6,064
1909	24,030	6,833	30,863	1,000	.....	252	.....	1,252
1908	2,575	8,170	10,745	1,000	.....	.....	.....	1,000

COMPANY, NEW ORLEANS, LA.

Incorporated March 28, 1911.
Commenced Business March 28, 1912.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
275,834	414,741	3,216	6,641,640	7,221	15,669,988	2,416,370	774,560	1,641,810
262,501	334,426	2,955	6,582,827	5,578	12,624,792	2,030,653	514,441	1,516,212
189,691	240,643	4,221	9,339,564	3,702	8,425,968	1,263,107	331,747	931,360
Reserve at 3½ per cent.								

ANCE COMPANY, DETROIT, MICH.

Incorporated July 30, 1908.
Commenced Business April 4, 1911.

39,221	42,115	460	578,999	1,042	1,402,499	173,629	57,368	116,261
30,730	31,801	372	477,000	748	1,039,804	143,265	31,680	111,585
17,778	17,778	356	459,000	563	789,304	136,911	13,792	123,119
32,590	32,590	284	436,304	265	409,804	121,591	4,148	117,443
Reserve at 3½ per cent.								

COMPANY. PHILADELPHIA, PA.

Commenced Business May 25, 1847.

4,500,836	21,468,472	24,630	75,473,808	228,944	620,779,667	151,940,637	132,176,547	*19,764,090
4,571,639	19,570,533	24,246	75,946,554	219,470	594,128,564	142,461,658	125,177,169	*17,284,489
4,509,972	19,348,630	22,728	76,986,181	209,306	564,977,398	134,375,486	118,134,255	*16,241,231
4,221,906	16,902,270	21,439	73,134,301	200,232	532,550,097	126,487,055	109,525,898	*16,961,157
3,889,111	15,841,274	19,842	67,747,384	191,465	499,563,062	116,803,021	101,157,550	*15,645,471
3,597,385	13,925,230	18,761	61,131,519	184,315	471,783,113	108,786,753	94,204,939	*14,581,814
3,296,310	12,309,704	17,572	58,265,719	177,518	446,688,236	99,722,403	86,788,712	*12,933,691
3,286,917	12,208,909	20,361	61,638,854	172,945	425,956,270	89,609,566	80,395,924	*9,213,642
3,515,008	11,447,742	21,915	59,823,988	164,582	396,319,522	83,356,880	72,179,922	*11,176,958
3,425,058	10,764,981	25,899	64,073,393	155,438	366,870,020	75,726,670	66,001,807	*9,724,863
3,207,102	9,549,877	27,619	62,540,690	140,798	332,016,287	68,563,145	59,960,758	*8,602,387
2,754,024	8,169,589	23,598	53,323,395	125,057	298,330,358	60,785,960	53,692,768	*7,093,192
2,781,995	7,643,298	p24,666	p55,665,982	p111,826	p268,891,773	54,391,103	48,117,966	*6,273,137
2,350,239	7,438,424	26,249	62,153,057	99,083	242,051,662	48,508,410	42,518,731	*5,989,679
2,155,681	6,707,723	19,406	49,891,134	84,369	210,400,746	43,738,541	38,166,537	*5,572,004
1,709,191	5,674,238	16,557	41,924,335	74,267	185,528,746	39,276,963	34,110,739	5,166,224
1,563,424	5,203,056	14,107	37,365,381	65,798	165,524,302	35,394,191	30,942,534	4,451,657
1,352,293	4,913,597	12,813	32,213,318	59,411	147,973,567	31,981,550	28,165,561	3,815,989
1,117,516	4,723,598	9,724	23,806,732	54,066	134,594,870	29,196,285	25,786,741	3,400,544
1,040,833	4,225,396	8,999	23,071,598	51,744	130,146,317	27,176,240	23,895,722	3,876,412
								769,288
								18,488
*Includes surplus accumulated on special forms, \$2,483,984 in 1900; \$2,853,654 in 1901; \$3,273,841 in 1902; \$4,520,594 in 1904; \$5,004,235 in 1905; \$5,594,678 in 1906; \$6,253,003 in 1907; \$6,618,527 in 1908; \$7,750,158 in 1910; \$8,181,529 in 1911; \$9,172,033 in 1912; \$9,605,874 in 1913; \$10,044,506 in 1914; \$10,444,506 in 1915; \$10,888,488 in 1916; \$11,332,470 in 1917; \$11,781,452 in 1918; \$12,230,434 in 1919; \$12,678,416 in 1920; \$13,126,398 in 1921; \$13,574,380 in 1922; \$14,022,362 in 1923; \$14,470,344 in 1924; \$14,918,326 in 1925; \$15,366,308 in 1926; \$15,814,290 in 1927; \$16,262,272 in 1928; \$16,710,254 in 1929; \$17,158,236 in 1930; \$17,606,218 in 1931; \$18,054,200 in 1932; \$18,502,182 in 1933; \$18,950,164 in 1934; \$19,398,146 in 1935; \$19,846,128 in 1936; \$20,294,110 in 1937; \$20,742,092 in 1938; \$21,190,074 in 1939; \$21,638,056 in 1940; \$22,086,038 in 1941; \$22,534,020 in 1942; \$22,982,002 in 1943; \$23,430,000 in 1944; \$23,878,000 in 1945; \$24,326,000 in 1946; \$24,774,000 in 1947; \$25,222,000 in 1948; \$25,670,000 in 1949; \$26,118,000 in 1950; \$26,566,000 in 1951; \$27,014,000 in 1952; \$27,462,000 in 1953; \$27,910,000 in 1954; \$28,358,000 in 1955; \$28,806,000 in 1956; \$29,254,000 in 1957; \$29,702,000 in 1958; \$30,150,000 in 1959; \$30,598,000 in 1960; \$31,046,000 in 1961; \$31,494,000 in 1962; \$31,942,000 in 1963; \$32,390,000 in 1964; \$32,838,000 in 1965; \$33,286,000 in 1966; \$33,734,000 in 1967; \$34,182,000 in 1968; \$34,630,000 in 1969; \$35,078,000 in 1970; \$35,526,000 in 1971; \$35,974,000 in 1972; \$36,422,000 in 1973; \$36,870,000 in 1974; \$37,318,000 in 1975; \$37,766,000 in 1976; \$38,214,000 in 1977; \$38,662,000 in 1978; \$39,110,000 in 1979; \$39,558,000 in 1980; \$40,006,000 in 1981; \$40,454,000 in 1982; \$40,902,000 in 1983; \$41,350,000 in 1984; \$41,798,000 in 1985; \$42,246,000 in 1986; \$42,694,000 in 1987; \$43,142,000 in 1988; \$43,590,000 in 1989; \$44,038,000 in 1990; \$44,486,000 in 1991; \$44,934,000 in 1992; \$45,382,000 in 1993; \$45,830,000 in 1994; \$46,278,000 in 1995; \$46,726,000 in 1996; \$47,174,000 in 1997; \$47,622,000 in 1998; \$48,070,000 in 1999; \$48,518,000 in 2000; \$48,966,000 in 2001; \$49,414,000 in 2002; \$49,862,000 in 2003; \$50,310,000 in 2004; \$50,758,000 in 2005; \$51,206,000 in 2006; \$51,654,000 in 2007; \$52,102,000 in 2008; \$52,550,000 in 2009; \$52,998,000 in 2010; \$53,446,000 in 2011; \$53,894,000 in 2012; \$54,342,000 in 2013; \$54,790,000 in 2014; \$55,238,000 in 2015; \$55,686,000 in 2016; \$56,134,000 in 2017; \$56,582,000 in 2018; \$57,030,000 in 2019; \$57,478,000 in 2020; \$57,926,000 in 2021; \$58,374,000 in 2022; \$58,822,000 in 2023; \$59,270,000 in 2024; \$59,718,000 in 2025; \$60,166,000 in 2026; \$60,614,000 in 2027; \$61,062,000 in 2028; \$61,510,000 in 2029; \$61,958,000 in 2030; \$62,406,000 in 2031; \$62,854,000 in 2032; \$63,302,000 in 2033; \$63,750,000 in 2034; \$64,198,000 in 2035; \$64,646,000 in 2036; \$65,094,000 in 2037; \$65,542,000 in 2038; \$65,990,000 in 2039; \$66,438,000 in 2040; \$66,886,000 in 2041; \$67,334,000 in 2042; \$67,782,000 in 2043; \$68,230,000 in 2044; \$68,678,000 in 2045; \$69,126,000 in 2046; \$69,574,000 in 2047; \$70,022,000 in 2048; \$70,470,000 in 2049; \$70,918,000 in 2050; \$71,366,000 in 2051; \$71,814,000 in 2052; \$72,262,000 in 2053; \$72,710,000 in 2054; \$73,158,000 in 2055; \$73,606,000 in 2056; \$74,054,000 in 2057; \$74,502,000 in 2058; \$74,950,000 in 2059; \$75,398,000 in 2060; \$75,846,000 in 2061; \$76,294,000 in 2062; \$76,742,000 in 2063; \$77,190,000 in 2064; \$77,638,000 in 2065; \$78,086,000 in 2066; \$78,534,000 in 2067; \$78,982,000 in 2068; \$79,430,000 in 2069; \$79,878,000 in 2070; \$80,326,000 in 2071; \$80,774,000 in 2072; \$81,222,000 in 2073; \$81,670,000 in 2074; \$82,118,000 in 2075; \$82,566,000 in 2076; \$83,014,000 in 2077; \$83,462,000 in 2078; \$83,910,000 in 2079; \$84,358,000 in 2080; \$84,806,000 in 2081; \$85,254,000 in 2082; \$85,702,000 in 2083; \$86,150,000 in 2084; \$86,598,000 in 2085; \$87,046,000 in 2086; \$87,494,000 in 2087; \$87,942,000 in 2088; \$88,390,000 in 2089; \$88,838,000 in 2090; \$89,286,000 in 2091; \$89,734,000 in 2092; \$90,182,000 in 2093; \$90,630,000 in 2094; \$91,078,000 in 2095; \$91,526,000 in 2096; \$91,974,000 in 2097; \$92,422,000 in 2098; \$92,870,000 in 2099; \$93,318,000 in 2100; \$93,766,000 in 2101; \$94,214,000 in 2102; \$94,662,000 in 2103; \$95,110,000 in 2104; \$95,558,000 in 2105; \$96,006,000 in 2106; \$96,454,000 in 2107; \$96,902,000 in 2108; \$97,350,000 in 2109; \$97,798,000 in 2110; \$98,246,000 in 2111; \$98,694,000 in 2112; \$99,142,000 in 2113; \$99,590,000 in 2114; \$100,038,000 in 2115; \$100,486,000 in 2116; \$100,934,000 in 2117; \$101,382,000 in 2118; \$101,830,000 in 2119; \$102,278,000 in 2120; \$102,726,000 in 2121; \$103,174,000 in 2122; \$103,622,000 in 2123; \$104,070,000 in 2124; \$104,518,000 in 2125; \$104,966,000 in 2126; \$105,414,000 in 2127; \$105,862,000 in 2128; \$106,310,000 in 2129; \$106,758,000 in 2130; \$107,206,000 in 2131; \$107,654,000 in 2132; \$108,102,000 in 2133; \$108,550,000 in 2134; \$108,998,000 in 2135; \$109,446,000 in 2136; \$109,894,000 in 2137; \$110,342,000 in 2138; \$110,790,000 in 2139; \$111,238,000 in 2140; \$111,686,000 in 2141; \$112,134,000 in 2142; \$112,582,000 in 2143; \$113,030,000 in 2144; \$113,478,000 in 2145; \$113,926,000 in 2146; \$114,374,000 in 2147; \$114,822,000 in 2148; \$115,270,000 in 2149; \$115,718,000 in 2150; \$116,166,000 in 2151; \$116,614,000 in 2152; \$117,062,000 in 2153; \$117,510,000 in 2154; \$117,958,000 in 2155; \$118,406,000 in 2156; \$118,854,000 in 2157; \$119,302,000 in 2158; \$119,750,000 in 2159; \$120,198,000 in 2160; \$120,646,000 in 2161; \$121,094,000 in 2162; \$121,542,000 in 2163; \$121,990,000 in 2164; \$122,438,000 in 2165; \$122,886,000 in 2166; \$123,334,000 in 2167; \$123,782,000 in 2168; \$124,230,000 in 2169; \$124,678,000 in 2170; \$125,126,000 in 2171; \$125,574,000 in 2172; \$126,022,000 in 2173; \$126,470,000 in 2174; \$126,918,000 in 2175; \$127,366,000 in 2176; \$127,814,000 in 2177; \$128,262,000 in 2178; \$128,710,000 in 2179; \$129,158,000 in 2180; \$129,606,000 in 2181; \$130,054,000 in 2182; \$130,502,000 in 2183; \$130,950,000 in 2184; \$131,398,000 in 2185; \$131,846,000 in 2186; \$132,294,000 in 2187; \$132,742,000 in 2188; \$133,190,000 in 2189; \$133,638,000 in 2190; \$134,086,000 in 2191; \$134,534,000 in 2192; \$134,982,000 in 2193; \$135,430,000 in 2194; \$135,878,000 in 2195; \$136,326,000 in 2196; \$136,774,000 in 2197; \$137,222,000 in 2198; \$137,670,000 in 2199; \$138,118,000 in 2200; \$138,566,000 in 2201; \$139,014,000 in 2202; \$139,462,000 in 2203; \$139,910,000 in 2204; \$140,358,000 in 2205; \$140,806,000 in 2206; \$141,254,000 in 2207; \$141,702,000 in 2208; \$142,150,000 in 2209; \$142,598,000 in 2210; \$143,046,000 in 2211; \$143,494,000 in 2212; \$143,942,000 in 2213; \$144,390,000 in 2214; \$144,838,000 in 2215; \$145,286,000 in 2216; \$145,734,000 in 2217; \$146,182,000 in 2218; \$146,630,000 in 2219; \$147,078,000 in 2220; \$147,526,000 in 2221; \$147,974,000 in 2222; \$148,422,000 in 2223; \$148,870,000 in 2224; \$149,318,000 in 2225; \$149,766,000 in 2226; \$150,214,000 in 2227; \$150,662,000 in 2228; \$151,110,000 in 2229; \$151,558,000 in 2230; \$152,006,000 in 2231; \$152,454,000 in 2232; \$152,902,000 in 2233; \$153,350,000 in 2234; \$153,798,000 in 2235; \$154,246,000 in 2236; \$154,694,000 in 2237; \$155,142,000 in 2238; \$155,590,000 in 2239; \$156,038,000 in 2240; \$156,486,000 in 2241; \$156,934,000 in 2242; \$157,382,000 in 2243; \$157,830,000 in 2244; \$158,278,000 in 2245; \$158,726,000 in 2246; \$159,174,000 in 2247; \$159,622,000 in 2248; \$160,070,000 in 2249; \$160,518,000 in 2250; \$160,966,000 in 2251; \$161,414,000 in 2252; \$161,862,000 in 2253; \$162,310,000 in 2254; \$162,758,000 in 2255; \$163,206,000 in 2256; \$163,654,000 in 2257; \$164,102,000 in 2258; \$164,550,000 in 2259; \$164,998,000 in 2260; \$165,446,000 in 2261; \$165,894,000 in 2262; \$166,342,000 in 2263; \$166,790,000 in 2264; \$167,238,000 in 2265; \$167,686,000 in 2266; \$168,134,000 in 2267; \$168,582,000 in 2268; \$169,030,000 in 2269; \$169,478,000 in 2270; \$169,926,000 in 2271; \$170,374,000 in 2272; \$170,822,000 in 2273; \$171,270,000 in 2274; \$171,718,000 in 2275; \$172,166,000 in 2276; \$172,614,000 in 2277; \$173,062,000 in 2278; \$173,510,000 in 2279; \$173,958,000 in 2280; \$174,406,000 in 2281; \$174,854,000 in 2282; \$175,302,000 in 2283; \$175,750,000 in 2284; \$176,198,000 in 2285; \$176,646,000 in 2286; \$177,094,000 in 2287; \$177,542,000 in 2288; \$177,990,000 in 2289; \$178,438,000 in 2290; \$178,886,000 in 2291; \$179,334,000 in 2292; \$179,782,000 in 2293; \$180,230,000 in 2294; \$180,678,000 in 2295; \$181,126,000 in 2296; \$181,574,000 in 2297; \$182,022,000 in 2298; \$182,470,000 in 2299; \$182,918,000 in 2300; \$183,366,000 in 2301; \$183,814,000 in 2302; \$184,262,000 in 2303; \$184,710,000 in 2304; \$185,158,000 in 2305; \$185,606,000 in 2306; \$186,054,000 in 2307; \$186,502,000 in 2308; \$186,950,000 in 2309; \$187,398,000 in 2310; \$187,846,000 in 2311; \$188,294,000 in 2312; \$188,742,000 in 2313; \$189,190,000 in 2314; \$189,638,000 in 2315; \$190,086,000 in 2316; \$190,534,000 in 2317; \$190,982,000 in 2318; \$191,430,000 in 2319; \$191,878,000 in 2320; \$192,326,000 in 2321; \$192,774,000 in 2322; \$193,222,000 in 2323; \$193,670,000 in 2324; \$194,118,000 in 2325; \$194,566,000 in 2326; \$195,014,000 in 2327; \$195,462,000 in 2328; \$195,910,000 in 2329; \$196,358,000 in 2330; \$196,806,000 in 2331; \$197,254,000 in 2332; \$197,702,000 in 2333; \$198,150,000 in 2334; \$198,598								

Capital, \$100,000.				PEOPLES LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	208,372	25,170	233,542	22,552	.....	11,356	7,653	41,559
1913	196,963	19,655	216,618	31,372	.....	8,126	7,331	46,829
1912	164,037	14,042	178,079	8,000	.....	4,026	2,354	14,380
1911	109,857	17,719	127,576	3,000	.....	1,077	7,017	11,094
1910	78,338	28,686	107,024	12,775	.....	1,047	5,413	19,235
1909	63,483	6,983	70,466	4,917	.....	34	3,706	8,657
1908	88,069	761	88,830	2,715	.....	151	.....	2,866
1907	47,312	29,107	76,419	1,100	.....	1,417	.....	2,517
1906	6,118	2,000	8,118	.....	.....	58	.....	58

Capital, \$100,000.				PEORIA LIFE INSURANCE				
1914	397,041	37,449	434,490	29,849	4 500	27,350	4,202	61,991
1913	327,507	37,742	365,249	36,395	.....	15,366	3,678	55,439
1912	288,456	50,401	338,857	36,659	.....	10,597	3,285	50,541
1911	251,522	13,849	265,371	29,835	.....	8,176	2,622	40,633
1910	189,304	10,257	199,561	23,435	.....	3,881	1,502	28,818
1909	121,783	7,159	128,942	16,800	.....	629	1,020	18,449
1908	76,219	65,512	141,731	16,602	.....	.....	.....	16,602

4 Disability claims.

Capital, \$560,320.				PHILADELPHIA LIFE INSURANCE				
1914	909,476	221,641	1,131,117	197,835	.....	83,586	69,423	350,844
1913	868,383	223,237	1,091,620	234,276	.....	78,742	66,756	379,774
1912	825,294	146,786	972,080	160,017	.....	74,738	61,375	296,130
1911	867,981	132,510	1,000,491	190,743	.....	90,602	57,707	339,052
1910	867,509	134,215	1,001,724	153,760	.....	58,660	52,941	265,361
1909	828,235	79,406	907,641	127,161	.....	28,093	46,359	201,613
1908	753,538	75,090	828,628	129,586	.....	11,942	48,028	189,556
1907	679,922	54,929	734,851	59,553	.....	440	2,347	62,340
1906	587,613	252,505	840,118	26,000	.....	.....	.....	26,000
1905	43,447	12,449	55,896	.....	.....	.....	.....	.....

Incorporated May, 1851.				PHOENIX MUTUAL LIFE INSURANCE				
1914	5,853,033	2,025,655	7,878,688	1,604,513	1,049,047	1,171,388	898,204	4,723,152
1913	5,734,288	1,888,179	7,622,467	1,627,278	773,751	859,246	858,820	4,119,095
1912	5,420,336	1,790,484	7,210,820	1,753,072	570,827	758,586	770,214	3,852,699
1911	5,038,329	1,623,843	6,662,172	1,356,490	483,359	679,169	702,103	3,221,121
1910	4,764,198	1,510,736	6,274,934	1,471,322	299,045	628,908	592,569	2,991,844
1909	4,472,034	1,332,310	5,804,344	1,386,789	257,459	659,577	520,179	2,824,004
1908	4,214,568	1,258,255	5,472,823	1,242,571	282,782	498,662	482,081	2,506,096
1907	3,946,145	1,138,558	5,084,703	1,215,396	206,557	397,726	414,569	2,234,248
1906	3,819,477	1,028,133	4,847,610	1,032,385	251,710	354,382	355,452	1,993,929
1905	3,508,486	961,317	4,469,803	1,075,029	138,906	308,851	297,636	1,820,422
1904	3,205,026	879,045	4,084,071	1,085,667	138,507	293,492	283,449	1,801,115
1903	2,969,606	813,270	3,782,876	1,043,493	151,213	256,399	265,366	1,716,471
1902	2,763,862	803,445	3,567,307	840,861	149,393	286,029	248,474	1,524,757
1901	2,647,988	724,329	3,372,317	907,312	138,299	277,604	239,986	1,563,201
1900	2,542,093	662,120	3,204,213	872,198	123,791	217,606	244,381	1,457,976
1899	2,180,644	633,909	2,814,553	871,033	117,153	269,719	220,497	1,478,402
1898	1,920,185	636,960	2,557,145	719,367	76,189	330,614	196,275	1,322,445
1897	1,589,458	593,537	2,182,995	649,303	137,968	197,516	181,357	1,166,144
1896	1,430,228	545,567	1,975,795	742,652	130,738	168,811	169,950	1,212,151
1895	1,330,733	550,780	1,881,513	698,750	141,622	118,444	154,434	1,113,250

COMPANY, FRANKFORT, IND.

Incorporated Sept. 3, 1906.
Commenced Business May 7, 1907.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
83,132	124,691	1,284	1,701,391	4,961	6,779,471	513,045	386,451	126,594
96,066	142,895	1,581	2,121,181	4,417	6,077,791	393,437	275,685	117,752
100,812	115,192	1,563	2,154,500	3,576	5,044,460	307,369	175,553	131,816
67,151	78,245	1,077	1,586,500	2,412	3,506,722	240,783	99,432	141,351
53,181	72,416	712	1,030,500	1,670	2,473,960	190,696	65,278	125,418
40,328	48,985	582	920,700	1,280	2,013,050	65,278	49,067	7,207
83,000	85,886	996	2,390,063	1,318	2,824,750	35,777	30,032	5,745
46,634	49,151	576	1,417,250	710	1,504,850	28,498	12,448	16,050
3,954	4,012	424	349,550	400	333,400	1,046	.....	1,046

Reserve at 3½ per cent.

COMPANY, PEORIA, ILL.

Incorporated Oct. 23, 1907.
Commenced Business Feb. 17, 1908.

158,001	219,992	1,748	3,225,359	6,692	11,959,006	847,273	665,351	181,922
129,121	184,560	1,457	2,818,600	5,488	9,802,085	645,956	467,329	178,627
140,291	190,832	3,834	3,431,544	4,596	7,970,578	474,244	296,036	178,208
140,733	181,366	9,256	4,254,660	13,750	8,292,257	322,280	178,417	143,863
112,714	141,532	9,993	4,436,389	13,880	6,727,250	236,057	89,970	146,087
84,109	102,558	9,025	3,303,250	11,941	4,815,650	178,154	36,560	141,594
73,972	90,574	16,750	5,553,975	9,913	3,678,300	161,792	21,346	140,446

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA.

Commenced Business Oct., 1905.
Reorganized April 17, 1906.

300,352	651,196	1,678	4,043,650	9,840	25,044,594	4,155,089	3,305,152	849,937
288,002	667,776	2,190	4,529,127	9,316	24,166,212	3,708,129	2,912,768	795,361
253,814	549,944	1,528	4,330,265	8,288	23,086,293	3,304,953	2,437,786	867,167
275,439	614,491	1,495	4,460,648	7,874	22,394,550	2,873,769	2,015,622	858,147
270,695	536,056	1,647	4,335,357	7,456	21,294,203	2,477,055	1,631,392	845,663
285,324	486,937	1,741	4,604,476	6,891	20,250,914	1,992,839	1,144,677	848,162
323,043	512,599	2,141	6,018,422	6,265	19,137,979	1,563,666	723,115	840,551
336,172	398,512	2,596	8,266,291	5,582	18,075,197	1,248,163	371,703	876,460
501,361	527,361	4,651	16,492,216	4,827	17,439,516	900,841	131,553	769,288
30,036	30,036	191	1,004,300	191	1,004,300	25,860	7,372	18,488

Reserve at 3½ per cent.

ANCE COMPANY, HARTFORD, CONN.

Commenced Business May, 1851.

1,450,596	6,173,748	9,997	19,862,603	86,279	162,931,810	38,207,387	35,765,561	2,441,826
1,429,324	5,548,419	10,822	21,388,816	82,823	156,316,519	36,166,310	34,304,147	1,862,163
1,369,160	5,221,859	11,312	22,811,870	78,192	147,652,325	34,296,116	32,275,908	2,020,208
1,277,769	4,498,890	9,212	19,116,483	72,100	135,897,216	32,322,124	30,267,843	2,054,281
1,156,551	4,148,395	7,742	16,438,308	67,342	126,350,616	30,117,245	28,173,321	1,943,924
1,022,194	3,846,198	7,406	17,282,467	63,431	118,503,588	28,021,350	26,228,727	1,792,623
915,390	3,421,486	6,368	14,720,392	59,770	108,927,188	25,951,907	24,444,176	1,507,731
854,964	3,089,212	6,192	13,620,808	57,624	103,080,718	23,636,020	22,643,660	992,360
1,106,506	3,100,435	p 7,807	p 17,058,296	p 55,762	p 97,583,284	21,927,864	20,880,856	1,047,008
964,074	2,784,496	9,545	17,065,450	53,113	89,292,470	20,206,511	19,269,860	936,651
851,339	2,652,454	9,153	14,585,025	49,914	82,288,671	18,524,200	17,690,093	834,107
799,341	2,515,811	8,284	14,364,393	46,077	76,663,067	17,011,162	16,281,146	730,016
763,165	2,287,922	7,069	12,583,221	42,712	70,864,592	15,699,212	14,994,063	705,149
739,071	2,302,272	6,529	11,687,911	40,036	65,872,834	14,423,414	13,767,613	655,801
803,487	2,261,463	9,332	15,737,182	39,009	63,802,139	13,283,008	12,715,223	567,785
783,654	2,262,056	9,819	17,234,123	35,512	57,988,162	12,253,634	11,715,709	537,925
660,042	1,982,487	7,834	13,261,599	31,592	51,170,782	11,660,627	10,992,642	667,985
619,496	1,785,640	6,570	11,770,989	28,269	46,021,069	11,055,127	10,432,711	622,416
594,521	1,806,672	5,506	9,871,601	25,981	42,216,841	10,655,170	10,086,568	568,602
571,087	1,684,337	6,360	11,673,942	24,999	40,460,331	10,448,865	9,879,481	569,384

‡ Reserve to 1900 at 4 per cent; on new business 1901-1906 at 3 and 3½ per cent; since 1906 at 3 per cent.
p Change made to paid-for basis.

Capital, \$100,000.

PIONEER LIFE INSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 85,692	\$ 20,460	\$ 106,152	\$ 23,504	\$ 1,787	\$ 13,152	\$ 12	\$ 38,455
1913	92,603	145,460	238,063	14,670	254	9,589	1,032	25,545
1912	87,892	13,533	101,425	11,686	.....	7,106	125	18,917
1911	73,955	10,079	84,034	10,250	.....	8,796	10	19,056
1910	76,968	12,905	89,873	27,300	77	1,533	.....	28,910
1909	96,131	130,331	226,462	12,000	.....	57	.....	12,057
1908	78,479	10,677	89,156	3,000	.....	.....	.....	3,000
1907	6,781	95,639	102,420	.....	.....	.....	.....	.....

* Disability claims.

Capital, \$100,000.

PIONEER LIFE INSURANCE COMPANY

1914	311,808	33,150	344,958	18,325	.....	11,185	.....	29,510
1913	255,198	23,134	278,332	23,500	.....	10,408	.....	33,908
1912	196,145	16,008	212,153	28,000	.....	2,263	.....	30,263
1911	124,602	11,307	135,909	4,000	.....	793	.....	4,793
1910	89,323	8,798	98,121	7,000	.....	996	.....	7,996
1909	34,620	4,484	39,104	.....	.....	.....	.....	.....
1908	21,272	38,723	59,995	.....	.....	.....	.....	.....
1907	5,955	78	6,033	.....	.....	.....	.....	.....

Capital, \$1,000,000.

PITTSBURGH LIFE AND TRUST

1914	3,020,779	1,084,662	4,105,441	1,361,584	* 438,009	711,872	218,914	2,730,379
1913	2,941,759	1,027,075	3,968,834	1,610,678	* 516,921	703,449	209,445	3,040,493
1912	2,828,106	1,223,622	4,051,728	1,607,110	* 579,549	686,944	215,892	3,089,495
1911	2,723,256	1,236,117	3,959,373	1,248,929	* 602,050	796,666	218,907	2,866,552
1910	2,694,878	1,299,903	3,994,781	1,398,823	* 590,626	740,473	173,007	2,902,929
1909	2,912,830	1,300,355	4,213,185	1,354,663	* 749,383	837,864	155,523	3,097,433
1908	1,010,171	381,185	1,391,356	400,599	* 22,200	167,344	5,876	595,819
1907	1,055,247	207,775	1,263,022	382,513	29,975	139,300	713	552,501
1906	608,992	† 2,796,687	3,405,679	164,941	* 10,950	42,011	1,050	218,982
1905	336,319	70,931	407,250	58,219	* 10	20,985	6	79,220
1904	277,055	50,849	327,904	66,506	.....	18,550	.....	85,056
1903	152,097	391,208	543,305	26,258	.....	2,445	.....	28,703

* Including health claims. † Including reinsurance of Security Trust and Life.

Capital, \$100,000.

POSTAL LIFE INSURANCE COM

1914	1,572,210	583,151	2,155,361	1,040,846	79,193	162,821	53,352	1,336,212
1913	1,674,214	542,013	2,216,227	1,078,455	81,645	221,847	43,779	1,425,726
1912	1,830,336	691,064	2,521,400	1,137,696	99,227	272,184	36,773	1,545,880
1911	1,980,061	656,728	2,636,789	1,262,614	152,743	831,815	17,577	2,264,749
1910	139,348	† 9,932,032	10,071,380	28,509	.....	12,095	3,981	44,585
1909	247,898	18,817	266,715	16,975	* 70	50,031	.....	67,076
1908	84,130	202,053	286,183	1,215	.....	.....	.....	1,215
1907	30,034	3,994	34,028	2,000	.....	115	.....	2,115
1906	24,660	4,053	28,713	1,000	.....	.....	.....	1,000
1905	5,829	8,701	14,530	.....	.....	.....	.....	.....

* Health claims.

OF AMERICA, KANSAS CITY, MO.

Incorporated March 13, 1907.
Commenced Business Aug. 14, 1907.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
58,771	97,226	370	431,875	1,850	2,556,223	380,672	218,242	162,430
103,220	128,765	1,155	1,700,271	2,045	3,033,911	392,167	260,410	131,757
81,267	100,184	633	1,375,110	1,432	2,616,640	280,025	141,399	138,626
				b 64	b 9,521			
57,488	76,544	231	599,205	1,192	2,042,914	279,500	107,382	172,118
				b 83	b 12,741			
57,452	86,362	659	449,425	1,263	1,812,218	269,283	92,090	177,193
				b 153	b 25,063			
142,162	154,219	1,040	1,376,134	1,656	2,628,501	256,051	129,823	126,228
		b 30,465	b 5,792,531	b 10,815	b 2,097,620			
111,224	114,224	1,304	2,433,972	1,324	2,528,147	191,145	21,233	169,912
21,687	21,687	54	169,675	54	169,675	229,417	2,675	226,741

Reserve at 3½ per cent. b Industrial business.

OF NORTH DAKOTA, FARGO, N. D.

Incorporated July 16, 1907.
Commenced Business Sept. 20, 1907.

139,713	169,223	2,117	3,796,024	5,681	10,848,313	612,629	425,995	186,634
127,267	161,175	1,926	3,544,354	4,524	8,843,619	440,515	287,460	153,055
104,905	135,168	1,579	3,273,890	3,247	6,665,516	314,355	175,785	138,570
76,934	81,727	1,106	2,087,330	2,196	4,376,614	236,335	100,310	136,025
64,606	72,602	1,098	2,195,274	1,490	2,998,774	175,591	46,842	128,749
24,041	24,041	364	671,500	592	1,140,000	158,631	23,396	135,235
22,102	22,102	312	638,000	359	750,000	139,737	8,108	131,629
12,025	12,025	95	201,500	94	196,500	144,187	179	144,008

Reserve at 3½ per cent.

COMPANY, PITTSBURG, PA

Incorporated 1902.
Commenced Business Jan 23, 1903.

971,299	3,701,678	9,695	19,582,169	57,424	106,075,390	24,202,555	22,272,933	1,929,622
907,488	3,947,981	8,270	19,211,718	53,688	101,226,234	23,810,617	21,914,202	1,896,415
922,381	4,011,876	7,657	20,789,850	50,855	96,178,256	24,084,747	21,851,004	2,233,743
848,039	3,714,591	5,278	17,795,409	48,135	87,768,918	24,045,822	21,714,041	2,331,781
830,674	3,733,603	4,282	11,634,934	46,999	79,923,972	23,839,860	21,642,136	2,197,724
902,787	4,000,220	2,086	4,949,218	47,031	76,571,646	23,602,894	21,671,439	1,931,455
382,887	978,706	1,763	2,071,620	49,946	81,253,569	23,549,229	21,784,497	1,764,732
283,197	835,698	2,704	2,898,817	19,710	27,123,187	4,484,406	3,747,968	736,438
778,961	997,943	2,602	4,614,477	121,024	130,354,583	4,123,507	3,406,729	716,778
179,583	258,803	2,426	3,505,176	11,218	10,460,746	974,544	580,279	394,265
141,141	226,197	2,316	2,641,396	10,283	7,923,161	766,723	431,633	335,090
245,448	274,151	4,766	5,932,257	15,861	7,192,907	643,484	304,310	339,174

Reserve at 3, 3½ and 4 per cent. s Includes reinsurance of Washington Life.

PANY, NEW YORK, N. Y.

Incorporated Nov. 12, 1904.
Commenced Business June 2, 1905.

454,268	1,790,480	1,724	3,186,244	22,990	44,242,318	9,613,849	9,383,968	229,881
480,481	1,906,207	2,006	3,883,639	23,673	47,250,058	9,773,262	9,543,218	230,044
616,875	2,162,755	2,082	3,804,812	24,965	50,024,798	10,107,298	9,876,214	231,080
604,029	2,868,778	1,172	2,317,233	25,883	53,781,409	10,603,384	10,272,744	330,640
37,314	81,899	† 27,403	† 58,959,984	29,339	62,708,961	10,854,272	10,656,922	197,350
84,305	151,381	1,208	3,151,237	2,125	4,170,254	548,233	387,113	161,120
32,203	33,418	1,126	1,967,522	1,697	2,830,772	429,920	307,217	122,703
13,822	15,937	122	199,750	644	1,005,750	155,150	32,564	122,586
15,808	16,808	475	701,500	601	949,500	134,065	15,613	118,452
5,682	5,682	205	347,000	201	342,000	117,633	4,186	113,447

† Including reinsurance of Provident Savings. Reserve at 3½ per cent.

Capital, \$133,867.				PRAIRIE LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 39,251	\$ 10,473	\$ 49,724	.....	.....	.....	.....	.....
1913	7,664	3,369	11,033	.....	.....	.....	.....	.....

Capital, \$100,000.				PREFERRED LIFE INSURANCE COMPANY				
1914	216,893	13,530	230,423	22,918	.....	4,285	4,768	31,971
1913	172,118	51,405	223,523	31,385	4 368	624	2,548	34,925
1912	118,187	12,379	130,566	16,000	.....	.....	1,464	17,464
1911	65,546	55,116	120,662	.....	.....	.....	.....	.....
1910	34,715	28,373	63,088	.....	.....	.....	.....	.....

4 Disability claims.

Incorporated Jan. 11, 1759.				PRESBYTERIAN MINISTERS				
1914	877,144	251,905	1,129,049	110,610	95,582	137,759	87,263	431,214
1913	846,536	227,802	1,074,338	117,008	75,465	136,288	142,520	471,281
1912	697,539	211,376	908,915	120,039	45,167	107,735	42,536	315,477
1911	594,292	225,465	819,757	103,698	54,585	54,735	33,835	246,853
1910	564,400	170,642	735,042	80,342	50,191	39,621	26,100	196,254
1909	512,140	150,448	662,588	88,777	27,696	30,306	27,253	174,032
1908	467,944	134,664	602,608	50,453	19,010	27,154	22,876	119,493
1907	422,953	131,963	554,916	116,434	28,103	9,958	14,238	168,733
1906	410,412	104,059	514,471	73,226	38,991	21,575	4,964	138,756
1905	403,009	90,075	493,084	75,160	12,736	16,368	75,039	179,303
1904	363,809	111,304	475,113	51,410	14,405	27,649	75,527	168,991
1903	232,538	70,263	302,801	50,055	19,835	12,340	.....	82,230
1902	222,740	65,177	287,917	51,475	29,262	10,444	.....	91,181
1901	200,970	66,310	267,280	65,371	10,102	12,784	.....	88,257
1900	182,732	52,707	235,439	41,377	10,023	11,103	.....	62,503
1899	161,048	49,322	210,370	53,737	12,093	11,851	.....	77,681
1898	143,954	41,747	185,701	16,817	11,086	10,274	.....	38,177
1897	131,444	40,933	172,377	25,000	23,419	8,092	.....	56,511
1896	112,757	35,144	147,901	23,487	20,951	1,512	.....	45,950
1895	96,853	29,154	126,007	23,549	10,528	16,163	.....	50,240

Capital, \$100,000.				PROTECTIVE LEAGUE LIFE INSURANCE				
1914	69,691	220,832	290,523	45,507	.....	568	.....	46,075

Capital, \$141,680.				PROTECTIVE LIFE INSURANCE				
1914	164,584	35,478	200,062	25,500	.....	7,200	6,288	38,988
1913	157,929	24,258	182,187	14,000	.....	3,961	5,447	23,408
1912	149,891	19,868	169,759	15,000	.....	1,492	1,635	18,127
1911	123,546	15,934	139,480	11,000	.....	485	959	12,444
1910	93,263	13,230	106,493	20,000	.....	115	596	20,711
1909	72,876	26,946	99 822	5,000	.....	130	252	5,382
1908	37,133	26,021	63,154	.....	.....	159	7	166
1907	5,794	26,566	32,360	.....	.....	.....	.....	.....

COMPANY, OMAHA, NEB.

Incorporated June 24, 1913.
Commenced Business July 16, 1913.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 49,174 14,890	\$ 49,174 14,890	644	\$ 1,126,500 205,500	695 100	\$ 1,240,500 205,500	\$ 191,154 139,181	\$ 9,974 1,234	\$ 181,180 137,947

Reserve at 3½ per cent.

OF AMERICA, GRAND RAPIDS, MICH.

Incorporated Sept. 22, 1909.
Commenced Business Jan. 18, 1910.

127,066	159,037	1,902	2,254,960	5,471	7,327,930	369,128	247,212	121,916
126,165	161,090	2,265	2,790,422	4,428	6,130,551	280,901	160,684	120,217
92,159	109,623	1,685	2,154,293	2,768	4,096,573	211,252	78,612	132,640
61,711	61,711	926	1,364,601	1,347	2,325,130	186,308	30,914	155,394
36,571	36,571	576	1,206,249	576	1,206,249	127,212	8,007	119,205

Reserve at 3½ per cent.

FUND, PHILADELPHIA, PA.

Commenced Business 1759.*

61,853	493,067	1,127	2,144,472	12,808	20,643,913	6,606,157	5,867,663	738,494
69,717	540,998	1,174	2,347,426	12,189	19,378,373	5,953,122	5,290,910	662,212
70,650	386,127	1,107	1,945,676	11,508	17,857,551	5,519,907	4,837,053	682,854
52,952	299,805	1,114	1,847,249	10,823	16,652,998	5,001,632	4,247,582	754,050
53,772	250,026	1,072	1,789,859	10,051	15,410,390	4,487,807	3,882,222	605,585
55,932	229,964	1,090	1,713,230	9,435	14,333,981	4,008,170	3,474,076	534,094
57,115	176,608	1,006	1,551,801	8,745	13,235,980	3,512,924	3,067,884	445,040
51,690	220,423	881	1,406,586	8,065	12,222,660	2,991,497	2,543,465	448,032
60,440	199,196	858	1,344,801	7,497	11,311,352	2,672,469	2,203,426	469,043
52,771	232,074	1,113	1,881,860	7,018	10,613,312	2,349,025	1,944,606	404,419
49,042	218,033	946	1,624,024	6,277	9,356,266	2,119,241	1,624,488	494,753
41,791	124,021	830	1,374,550	5,616	8,203,953	1,804,154	1,365,207	438,947
38,625	129,807	701	1,047,865	4,975	7,112,208	1,570,662	1,201,176	369,486
29,671	117,928	596	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168
37,402	89,905	606	842,238	4,198	6,015,051	1,225,583	956,984	268,599
25,610	103,291	710	977,926	3,902	5,626,992	1,061,957	829,554	232,403
23,366	61,543	574	804,335	3,475	5,070,499	950,585	742,060	208,525
17,776	74,287	584	829,013	3,081	4,532,918	831,905	653,041	178,864
43,615	89,565	697	1,025,165	2,848	4,221,041	738,698	580,408	158,290
16,126	66,366	494	782,552	2,326	3,449,680	651,178	513,853	137,325

* Confines its business to clergymen presbyterially governed. † Reserve prior to 1900 at 4 per cent; new business 1900-1902 at 3½ per cent; since 1902 at 3 per cent.

COMPANY, DECATUR, ILL.

Commenced Business October 31, 1914.

26,744	72,819	331,000	24,310,448	364,538	221,641	142,897
--------	--------	-------	---------	-------	------------	---------	---------	---------

Incorporated July 24, 1907.

Commenced Business Sept. 31, 1907.

COMPANY, BIRMINGHAM, ALA.

64,309	103,297	688	1,118,500	2,973	5,173,412	558,693	335,661	223,032
66,468	89,876	806	1,484,000	2,794	4,923,409	460,469	255,001	204,568
78,010	96,137	1,030	1,581,875	2,561	4,334,981	362,784	178,578	184,206
71,289	83,733	1,035	1,466,241	2,152	3,620,116	286,879	116,228	170,651
59,777	80,488	683	1,123,875	1,498	2,808,375	233,020	68,703	164,317
62,064	67,446	755	1,444,250	1,154	2,330,250	205,934	32,567	173,367
55,282	55,448	559	1,256,500	563	1,258,000	147,437	9,687	137,750
15,635	15,635	80	183,500	80	183,500	118,254	1,524	116,730

Reserve at 3½ per cent.

Capital, \$1,000,000. ‡				PROVIDENT LIFE AND TRUST				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	11,056,910	4,020,570	15,077,480	2,248,054	2,976,010	1,905,548	2,025,445	9,155,057
1913	10,349,120	3,869,027	14,218,147	2,365,910	2,975,125	1,518,000	1,761,332	8,620,367
1912	9,873,425	3,817,645	13,691,070	2,418,899	3,037,548	1,185,397	1,690,488	8,332,332
1911	9,323,749	3,696,788	13,020,537	2,307,450	2,789,588	1,033,234	1,594,715	7,724,987
1910	8,705,916	3,454,682	12,160,598	1,788,219	2,753,454	1,026,434	1,312,163	6,880,270
1909	8,137,137	4,104,387	12,241,524	1,899,659	2,698,409	749,658	1,152,849	6,500,575
1908	7,753,083	3,259,220	11,012,303	1,836,667	2,693,635	733,797	1,133,151	6,397,250
1907	7,669,604	3,066,897	10,736,501	2,131,909	2,496,969	742,812	1,060,634	6,432,324
1906	7,385,141	3,157,086	10,542,227	1,589,190	2,110,821	565,173	1,256,031	5,521,215
1905	7,063,853	2,774,086	9,837,939	1,551,043	1,799,756	527,901	1,104,623	4,983,323
1904	6,693,526	2,607,317	9,300,843	1,372,734	1,784,145	469,586	873,622	4,500,087
1903	6,391,882	2,365,225	8,757,107	1,645,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549
1900	5,294,148	1,947,956	7,242,104	1,184,700	1,208,602	379,481	700,984	3,473,767
1899	5,132,802	1,784,082	6,916,884	1,337,925	1,001,033	430,685	667,002	3,436,645
1898	4,824,280	1,724,350	6,548,630	1,207,348	936,334	447,396	744,175	3,335,253
1897	4,693,151	1,407,457	6,100,608	985,771	691,730	448,506	791,923	2,917,930
1896	4,466,511	1,260,302	5,726,813	1,047,028	672,590	436,340	745,480	2,901,438
1895	4,304,140	1,300,436	5,604,576	753,531	712,071	334,473	687,395	2,487,470

‡ Dividends on capital and interest earned on capital not included in these statements.

Capital, \$100,000.				PROVIDENT LIFE INSURANCE				
1914	53,130	12,017	65,147	6,000	.....	.....	.....	6,000
1913	13,789	86,261	100,050	.....	.....	.....	.....	.....

PRUDENTIAL INSURANCE								
1914	87,083,337	16,134,035	103,217,372	22,935,700	1,258,980	8,194,803	6,884,327	39,273,810
1913	81,109,006	14,250,456	95,359,462	21,472,133	892,334	5,989,377	5,494,702	33,848,546
1912	75,686,853	12,817,926	88,504,779	19,830,031	1,129,497	5,273,275	5,019,717	31,252,520
1911	70,264,140	11,059,475	81,323,615	18,470,830	720,532	4,168,557	3,718,496	27,078,415
1910	65,015,193	9,216,007	74,231,200	17,492,274	580,592	3,213,471	3,015,339	24,301,676
1909	58,950,451	8,248,150	67,198,601	15,012,518	420,994	2,828,917	2,630,971	20,893,400
1908	53,230,282	7,093,098	60,323,380	14,402,159	301,886	2,709,312	2,082,756	19,496,113
1907	50,861,532	5,920,485	56,782,017	14,016,756	291,285	2,028,301	1,703,874	18,040,216
1906	48,274,170	5,250,889	53,525,059	12,847,831	153,183	1,973,639	1,270,935	16,245,588
1905	45,012,227	4,291,195	49,303,422	11,507,125	130,599	1,542,776	1,145,316	14,325,816
1904	41,155,697	3,573,411	44,729,108	11,258,506	96,818	1,254,486	885,589	13,495,399
1903	36,028,402	2,996,726	39,025,128	9,812,458	69,272	882,690	780,479	11,544,899
1902	31,138,718	2,513,602	33,652,320	8,096,719	55,913	722,923	615,904	9,491,459
1901	26,681,757	2,150,645	28,832,402	7,411,428	41,634	553,787	535,691	8,542,540
1900	22,559,354	1,747,040	24,306,394	6,207,418	36,733	472,023	484,279	7,200,453
1899	19,028,792	1,557,408	20,586,200	5,420,758	17,386	469,038	349,464	6,256,646
1898	16,139,452	1,342,424	17,481,876	4,749,885	8,423	483,188	147,907	5,389,403
1897	14,551,868	1,028,897	15,580,765	4,342,562	17,702	544,068	82,444	4,986,776
1896	13,329,644	828,802	14,158,446	4,158,831	10,684	200,131	36,871	4,406,517
1895	11,892,766	692,772	12,585,538	3,846,754	2,182	53,618	12,937	3,915,491

Incorporated March 22, 1865.

Commenced Business July 31, 1865.

COMPANY, PHILADELPHIA, PA.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
2,801,755	11,956,812	16,064	41,962,622	119,326	316,615,000	86,509,727	76,825,105	9,684,622
2,201,770	10,822,137	16,794	47,735,039	111,870	302,103,125	84,131,944	72,692,333	11,439,611
1,049,784	10,322,116	14,695	42,863,319	102,114	276,357,113	80,949,049	69,716,799	11,232,250
1,932,977	9,657,964	12,759	37,864,775	93,720	253,319,009	77,783,777	66,597,248	11,186,529
1,791,465	8,671,735	10,968	33,620,351	86,489	232,749,676	74,667,192	63,799,475	10,867,717
1,716,888	8,217,463	10,523	27,589,038	80,492	214,509,255	71,544,859	60,888,828	10,656,531
1,460,775	7,858,025	8,359	23,080,533	74,711	201,185,345	67,324,334	58,166,437	9,157,897
1,508,616	7,940,940	8,202	22,843,568	71,040	191,986,786	60,964,095	55,536,969	5,427,126
1,711,029	7,232,244	7,532	20,264,362	67,083	182,679,367	61,484,524	53,212,537	8,271,987
1,397,077	6,380,400	8,063	21,016,509	64,923	177,778,748	58,696,148	50,359,957	8,336,191
2,288,569	5,788,656	7,306	18,396,189	60,735	167,489,576	55,464,791	47,181,013	8,283,778
1,422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,562	44,609,143	6,542,419
1,151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,422	41,913,864	7,307,558
1,008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973
985,516	4,459,283	5,666	14,128,896	45,840	134,201,324	43,009,633	36,729,797	6,279,836
885,831	4,322,476	5,245	14,851,966	43,018	128,740,464	40,037,990	34,421,676	5,616,314
872,185	4,207,438	4,710	13,067,670	40,523	122,735,550	37,395,017	32,156,969	5,238,048
850,927	3,768,857	5,181	14,417,731	38,626	118,654,728	34,404,482	30,042,140	4,362,342
872,350	3,773,788	4,320	13,016,586	36,291	113,054,246	31,636,776	27,827,005	3,809,771
763,438	3,250,908	4,618	14,839,353	34,614	108,822,534	29,476,403	25,797,644	3,678,759

* Reserve on new business since 1900 at 3½ per cent.; prior at 4 per cent.; additional reserves held, making all business 3 per cent in 1912. † Change made to paid-for basis.

Incorporated July 8, 1913.

Commenced Business August 6, 1913.

COMPANY, DES MOINES, IA.

53,262	59,262	748	1,241,699	1,022	1,701,884	185,556	23,090	162,466
24,928	24,928	321	529,000	321	529,000	180,427	3,151	177,276

Reserve at 8½ per cent.

Incorporated April 3, 1873.

Commenced Business October 13, 1875.

COMPANY OF AMERICA, NEWARK, N. J.

25,492,317	64,766,127	10	111,860,821	156,754,431	361,104,317	296,551,981	64,552,336
24,031,788	57,880,334	11	876,024	1,024,935,817	322,769,320	265,356,056	57,413,264
22,832,380	54,084,900	10	111,104,298	1,462,516,043	291,516,195	234,566,107	56,950,088
22,451,546	49,529,961	10	801,426	944,362,877	258,824,978	211,121,272	47,703,706
22,130,294	46,431,970	10	110,881,809	1,350,200,628	226,715,391	184,244,276	42,471,115
23,039,959	43,933,359	10	725,163	860,983,063	200,158,078	161,410,962	38,747,116
16,998,458	36,494,571	10	961,634	1,239,743,380	173,738,627	140,166,546	33,572,081
16,377,057	34,417,273	10	666,135	778,755,060	145,224,667	122,921,406	22,303,261
16,203,559	32,449,147	10	895,717	1,143,352,017	127,053,416	104,825,181	22,228,235
16,404,339	30,730,155	10	611,468	707,906,332	107,229,585	89,803,218	17,426,367
16,398,142	29,893,541	10	829,527	1,049,808,021	88,511,955	75,187,108	13,324,847
15,104,225	26,649,124	10	550,716	635,052,785	72,394,760	62,201,362	10,193,398
13,369,935	22,861,394	10	725,870	891,057,438	60,245,340	50,723,935	9,521,405
12,251,614	20,794,154	10	473,035	543,493,909	48,630,571	41,765,966	6,864,605
10,977,108	18,177,555	10	668,527	880,291,172	41,765,966	34,189,860	6,410,132
9,488,967	15,745,613	10	438,029	497,075,873	33,948,760	27,934,338	6,014,422
7,538,019	12,927,422	10	664,746	878,261,730	28,887,196	22,998,301	5,888,895
6,470,005	11,456,781	10	408,117	464,840,841	23,984,570	18,744,451	5,240,119
6,127,175	10,533,692	10	661,757	873,502,100	19,541,828	15,507,711	4,034,117
5,929,413	9,844,904	10	372,940	431,777,561	15,780,154	12,476,933	3,303,221
		10	564,233	675,992,239			
		10	324,338	380,740,769			
		10	517,645	861,935,810			
		10	270,851	317,322,903			
		10	469,212	550,464,264			
		10	221,509	251,563,574			
		10	429,053	848,127,133			
		10	177,612	205,163,550			
		10	390,862	448,590,996			
		10	138,333	155,633,813			
		10	340,618	389,039,257			
		10	103,228	113,162,229			
		10	292,456	333,992,200			
		10	71,927	80,554,853			
		10	265,870	303,770,952			
		10	52,583	59,346,638			
		10	243,725	279,030,638			
		10	35,807	41,422,845			
		10	233,741	268,414,100			
		10	30,893	34,716,055			

* Reserve at 4 per cent.; 1900-1907 at 3 per cent.; since at 3½ per cent. † Industrial bus. ‡ Change made to paid-for basis.

Capital, \$140,800.				PRUDENTIAL LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	121,260	20,581	144,841	22,707	.....	1,459	.....	24,166
1913	87,269	23,813	111,082	12,795	.....	139	.....	12,934
1912	52,306	101,912	154,218	9,918	.....	66	.....	9,984
1911	10,014	70,359	80,373	884	.....	.....	.....	884

Capital, \$288,550.				PUBLIC SAVINGS INSURANCE				
1914	293,371	33,234	326,605	53,773	.....	2,317	.....	56,090
1913	240,583	94,428	335,011	46,667	.....	787	.....	47,454
1912	177,444	74,629	252,073	32,190	.....	186	.....	32,376
1911	127,086	33,964	161,050	26,268	.....	.....	.....	26,268
1910	40,891	29,203	70,094	11,029	.....	.....	.....	11,029

Capital, \$151,000.				PURITAN LIFE INSURANCE				
1914	89,056	24,070	113,126	13,500	.....	4,476	3,931	21,907
1913	86,520	16,392	102,912	27,554	.....	3,918	4,493	35,965
1912	76,462	13,457	89,919	13,000	.....	3,459	2,513	18,972
1911	71,005	16,891	87,896	19,000	.....	3,554	.....	22,554
1910	61,160	16,905	78,065	3,033	.....	.....	.....	3,033
1909	60,969	11,774	72,743	.....	.....	.....	.....	.....
1908	43,320	21,361	64,681	.....	.....	.....	.....	.....
1907	11,964	19,240	31,204	.....	.....	.....	.....	.....

Capital, \$20,000.				QUICK PAYMENT OLD LINE				
Incorporated April 17, 1889.				REGISTER LIFE INSURANCE				
1914	311,352	79,248	390,600	51,119	4,750	27,958	51,003	134,830
1913	272,633	64,725	336,758	27,498	4,000	28,334	46,433	106,265
1912	248,547	65,468	314,015	52,929	1,000	23,551	38,502	115,982
1911	204,438	51,339	255,777	32,449	1,000	15,955	36,582	85,986
1910	186,491	42,753	229,244	31,034	2,000	16,398	35,765	85,197
1909	181,922	33,888	215,810	29,336	1,000	13,438	29,116	72,890
1908	172,805	28,115	200,920	28,029	1,000	12,631	26,246	67,906
1907	171,122	23,323	194,445	34,791	1,000	15,687	23,592	75,070
1906	174,128	16,968	191,096	15,953	.....	9,897	23,688	49,538
1905	160,373	16,999	177,372	24,502	.....	7,917	25,093	57,512
1904	142,079	9,456	151,535	30,827	.....	5,323	19,728	55,878
1903	113,572	8,290	121,862	11,084	.....	4,148	11,825	27,057
1902	92,291	5,310	97,601	13,543	.....	1,040	8,721	23,304
1901	79,530	4,587	84,117	8,761	.....	2,748	7,720	19,229
1900	56,735	2,963	59,698	4,200	.....	3,732	4,234	12,166
1899	48,779	1,717	50,496	1,022	.....	3,271	5,431	9,724
1898	40,970	1,402	42,372	5,535	.....	1,196	1,739	8,470
1897	27,908	1,424	29,332	4,592	.....	1,330	973	6,895
1896	19,342	1,069	20,411	2,500	.....	639	196	3,335
1895	13,138	1,273	14,411	3,000	.....	375	150	3,525

COMPANY, SAN ANTONIO, TEX.

Incorporated June 3, 1910.
Commenced Business May 15, 1911.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
122,833	146,996	b25,822 388	b4,639,618 458,720	b21,584 695	b3,721,490 1,024,080	256,683	102,589	154,034
108,662	121,596	b24,402 533	b4,596,847 966,440	b18,935 610	b3,355,175 1,077,620	259,254	100,941	158,313
86,015	95,999	b24,750 346	b4,463,839 596,820	b12,073 320	b2,211,391 558,320	260,087	82,907	177,180
35,929	36,813	b6,165 116	b1,046,447 196,500	b4,245 115	b717,034 195,000	146,802	40,703	106,099

Reserve at 3½ per cent.

b Industrial business.

COMPANY, INDIANAPOLIS, IND.

Incorporated Nov. 30, 1909.
Commenced Business Jan. 3, 1910.

247,493	303,583	b43,946 1,521	b8,526,081 1,218,776	b51,266 2,043	b9,852,680 1,708,912	382,615	124,388	258,227
248,805	296,259	b42,056 1,122	b8,124,239 910,902	b45,631 1,142	b8,870,366 1,229,392	326,866	95,266	231,600
183,687	216,063	b34,419 830	b6,958,557 681,500	b35,990 957	b7,279,309 812,550	194,432	65,161	129,271
160,041	186,309	b35,818 617	b7,607,742 524,650	b28,559 532	b5,907,606 500,050	58,396	25,596	32,800
124,538	135,567	b26,773 416	b5,604,760 318,200	b18,820 301	b3,879,698 237,400	40,611	19,624	20,987

Reserve at 3½ per cent.

b Industrial business.

COMPANY, PROVIDENCE, R. I.

Incorporated April 18, 1907.
Commenced Business Nov. 12, 1907.

44,853	66,760	260	369,563	1,106	2,394,045	420,351	251,749	168,602
33,610	69,575	216	430,850	969	2,308,835	373,797	202,582	171,215
38,930	57,902	246	462,548	828	2,074,644	339,842	158,353	181,489
35,842	58,396	238	459,600	670	1,801,596	305,750	117,354	188,396
35,614	38,647	125	335,412	556	1,762,796	265,608	92,162	173,446
40,985	40,985	316	809,300	531	1,750,734	211,351	53,936	157,415
40,146	40,146	218	802,434	260	1,092,934	164,329	25,254	139,075
16,354	16,354	47	310,500	47	310,500	112,315	4,665	107,650

Reserve at 3½ per cent.

LIFE, BONNE TERRE, MO.

Commenced Business 1914.

COMPANY, DAVENPORT, IA.

Commenced Business April 22, 1889.

85,524	220,354	1,010	1,821,058	6,311	10,116,932	1,469,566	1,408,793	60,773
64,881	171,146	736	1,258,986	5,572	8,717,536	1,304,088	1,244,195	59,893
69,290	185,272	952	1,744,070	5,068	7,846,444	1,133,013	1,105,756	27,257
45,967	131,953	516	888,428	4,348	6,449,808	1,007,615	984,199	23,416
29,873	115,070	286	528,182	3,997	5,795,705	884,136	864,819	19,317
29,871	102,761	339	565,107	3,877	5,505,850	767,372	752,908	14,404
27,985	94,891	243	409,152	3,718	5,177,812	651,414	634,214	17,200
27,438	102,508	271	407,980	3,663	5,030,268	544,664	513,450	31,214
44,110	93,648	525	810,542	3,619	4,950,616	448,390	424,275	24,115
51,416	108,928	886	1,221,662	3,489	4,639,252	350,067	327,966	22,101
50,948	106,826	901	1,161,907	3,058	4,053,365	277,301	252,264	25,037
39,009	66,066	688	885,663	2,550	3,340,530	228,820	196,408	32,412
30,975	54,279	534	713,837	2,124	2,790,263	171,551	139,394	32,157
33,364	52,593	607	765,703	1,840	2,364,735	125,842	94,467	31,375
23,482	35,648	339	445,639	1,383	1,769,594	92,440	64,626	27,814
23,067	32,791	427	516,116	1,265	1,589,727	66,897	41,491	24,838
22,924	31,394	452	532,208	1,104	1,369,721	46,236	22,870	23,366
15,378	22,273	352	405,048	791	1,016,559	33,455	12,412	21,043
14,137	17,472	218	267,404	569	770,426	24,560	10,304	14,256
10,869	14,394	152	186,964	439	620,422	21,708	8,364	13,344

Reserve at 3 per cent. on new business since 1905; prior at 4 per cent.

Capital, \$144,930.				RELIABLE LIFE ASSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	52,712	16 369	69,081	8,554	.....	6,218	4,658	19,430
1913	66,473	13,462	79,935	16,000	.....	5,831	3,445	25,276
1912	44,150	12,787	56,937	11,000	.....	10,144	3,378	24,522
1911	66,871	10,917	77,788	7,136	.....	8,481	2,524	18,141
1910	70,534	7,053	77,587	11,000	.....	8,503	2,566	22,069
1909	48,074	41,339	89,413	9,882	.....	946	2,993	13,821
1908	55,442	1,551	56,993	9,140	.....	340	2,796	12,276
1907	57,324	372	57,696	7,000	.....	.....	553	7,553
1906	58,564	2,190	60,754	2,500	.....	.....	.....	2,500
1905	31,289	43,284	74,573	500	.....	.....	.....	500

Capital. \$1,000 000.				RELIANCE LIFE INSURANCE				
1914	1,581,410	202,482	1,783,892	274,370	24,000	118,323	39,155	455,848
1913	1,435,307	172,993	1,608,300	220,801	800	64,067	29,910	315,578
1912	1,231,154	158,621	1,389,775	205,152	.....	55,364	20,190	280,706
1911	1,034,559	147,250	1,181,809	145,986	700	64,104	8,700	219,490
1910	824,356	139,196	963,552	145,178	500	86,467	13,586	254,731
1909	608,385	137,677	746,062	128,297	481	66,719	1,221	196,718
1908	558,881	113,529	672,410	113,494	350	68,956	1,527	184,327
1907	537,602	95,022	632,714	88,615	75	13,880	2,341	104,911
1906	429,781	91,113	520,894	52,123	100	40,924	1,845	94,992
1905	296,978	77,762	374,740	34,948	75	.....	1,199	36,222
1904	167,144	65,450	232,594	6,000	.....	.....	334	6,334
1903	128,049	39,530	167,579	.....	.....	.....	.....	.....

Capital, \$100,000.				RESERVE LOAN LIFE INSURANCE				
1914	829,901	173,665	1,003,566	211,184	1,000	104,127	3,667	319,978
1913	794,207	146,747	940,954	157,486	31,572	105,439	3,061	297,558
1912	758,555	139,807	898,362	166,500	1,590	95,394	595	264,079
1911	638,393	118,240	756,633	99,291	.....	70,168	588	170,047
1910	582,532	106,265	688,797	91,679	.....	110,998	418	203,095
1909	526,266	96,039	622,305	65,400	.....	113,926	416	179,742
1908	421,943	93,828	515,771	61,754	.....	186,399	280	248,433
1907	512,209	80,023	592,232	78,724	.....	179,410	50	258,184
1906	681,240	74,059	755,299	42,700	.....	266,915	21,280	330,895
1905	1,047,486	60,507	1,107,993	21,748	.....	175,117	12,266	209,131
1904	823,386	30,040	853,426	40,500	.....	91,126	6,326	137,952
1903	269,727	5,738	275,465	29,000	.....	18,141	4,626	51,767

Capital, \$100,000.				ROCKFORD LIFE INSURANCE				
1914	66,179	15,345	81,524	12,000	.....	2,445	.....	14,445
1913	55,161	7,880	63,041	4,000	.....	1,103	.....	5,103
1912	45,191	7,445	52,636	8,000	.....	308	.....	8,308
1911	27,549	6,959	34,508	1,000	.....	459	.....	1,459
1910	11,055	52,805	63,860	.....	.....	643	.....	643

Capital, \$100,000.				ROMAN STANDARD LIFE INSUR				
1914	10,488	6,301	16,789	2,500	.....	.....	.....	2,500
1913	7,623	5,885	13,508	.....	.....	.....	.....	.....
1912	1,990	5,184	7,174	.....	.....	.....	.....	.....

COMPANY, INDIANAPOLIS, IND.

Incorporated May 14, 1904.
Commenced Business February 14, 1905.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
27,938	47,368	214	321,163	998	1,943,104	295,360	189,065	106,295
39,546	64,822	374	886,455	1,029	2,174,453	264,062	162,870	101,192
23,611	48,133	47	117,176	780	1,703,098	251,450	122,410	129,040
38,199	56,340	306	683,477	1,080	2,572,885	241,321	138,276	103,045
37,648	59,717	289	985,000	963	2,384,057	195,307	111,602	83,705
15,117	28,938	23	57,283	775	1,676,167	135,937	95,193	40,744
25,612	37,888	194	360,581	914	1,938,420	92,553	79,584	12,969
33,329	40,882	234	485,479	923	2,060,979	64,636	49,136	15,500
51,528	54,028	651	1,547,500	1,016	2,327,500	42,017	26,115	15,902
34,408	34,908	511	1,077,000	503	1,062,000	34,780	5,573	29,207

Reserve at 3 per cent.

COMPANY, PITTSBURG, PA.

Organized 1903.
Commenced Business May 13, 1903.

798,915	1,254,763	8,005	15,171,696	27,870	50,494,401	4,832,008	3,527,978	1,304,030
684,114	999,692	8,076	14,692,444	24,497	44,334,141	4,255,990	2,969,981	1,286,009
746,281	1,026,987	7,595	13,776,222	20,355	37,218,103	3,581,494	2,384,230	1,197,264
766,628	986,118	7,306	13,380,290	16,597	30,782,885	3,174,314	1,899,072	1,275,242
575,674	821,407	5,395	10,662,912	12,393	23,642,935	2,957,677	1,478,588	1,479,089
358,096	554,814	3,354	6,130,583	9,271	17,523,710	2,854,828	1,282,250	1,572,578
272,201	456,528	2,626	4,754,251	8,126	15,937,249	2,695,436	1,116,886	1,578,550
296,208	401,119	3,131	5,946,374	6,925	14,105,048	2,443,471	870,527	1,572,944
316,385	411,377	2,752	5,735,205	5,095	10,905,918	2,148,167	592,138	1,556,029
273,679	309,901	2,412	4,304,041	3,562	7,201,940	2,032,077	397,713	1,634,364
275,245	281,579	1,681	3,303,074	1,846	4,218,274	1,964,773	222,694	1,742,079
113,845	113,845	325	1,315,650	324	1,314,650	2,018,701	107,874	1,910,827

Reserve at 3 per cent.

COMPANY, INDIANAPOLIS, IND.

Incorporated March 2, 1897.
* Commenced Business March 10, 1897.

361,616	681,594	3,844	6,767,482	14,020	25,143,640	3,375,715	3,141,762	233,953
371,683	669,241	4,139	7,204,409	13,319	24,277,019	3,050,597	2,820,730	229,867
404,221	668,300	4,742	8,549,199	12,308	23,124,947	2,760,927	2,547,340	213,587
354,318	524,365	3,873	7,572,244	10,414	20,304,040	2,541,351	2,276,464	264,887
318,975	522,070	3,203	5,915,368	8,869	17,788,755	2,292,563	2,027,838	264,725
311,474	491,216	2,558	5,778,921	7,607	16,522,722	2,127,668	1,887,453	236,304
210,722	459,155	1,426	3,030,545	6,130	13,383,727	1,863,052	1,737,863	125,189
234,576	492,760	868	1,887,913	5,685	13,079,634	1,784,722	1,670,927	113,795
225,961	556,856	1,962	5,216,505	5,987	14,631,621	1,682,566	1,560,947	121,619
206,539	415,670	1,754	4,734,552	4,954	11,930,911	1,471,875	1,358,476	113,399
190,337	328,289	1,612	4,353,153	3,932	8,825,103	779,432	725,870	53,562
87,928	139,695	943	2,119,500	2,825	5,439,650	240,681	197,466	43,215

* Reincorporated under level premium laws in 1901.

Reserve at 3½ and 4 per cent.

COMPANY, ROCKFORD, ILL.

Incorporated Feb. 17, 1909.
Commenced Business March 17, 1910.

33,563	48,008	519	777,266	1,436	2,515,399	209,744	93,226	116,518
32,164	37,267	433	901,833	1,105	2,074,086	174,940	59,040	115,900
37,430	45,738	500	875,393	940	1,631,393	146,869	32,049	114,820
34,644	36,103	522	887,000	665	1,102,500	139,637	13,636	126,001
23,298	23,941	311	419,000	254	351,000	139,102	5,398	133,704

Reserve at 3½ per cent.

ANCE COMPANY, MANISTEE, MICH.

Incorporated July 24, 1912.
Commenced Business October 1, 1912.

10,537	13,037	.....	176,605	.....	413,105	118,362	9,867	108,495
9,022	9,022	180	215,383	248	310,070	113,266	4,361	108,905
4,333	4,333	139	175,220	129	165,220	106,852	2,212	104,640

Reserve at 4 per cent.

Capital, \$100,000.				ROYAL LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 75,766	\$ 40,300	\$ 116,066	\$ 5,317	.....	.....	.....	\$ 5,317

Incorporated March 15, 1886.				ROYAL UNION MUTUAL LIFE INSUR				
1914	1,339,827	280,519	1,620,346	258,551	25,500	108,826	130,296	523,173
1913	1,189,602	244,599	1,434,201	174,799	14,251	98,074	104,058	391,182
1912	1,055,874	228,723	1,284,597	179,212	4,689	103,785	91,655	379,341
1911	921,616	198,988	1,120,604	200,577	3,800	67,302	80,910	352,589
1910	849,712	169,459	1,019,171	194,122	6,076	60,959	68,580	329,737
1909	762,084	137,925	900,009	132,573	....	73,878	72,641	279,092
1908	705,125	128,449	833,574	160,914	1,000	74,515	55,372	291,801
1907	608,177	103,057	711,234	120,009	7,000	71,542	46,548	245,099
1906	566,178	98,550	664,728	75,501	....	68,877	19,488	163,866
1905	540,294	98,435	638,729	85,674	1,000	61,629	11,325	159,628
1904	519,528	69,921	589,449	94,683	....	47,130	8,199	150,013
1903	441,715	54,639	496,354	69,346	....	30,007	5,580	104,932
1902	369,206	48,051	417,257	65,407	....	44,244	5,357	118,968
1901	310,893	108,016	418,909	73,501	1,000	35,212	4,955	114,664
1900	320,909	141,247	462,156	88,556	....	21,329	3,527	113,412
1899	194,930	128,027	322,957	40,369	....	5,703	2 046	48,118
1898	116,794	12,615	129,409	21,200	....	5,693	1,918	28,811
1897	96,146	60,894	157,040	22,235	....	10,296	4,664	37,195
1896	76,783	10,682	87,465	7,500	....	4,154	2,317	13,971
1895	53,625	8,414	62,039	6,650	....	4,072	12,287	12,009

Capital, \$100,000.				ST. JOSEPH LIFE INSURANCE				
1914	58,222	7,737	65,959	.....	.....	.....	.....	.....
1913	13,712	50,063	63,775	.....	.....	.....	.....	.....

Capital, \$100,000.				* SAM HOUSTON LIFE INSUR				
1914	206,371	27,118	233,489	29,814	.....	17,109	s 14,542	61,465
1913	205,212	28,829	234,041	40,728	.....	5,354	s 11,615	57,697
1912	184,735	12,960	197,695	26,558	.....	3,704	s 9,001	39,263
1911	187,013	29,057	216,070	23,250	.....	1,820	.....	25,070
1910	160,549	25,208	185,757	7,038	.....	.....	.....	7,038
1909	65,904	88,246	154,150	.....	.....	.....	.....	.....

* Reinsured by Southland Life in 1915. s Coupon reductions.

Capital, \$270,000.				* SAN ANTONIO LIFE INSURANCE				
1914	199,831	59,977	259,808	19,000	.....	24,546	s 3,205	46,751
1913	188,480	44,415	232,895	30,000	.....	11,394	s 2,994	44,388
1912	154,973	38,607	193,580	15,400	.....	4,968	s 2,654	23,022
1911	136,269	31,761	168,030	3,000	.....	1,466	s 2,364	6,830
1910	87,891	185,712	273,603	2,000	.....	.....	.....	2,000

* Reinsured by Southland Life in 1915. s Coupon reductions.

COMPANY, CHICAGO, ILL.

Incorporated 1913.
Commenced Business May 1914.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 178,127	\$ 183,444	.....	\$ 6,555,099	.....	\$ 4,100,737	\$ 100,413	\$ 33,992	\$ 66,421

ANCE COMPANY, DES MOINES, IA.

Commenced Business March 18, 1886.

473,750	996,923	4,195	6,889,140	22,457	34,945,696	5,258,737	4,777,913	480,824
421,222	812,404	4,259	6,431,198	20,625	31,883,102	4,594,033	4,214,659	379,374
406,833	786,174	4,097	6,277,914	18,507	29,054,337	3,942,804	3,669,605	273,199
330,939	683,528	2,911	4,692,550	16,084	25,547,644	3,432,067	3,218,805	213,262
311,508	641,245	2,820	4,417,760	14,568	23,088,186	2,970,984	2,755,337	215,647
291,259	570,351	2,601	3,982,850	13,268	21,024,028	2,593,521	2,422,502	171,019
296,337	588,138	2,494	4,155,576	12,085	19,391,934	2,245,576	2,048,822	196,754
246,510	491,609	2,252	3,633,594	10,961	17,700,087	1,996,396	1,798,705	197,491
232,854	398,720	1,852	3,273,714	9,946	16,047,039	1,757,980	1,592,768	165,212
236,030	395,658	2,201	3,271,844	9,598	15,170,104	1,507,917	1,357,562	150,355
241,125	391,137	2,537	4,304,338	9,058	14,883,807	1,266,798	1,143,753	123,045
198,335	303,268	2,062	3,393,879	7,790	12,783,263	1,056,762	947,171	109,591
176,135	291,142	1,591	2,776,477	6,479	10,751,579	856,318	774,553	81,765
135,187	249,855	1,569	2,500,591	5,794	9,505,492	732,182	660,488	71,694
184,705	298,117	2,454	3,939,940	5,482	9,191,600	545,407	490,726	54,668
140,068	188,186	2,142	3,968,150	4,024	7,158,094	372,635	342,615	30,008
83,467	112,278	1,503	2,799,685	2,823	5,047,544	256,876	219,487	37,318
76,522	113,717	1,334	2,738,920	2,391	4,456,659	226,876	191,480	35,396
50,994	64,965	1,213	2,826,667	1,979	3,725,114	177,132	170,340	6,792
34,140	46,149	482	775,800	1,308	2,038,947	147,843	141,075	6,768

Reserve since September, 1907, at 3½ per cent ; prior at 4 per cent.

COMPANY, ST. JOSEPH, MO.

Incorporated Oct. 31, 1913.
Commenced Business, Nov. 18, 1913.

40,278	40,278	470	1,062,590	541	1,282,090	189,226	23,488	165,738
5,335	5,335	85	254,000	85	254,000	160,049	4,801	155,248

Reserve at 3½ per cent.

ANCE COMPANY, DALLAS, TEX.

Incorporated July 14, 1908.
Commenced Business May 1, 1909.

79,216	140,681	814	1,433,684	3,529	6,010,135	543,288	440,866	102,422
84,091	141,788	1,026	1,488,278	3,496	5,758,923	450,840	347,690	103,150
122,779	162,042	970	1,488,040	3,026	5,157,062	351,698	235,695	116,003
139,668	164,738	1,747	2,760,836	3,249	5,580,715	330,266	159,066	171,200
168,124	175,162	2,120	4,151,080	2,591	4,994,961	239,505	55,173	184,332
99,839	99,839	874	2,019,450	874	2,019,450	159,672	15,261	144,411

Reserve at 3½ per cent.

COMPANY, SAN ANTONIO, TEX.

Incorporated April 6, 1909.
Commenced Business Jan. 17, 1910.

128,841	175,592	1,143	2,444,756	3,045	6,586,056	696,066	322,746	373,320
115,930	160,318	1,088	2,561,735	2,695	6,134,044	607,788	233,274	374,514
107,312	130,334	984	2,410,484	2,064	4,715,584	542,985	154,661	388,324
106,439	113,269	1,134	2,710,550	1,842	4,083,650	485,700	84,448	401,252
120,955	122,955	1,463	2,981,400	1,321	2,629,020	426,085	20,240	405,845

Reserve at 3½ per cent.

COMPANY, SAN FRANCISCO, CAL.†

Incorporated June 17, 1910.
Commenced Business Jan. 3, 1911.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
208,817	276,275	1,586	3,379,032	3,525	8,300,716	680,078	368,122	311,956
245,148	289,009	2,100	5,128,006	3,163	7,828,222	597,587	252,260	345,327
173,644	188,966	1,383	4,263,106	1,906	5,739,116	573,127	144,692	428,435
67,643	70,935	1,089	3,212,530	1,052	3,107,310	527,558	64,976	462,582

† Merged in 1915 with West Coast-San Francisco Life. Reserve at 3½ per cent.

COMPANY, BEAUMONT, TEX.

Incorporated 1911.
Commenced Business February, 1914.

28,724	28,724	205	524,132	205	524,132	130,665	5,901	124,764
--------	--------	-----	---------	-----	---------	---------	-------	---------

COMPANY, CHICAGO, ILL.

Incorporated January 1905.
Commenced Business April 14, 1905.

212,005	524,619	3,320	4,628,245	16,517	20,303,225	1,799,951	1,262,090	537,861
212,886	548,242	3,351	4,585,769	16,525	19,645,196	1,492,255	970,573	521,682
165,051	436,260	2,469	3,422,833	14,966	17,202,725	1,352,419	753,911	598,508
167,148	383,955	p 2,480	p 3,228,335	p 13,817	p 15,405,329	1,166,713	624,634	542,079
144,408	322,293	2,623	3,357,059	12,866	14,074,402	974,468	459,368	515,100
112,431	302,346	1,523	1,803,888	10,792	11,426,563	822,630	330,211	492,419
92,938	229,578	1,431	1,727,380	10,247	10,761,133	728,683	236,251	492,432
75,286	237,196	1,113	1,210,200	9,560	9,819,433	615,654	183,749	431,905
59,837	170,920	1,003	1,091,320	9,107	9,330,887	552,585	148,444	404,141
36,196	138,930	9,804	10,976,562	8,742	8,844,577	446,220	108,690	337,530

Reserve at 3½ per cent. p Change made to paid-for basis.

COMPANY, SCRANTON, PA.

Incorporated Aug. 29, 1907.
Reincorporated October 29, 1908.

248,904	509,191	1,894	3,989,437	8,100	16,571,891	1,880,905	1,483,845	397,060
270,022	510,340	1,831	3,822,135	7,660	16,350,849	1,651,137	1,227,234	423,903
267,919	476,389	2,177	4,865,534	7,374	15,919,860	1,337,711	932,141	405,570
344,053	477,315	3,309	8,384,808	7,502	17,211,194	1,100,404	703,205	397,199
278,827	383,654	2,892	6,609,566	5,983	13,148,016	808,557	425,801	382,756
271,142	299,034	3,039	6,642,525	4,774	10,341,025	584,483	219,082	365,401
229,781	232,125	4,344	9,469,250	3,774	8,490,250	363,119	77,501	285,618
34,928	35,151	878	2,305,500	821	2,148,000	25,890	5,339	20,551

Reserve at 3½ per cent.

CO. OF AMERICA, CHICAGO, ILL.†

Commenced Business March, 1902.
Reincorporated June 12, 1903.

246,297	468,596	2,541	3,697,906	9,027	16,912,625	2,360,910	1,943,575	417,335
284,332	501,030	3,242	5,515,738	8,503	16,564,629	2,132,962	1,698,043	a 434,919
269,016	474,099	2,609	4,548,298	7,244	16,221,559	2,423,152	1,508,509	914,643
265,426	420,456	2,274	4,739,457	6,304	15,127,339	2,246,256	1,303,849	942,407
319,084	521,148	p 2,139	p 4,250,241	p 5,932	p 15,077,402	2,058,566	1,132,253	926,313
294,904	479,370	2,499	7,506,118	6,221	19,584,637	1,933,609	1,034,396	899,213
439,451	554,604	3,000	12,281,682	6,298	23,877,721	1,810,588	889,391	921,197
346,379	434,092	2,052	7,977,718	4,506	15,708,680	1,570,351	620,493	949,858
201,605	284,922	1,073	3,387,741	3,320	10,764,978	666,732	442,752	223,980
219,169	265,838	1,722	5,245,679	3,179	10,357,474	518,452	348,336	170,116
157,307	173,866	1,465	3,865,750	2,163	7,048,750	383,656	173,699	209,957
64,506	66,567	753	3,290,750	1,003	4,163,250	202,723	59,438	143,285

Reserve at 3½ per cent. † Incorporated under laws of Va. a Capital reduced from \$500,000 to \$220,000 in 1913.
p Change made to paid-for basis.

Reincorporated Dec. 29, 1899.

SECURITY MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,621,909	355,267	1,977,176	633,006	13,610	432,052	96,174	1,174,832
1913	1,617,344	315,177	1,932,521	562,531	7,789	394,698	86,171	1,051,189
1912	1,643,714	287,155	1,930,869	594,426	6,688	476,034	80,242	1,157,390
1911	1,575,757	271,814	1,847,571	551,389	4,683	315,918	62,363	934,353
1910	1,579,904	255,879	1,835,783	574,838	738	365,890	56,203	997,678
1909	1,602,766	259,730	1,862,496	539,736	292	614,436	40,784	1,195,248
1908	1,527,269	263,980	1,791,249	587,603	293	209,209	35,116	832,221
1907	1,575,820	223,044	1,798,864	575,318	292	94,301	28,375	698,286
1906	1,677,856	187,735	1,865,591	587,744	292	50,176	17,196	655,408
1905	1,642,263	146,419	1,788,682	481,506	543	31,375	7,389	520,813
1904	1,452,285	864,539	2,316,824	455,210	218	22,188	9,023	486,639
1903	1,211,808	619,670	1,831,478	384,564	.....	24,610	4,585	413,759
1902	1,012,349	66,848	1,079,197	353,469	.....	14,571	1,892	369,932
1901	886,063	35,994	922,057	315,462	.....	2,611	3,706	321,779
1900	777,579	43,202	820,781	333,531	.....	1,715	4,041	339,287
1899	568,876	182,435	751,311	198,306	.....	2,769	5,274	206,349
1898	484,576	19,883	504,459	213,421	.....	1,595	5,966	220,982
1897	509,684	17,028	526,712	173,060	.....	312	5,528	178,900
1896	472,755	12,346	485,101	125,135	.....	.....	6,102	131,237
1895	352,044	49,104	401,148	75,290	.....	.....	6,327	81,617

Organized Oct. 3, 1895.

SECURITY MUTUAL LIFE INSUR

1914	217,328	75,381	292,709	40,907	11,273	25,717	26,154	104,051
1913	227,831	67,282	295,113	36,883	4,995	12,231	19,149	73,258
1912	219,431	63,333	282,764	21,222	3,510	34,482	16,281	75,495
1911	209,641	49,916	259,557	23,700	7,606	19,036	11,884	62,229
1910	200,082	43,901	243,983	35,781	3,621	22,626	6,691	68,716
1909	186,569	37,496	224,065	30,911	.....	20,737	2,214	53,862
1908	181,135	32,650	213,785	20,859	.....	16,781	24	37,664
1907	182,930	28,855	211,785	20,675	.....	19,572	47	40,294
1906	168,454	12,687	181,141	29,600	.....	9,845	.....	39,445
1905	169,775	6,327	176,102	22,911	.....	6,231	.....	29,142
1904	137,102	3,817	140,919	10,075	.....	5,372	.....	15,447
1903	88,988	2,295	91,283	4,693	.....	1,911	.....	6,604

Capital, \$100,000.

SOUTHEASTERN LIFE INSURANCE

1914	194,163	34,856	229,019	31,106	.....	18,560	.....	49,666
1913	197,871	53,800	251,671	27,000	.....	9,956	.....	36,956
1912	173,212	40,316	213,528	30,424	.....	12,840	.....	43,264
1911	130,053	16,345	146,398	16,452	.....	9,024	.....	25,476
1910	93,689	15,653	109,342	20,000	.....	7,350	.....	27,350
1909	85,985	10,589	96,574	27,000	.....	8,292	.....	35,292
1908	81,997	15,780	97,777	10,000	.....	12,953	.....	22,953
1907	62,736	7,463	70,199	7,000	.....	3,722	.....	10,722
1906	46,679	1,670	48,349	.....	.....	745	.....	745

Capital, \$300,000.

SOUTHERN LIFE AND TRUST COMPANY

1914	431,582	88,373	519,955	59,437	48	17,963	31,155	108,603
1913	397,158	78,723	475,881	40,971	200	15,266	21,265	77,702
1912	319,895	55,105	375,000	56,413	.....	16,138	11,986	84,537
1911	279,091	59,998	339,089	21,906	.....	11,340	7,644	40,890
1910	223,764	77,429	301,193	36,394	.....	7,650	5,455	49,499
1909	189,019	77,045	266,064	14,500	.....	5,564	1,850	21,914
1908	153,261	62,828	216,089	18,352	.....	1,523	665	20,540
1907	131,100	27,923	159,023	3,750	.....	.....	193	3,943
1906	94,280	1,972	96,252	3,000	.....	1,459	.....	4,459
1905	55,656	1,891	57,547	.....	.....	453	.....	453
1904	28,948	138	29,086	2,183	.....	254	.....	2,437
1903	7,777	1,090	8,867	.....	.....	.....	.....	.....

4 Disability claims.

COMPANY, BINGHAMTON, N. Y.

Incorporated November 6, 1886.
Commenced Business January 3, 1887.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
497,885	1,672,717	4,194	6,959,100	30,460	48,410,726	7,268,529	6,785,900	482,629
481,582	1,532,771	3,969	6,599,031	29,803	48,044,249	6,949,190	6,374,560	574,630
472,803	1,630,193	4,413	7,660,873	29,279	47,900,414	6,546,565	6,072,130	474,435
476,952	1,411,305	4,357	6,688,218	28,664	47,803,977	6,264,299	5,708,778	555,521
533,527	1,531,205	3,394	6,977,971	27,519	49,229,416	5,822,292	5,214,899	607,393
523,087	1,718,335	3,436	8,057,998	26,828	47,521,015	5,445,266	4,807,988	637,278
534,624	1,366,845	2,566	5,489,555	26,671	45,736,449	5,230,126	4,711,396	518,730
527,799	1,226,085	4,161	7,037,340	28,050	48,473,969	4,654,380	4,100,020	554,360
699,506	1,354,914	6,871	10,967,517	29,877	51,042,299	4,090,591	3,546,948	543,643
823,188	1,344,001	9,142	14,667,149	29,717	51,010,771	3,637,838	3,116,853	520,985
790,609	1,277,248	9,292	13,888,017	26,260	47,044,657	3,069,340	2,563,519	505,821
656,241	1,070,000	7,315	11,251,038	22,071	42,386,784	1,988,870	1,397,156	591,714
537,472	907,404	6,103	9,791,906	19,594	36,336,866	1,207,388	638,533	568,855
412,431	734,210	5,020	7,719,411	17,035	32,366,384	1,155,453	459,010	606,443
294,052	633,339	4,739	8,903,773	15,329	30,477,401	1,005,386	359,720	645,666
302,551	508,900	7,289	13,286,383	14,582	29,308,883	830,637	262,994	567,643
230,912	451,894	2,703	6,284,269	10,608	23,400,600	604,668	138,807	465,861
275,178	454,078	4,321	8,411,672	11,033	23,324,638	570,773	76,487	.....
278,648	409,885	4,365	9,523,526	10,051	22,619,563	441,150	11,549	.....
227,104	308,721	4,034	10,931,500	8,409	20,137,350	369,367	9,531	.....

* Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.

‡ Change made to paid-for basis.

ANCE COMPANY, LINCOLN, NEB.

Reincorporated July 1, 1903.
Commenced Business 1895.

70,084	174,135	568	849,355	5,470	7,003,514	1,271,585	955,952	315,633
73,295	146,553	651	862,840	5,513	7,000,830	1,152,782	870,436	282,346
81,469	156,964	1,003	1,321,666	5,574	7,024,356	1,002,797	760,656	242,141
63,070	125,296	803	1,096,123	5,295	6,632,064	871,994	666,888	205,106
67,622	136,341	797	1,177,662	5,074	6,284,608	729,523	570,546	158,977
71,666	125,528	1,054	1,242,690	5,061	6,038,739	613,566	483,027	130,539
62,293	99,957	987	1,193,407	4,800	5,774,154	487,809	390,389	97,420
71,381	111,675	1,305	1,520,354	4,722	5,639,186	374,746	309,092	65,654
70,743	110,188	1,470	1,681,095	4,431	5,317,415	277,097	238,421	38,676
75,533	104,675	1,928	2,326,076	4,359	5,312,577	199,738	166,122	33,616
69,833	85,280	1,934	2,395,346	3,470	4,297,622	129,772	98,268	31,504
52,263	58,077	1,403	1,559,576	2,295	2,901,376	73,608	59,661	13,947

Reserve at 3 and 4 per cent.

COMPANY, GREENVILLE, S. C.

Incorporated Nov. 3, 1905.
Commenced Business January 1, 1906.

86,734	136,400	802	1,812,670	3,791	7,611,806	596,983	494,527	102,456
83,761	120,717	932	2,138,268	3,491	7,031,704	521,715	412,855	108,860
85,213	128,477	1,031	2,348,962	3,131	6,116,273	379,317	292,555	86,762
71,668	97,144	1,551	2,659,770	2,822	4,965,813	297,953	216,377	81,576
39,620	66,970	672	1,316,000	1,837	3,297,168	241,012	157,067	83,945
35,624	70,916	504	803,700	1,488	2,551,955	193,241	114,617	78,624
44,632	67,585	664	1,171,700	1,362	2,358,975	162,204	78,562	83,642
41,347	52,069	725	1,171,150	1,159	2,044,475	134,680	38,162	96,518
33,140	33,885	746	1,370,325	674	1,268,175	117,273	14,877	102,396

Reserve at 4 per cent.

(Life Department), GREENSBORO, N. C.

Commenced Business July 1, 1903.

180,151	288,754	1,788	3,691,030	8,165	14,560,037	1,792,605	1,135,566	657,039
141,124	218,826	1,677	3,429,157	7,094	12,488,088	1,510,549	881,973	628,576
161,148	245,685	1,359	2,669,244	6,126	10,347,057	1,241,324	639,922	607,402
148,195	189,085	1,525	2,643,077	5,445	8,884,490	1,075,763	495,572	580,191
117,565	167,064	1,223	1,885,860	4,393	7,017,677	925,159	393,979	531,180
73,884	95,798	1,168	1,900,483	3,710	6,056,895	838,408	360,562	477,846
100,562	121,102	1,030	1,580,247	3,061	5,030,747	675,689	245,537	430,152
85,611	89,554	1,164	1,900,000	2,423	4,062,250	613,206	210,952	402,254
48,612	53,071	910	1,391,500	1,643	2,729,750	408,418	60,186	348,232
36,100	36,553	660	910,250	1,000	1,672,500	318,503	27,761	290,742
20,061	22,498	344	712,500	426	890,500	209,452	8,363	201,089
6,524	6,524	120	243,180	120	243,180	217,426	998	216,428

* Reserve at 3½ per cent.

Capital, \$100,000.			SOUTHERN STATES LIFE INSUR					
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	624,300	69,398	693,698	139,552	4 750	78,656	39,804	258,763
1913	618,141	67,635	685,776	89,336	4 274	50,764	38,773	179,147
1912	554,587	48,765	603,352	63,193	95	70,608	33,826	167,722
1911	537,051	50,782	587,833	101,680	727	35,928	29,302	167,637
1910	446,374	35,212	481,586	92,815	51	18,351	22,968	134,185
1909	369,560	28,974	398,534	31,680	33	14,649	17,468	63,830
1908	339,708	20,484	360,192	72,784	2	14,449	13,628	100,863
1907	233,689	14,288	247,977	36,500	.....	1,845	8,736	47,081
1906	80,694	55,660	136,354	1,000	.....	.....	.....	1,000

4 Disability claims.

Capital, \$191,480.			SOUTHERN UNION LIFE INSUR					
1914	142,538	42,461	184,999	14,220	4 106	13,745	5 12,085	40,156
1913	145,354	25,884	171,238	5,000	.....	7,297	5 5,429	17,726
1912	100,149	20,062	120,211	6,000	.....	1,979	.....	7,979
1911	103,190	26,892	130,082	14,269	.....	988	.....	15,257
1910	66,629	68,500	135,129	2,000	.....	.....	53	2,053
1909	7,841	24,063	31,904	.....	.....	.....	.....	.....

5 Coupon reductions.

Capital \$294,210.			SOUTHLAND LIFE INSURANCE					
1914	357,103	56,587	413,690	44,930	.....	24,165	5 1,906	71,001
1913	357,310	38,842	396,152	34,000	.....	18,708	5 1,195	53,903
1912	302,437	44,952	347,389	46,957	.....	87,355	5 1,009	135,321
1911	362,158	80,366	442,524	43,756	.....	.....	.....	43,756
1910	268,924	98,498	367,422	35,460	.....	933	46	36,439
1909	122,013	286,982	408,995	200	.....	.....	.....	200

5 Coupon reductions.

Capital, \$250,000.			SOUTHWESTERN LIFE INSUR					
1914	806,822	237,620	1,044,442	111,632	2,886	72,427	25,270	212,215
1913	761,797	204,787	966,584	94,039	25,185	39,773	21,304	180,301
1912	658,199	125,172	783,371	115,506	333	32,264	22,093	170,196
1911	557,292	71,080	628,372	87,667	.....	24,369	16,777	128,813
1910	507,592	74,444	582,036	76,274	.....	26,186	11,439	113,889
1909	439,935	107,004	546,939	71,854	.....	17,643	7,067	96,564
1908	377,071	103,051	480,122	61,964	.....	13,518	16,905	92,387
1907	305,174	15,648	320,822	46,732	.....	1,423	544	48,699
1906	250,503	16,922	267,425	52,156	.....	1,408	113	53,677
1905	184,856	11,432	196,288	23,068	.....	861	5	23,934
1904	112,661	11,214	123,875	9,233	.....	50	.....	9,283
1903	38,746	63,600	102,346	3,500	.....	.....	.....	3,500

Capital, \$347,215. Reincorporated April 1, 1911.			STANDARD LIFE INSURANCE COM					
1914	361,906	67,121	429,027	29,500	.....	9,151	50,152	88,803
1913	345,868	62,307	408,175	43,250	.....	3,674	35,610	82,534
1912	285,176	47,447	332,623	19,515	.....	3,855	27,642	51,012
1911	176,645	41,198	217,843	21,750	.....	.....	23,018	44,768

ANCE COMPANY, ATLANTA, GA.*

Incorporated April 16, 1906.
Commenced Business May 1, 1906.

Expenses, Etc.	Total Disburse- ments.	New Business.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
222,850	481,613	2,160	4,018,918	10,008	18,656,163	1,560,277	1,405,032	155,245
258,793	437,940	2,834	5,483,618	9,509	17,753,253	1,342,072	1,163,320	178,752
234,185	401,907	2,205	3,682,333	8,515	15,331,813	1,116,089	926,610	189,479
233,363	401,000	3,181	4,975,833	8,046	14,801,487	902,410	729,873	172,537
226,463	360,648	2,536	4,435,739	6,275	12,500,486	702,029	529,685	172,344
219,938	283,768	2,470	4,248,845	4,704	9,864,090	573,478	390,140	183,378
170,533	271,396	1,974	4,564,032	3,272	8,397,198	432,052	262,913	169,139
77,739	124,820	1,735	4,511,071	2,140	6,339,071	355,980	188,246	167,734
19,602	20,602	527	2,296,000	519	2,555,000	224,172	56,375	167,797

* Incorporated under laws of Alabama. Reserve at 3½ per cent.

ANCE COMPANY, WACO, TEX.

Incorporated Jan. 20, 1909.
Commenced Business Nov. 5, 1909.

84,772	124,928	902	1,639,430	2,520	4,598,624	439,358	225,010	214,348
101,348	119,074	1,253	2,214,100	2,530	4,572,436	365,662	172,049	193,613
71,293	79,272	673	1,107,652	1,671	3,087,994	315,588	109,137	206,451
92,481	107,738	904	1,771,520	1,486	2,960,962	279,155	66,096	213,059
81,912	83,965	854	1,700,980	935	1,861,980	236,251	16,159	220,092
18,345	18,345	100	197,000	100	197,000	115,487	2,154	113,333

Reserve at 3½ per cent.

COMPANY, DALLAS, TEX.

Incorporated October 15, 1908.
Commenced Business April 26, 1909.

171,848	242,849	1,769	4,205,623	6,309	12,615,950	1,102,019	707,710	394,309
181,217	235,120	2,082	4,026,248	6,007	11,369,722	901,551	515,872	385,679
198,175	333,496	1,769	2,967,614	5,103	9,518,560	722,445	358,142	364,303
314,838	358,594	2,868	5,175,358	5,364	10,387,324	716,799	323,502	393,297
302,074	338,513	3,515	6,804,303	4,275	8,702,865	599,629	205,141	394,488
125,946	126,146	1,066	2,612,118	1,065	2,611,118	554,820	61,458	493,362

Reserve at 3½ per cent.

ANCE COMPANY, DALLAS, TEX.

Incorporated March 10, 1903.
Commenced Business July 1, 1903.

353,976	566,191	3,555	6,976,165	14,507	26,150,554	3,129,764	2,388,663	741,101
355,709	536,010	3,957	7,213,503	13,662	24,091,762	2,454,789	1,964,494	490,295
270,612	440,808	3,219	6,123,174	11,301	19,905,487	2,012,092	1,583,541	428,551
228,015	356,828	2,586	4,846,345	9,815	16,857,951	1,659,898	1,260,047	399,851
244,416	358,315	2,388	4,804,908	8,533	14,515,609	1,359,454	976,808	382,646
195,069	291,633	1,976	3,649,541	7,353	12,074,462	1,029,452	758,088	271,364
192,906	285,293	2,286	4,553,840	6,664	11,125,993	705,287	486,995	218,292
146,844	195,543	1,605	2,984,059	5,787	8,924,743	431,123	313,876	117,247
		e 31	e 6,915	e 1,607	e 249,657			
144,583	198,260	3,317	4,205,949	5,252	7,353,119	314,975	179,167	135,808
		e 4,592	e 803,998	e 2,545	e 394,167			
151,962	175,896	4,227	4,639,519	4,633	6,151,600	241,308	99,070	142,238
		e 10,591	e 1,811,129	e 5,297	e 863,058			
90,614	99,897	3,312	3,797,231	3,483	4,333,925	225,083	55,108	169,975
		e 4,932	e 909,687	e 3,037	e 671,835			
39,593	43,093	1,401	1,947,500	1,221	1,754,250	159,833	19,408	140,425

e Industrial business ; discontinued August 1, 1906. † Change made to paid-for basis.
Reserve at 4½ per cent ; since 1907 3½ per cent.

PANY OF AMERICA, PITTSBURG, PA.

Incorporated Oct. 20, 1908.
Commenced Business Jan. 17, 1909.

169,093	257,896	1,248	2,762,224	4,679	10,261,911	992,993	567,907	425,086
181,464	263,998	1,800	4,004,824	4,513	9,986,142	790,660	398,482	392,178
181,081	232,093	1,842	4,351,288	3,638	8,286,412	626,061	264,416	361,645
90,832	135,600	947	2,323,450	2,673	6,121,450	507,227	170,587	336,640

Reserve at 3½ per cent.

Capital, \$100,000.				STANDARD LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 55,337	\$ 13,688	\$ 69,025	\$ 8,982	.....	.....	.....	\$ 8,982
1913	10,294	25,292	35,586	261	.....	.....	.....	261

Incorporated 1897.				STANDARD LIFE INSURANCE				
1914	119,752	6,664	126,416	28,450	.....	2,587	3,839	34,876
1913	107,279	4,489	111,768	21,500	.....	2,430	2,650	26,580
1912	94,075	2,133	96,208	19,700	.....	1,715	952	22,367
1911	71,391	1,739	73,130	37,000	.....	2,014	230	39,244
1910	54,830	1,493	56,233	27,886	.....	1,746	.....	29,632
1909	47,026	1,541	48,567	25,200	.....	612	.....	25,812

Incorporated Oct. 4, 1894.				STATE LIFE INSURANCE COM				
1914	2,502,626	821,203	3,323,829	664,780	35,425	308,198	233,624	1,242,027
1913	2,445,088	731,164	3,176,252	681,744	21,835	208,074	205,233	1,116,886
1912	2,389,505	670,072	3,059,577	611,469	25,542	320,924	194,003	1,151,938
1911	2,342,900	560,694	2,903,594	579,870	7,031	264,640	181,814	1,033,355
1910	2,283,567	516,383	2,799,950	628,549	....	257,352	157,397	1,043,298
1909	2,294,291	454,213	2,748,504	440,383	....	296,177	129,684	866,244
1908	2,369,753	416,931	2,786,684	586,020	....	328,450	115,519	1,029,989
1907	2,624,316	317,486	2,941,802	528,246	....	255,665	88,345	872,256
1906	2,742,500	263,129	3,005,629	458,959	....	226,537	106,702	792,198
1905	2,521,357	208,554	2,729,911	383,844	....	176,418	76,332	636,594
1904	2,046,908	197,125	2,244,033	300,903	....	130,488	65,240	496,631
1903	1,665,923	82,567	1,748,490	238,288	....	99,902	40,216	378,406
1902	1,207,829	52,855	1,260,684	153,906	....	19,305	30,492	203,703
1901	868,341	33,437	901,778	200,269	....	6,323	33,645	240,237
1900	640,968	23,371	664,339	92,600	....	1,739	22,282	116,621
1899	452,029	15,196	467,225	77,000	....	2,077	17,534	96,611
1898	326,473	6,314	332,787	54,500	....	807	15,596	70,903
1897	202,889	2,094	204,983	20,000	....	....	15,697	35,697
1896	123,135	808	123,943	13,500	....	....	12,357	25,857
1895	59,923	99	60,022	7,500	....	....	1,606	9,106

Incorporated March 16, 1844.				STATE MUTUAL LIFE ASSURANCE				
1914	6,237,328	2,281,312	8,518,640	1,903,752	844,722	833,091	1,089,922	4,671,487
1913	5,980,272	2,019,305	7,999,577	1,617,562	790,163	809,837	984,545	4,202,107
1912	5,689,580	1,884,200	7,573,780	1,832,616	806,817	684,890	925,624	4,249,947
1911	5,398,196	1,763,446	7,161,644	1,604,794	687,204	615,912	845,632	3,753,542
1910	5,068,767	1,716,183	6,784,950	1,414,903	770,024	702,004	820,415	3,707,346
1909	4,844,293	1,616,653	6,460,946	1,489,103	605,280	676,831	812,374	3,583,588
1908	4,687,184	1,613,361	6,300,545	1,384,339	587,500	802,994	775,144	3,549,977
1907	4,528,761	1,390,577	5,919,338	1,344,746	504,898	545,270	584,728	2,979,642
1906	4,462,093	1,282,148	5,744,241	1,254,733	427,296	543,293	549,416	2,774,738
1905	4,284,367	1,238,078	5,522,445	1,253,776	431,815	526,494	513,815	2,725,900
1904	4,078,880	1,103,749	5,182,629	1,009,655	196,906	474,371	511,400	2,192,332
1903	3,652,185	1,144,681	4,796,866	1,163,884	181,508	391,134	455,514	2,192,040
1902	3,558,238	900,669	4,458,907	721,862	208,984	364,854	419,996	1,715,696
1901	3,372,378	817,740	4,190,118	788,235	234,640	292,991	429,973	1,745,839
1900	3,117,434	741,484	3,858,918	768,325	214,093	285,068	413,367	1,680,853
1899	2,868,273	693,044	3,561,317	825,046	124,404	357,630	392,537	1,699,617
1898	2,687,327	620,188	3,307,515	714,300	157,784	402,220	376,920	1,651,224
1897	2,655,073	565,248	3,220,321	590,885	100,534	307,905	403,802	1,403,126
1896	2,530,943	520,302	3,051,245	540,813	84,101	332,822	362,729	1,320,465
1895	2,371,589	470,833	2,842,422	500,940	133,160	252,170	323,753	1,210,023

COMPANY, ATLANTA, GA.

Incorporated June 24, 1911.
Commenced Business May 12, 1913.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
55.906	\$ † 64,888	.....	\$ b1,217,250	.....	\$ b1,205,000	\$ 131,248	\$ 25,671	\$ 105,577
19.984	20,245	b 5,046 540	b 980,571 421,250	b 4,403 481	b 830,174 381,500	116,702	12,504	104,198

Reserve at 3 per cent. † Includes total of insurance and investment expenses. b Industrial business.

COMPANY, DES MOINES, IOWA.

Commenced Business 1897.
Reincorporated Sept. 1, 1909.*

46,364	81,240	673	1,020,076	2,849	4,739,953	175,050	130,693	44,357
46,663	73,243	669	1,077,081	2,547	4,338,381	128,261	93,155	35,106
41,420	63,787	665	1,041,500	2,263	3,917,800	86,281	64,746	21,535
33,034	72,278	492	869,500	1,918	3,439,300	57,727	52,590	5,137
21,780	51,412	242	422,000	1,732	3,135,300	48,302	38,915	9,387
18,685	44,497	192	409,893	1,740	3,203,029	44,941	29,933	15,008

Reserve at 4 per cent. * Under legal reserve laws.

PANY, INDIANAPOLIS, IND.

Commenced Business Oct. 4, 1894.

751,899	1,993,926	4,925	† 8,255,941	32,406	† 73,616,621	14,769,985	12,301,359	2,468,626
743,714	1,860,600	4,808	† 8,049,956	30,967	† 72,111,557	13,396,699	11,240,037	2,156,662
701,518	1,853,456	4,348	12,370,880	28,956	† 69,873,894	12,060,807	10,171,553	1,889,254
694,489	1,727,844	4,370	14,368,192	27,888	86,924,590	10,863,513	9,254,098	1,609,415
666,242	1,709,540	3,740	12,560,033	26,352	80,772,166	9,653,281	8,250,587	1,402,694
681,065	1,547,309	p3,353	p14,314,283	p25,751	p76,845,454	8,580,831	7,337,132	1,243,699
797,384	1,827,373	4,868	12,843,316	26,378	73,072,031	7,378,853	6,435,931	942,922
983,112	1,855,368	5,043	12,268,668	27,036	75,281,153	6,355,154	5,647,752	707,402
1,091,178	1,883,376	8,757	24,846,726	28,712	81,047,860	5,353,744	4,674,118	679,626
1,125,693	1,762,287	11,570	30,209,567	27,430	74,440,588	4,126,682	3,521,365	605,317
919,615	1,416,246	10,218	23,397,987	22,200	60,148,994	3,160,083	2,615,497	544,586
715,127	1,093,533	8,317	20,517,370	17,247	49,713,796	2,205,636	1,815,059	390,577
505,764	709,468	6,365	14,014,859	13,227	39,541,688	1,527,036	1,176,250	350,786
390,497	630,734	4,828	11,748,794	10,169	33,615,656	1,015,072	699,418	315,654
312,331	428,952	3,895	11,163,507	7,680	28,339,877	671,370	409,595	261,775
228,561	325,172	3,121	9,874,470	5,076	22,208,470	417,781	256,246	161,535
174,393	245,296	2,173	9,101,500	3,896	17,049,000	259,645	152,037	107,608
112,234	147,931	1,576	7,061,000	2,645	11,885,500	150,891	88,276	62,615
60,354	86,211	1,253	5,014,500	1,817	7,859,500	58,770	45,483	13,287
35,155	44,261	731	3,236,500	792	3,548,500	18,300	.....	.....

*Reserve at 4 pr ct.; new bus. since 1900 at 3 pr ct. †Exclusive of accid't benefits. p Change made to paid-for basis.

COMPANY, WORCESTER, MASS.

Commenced Business June 1, 1845.

1,275,012	5,946,499	8,382	20,310,056	70,624	177,895,473	46,464,071	41,848,437	4,615,634
1,244,733	5,446,840	8,040	20,000,129	66,047	168,927,324	43,950,202	39,455,958	4,494,244
1,135,058	5,385,005	7,272	20,583,106	61,454	159,110,801	41,537,911	37,225,150	4,312,761
1,107,767	4,861,309	6,445	17,628,434	57,411	147,892,354	39,266,246	35,096,164	4,170,082
1,001,014	4,708,360	5,711	16,647,606	53,884	138,626,892	36,884,444	33,068,077	3,816,367
958,345	4,541,933	5,374	14,545,664	51,044	130,275,702	34,602,685	31,288,644	3,314,041
837,151	4,387,128	3,950	10,405,574	48,595	123,462,633	32,490,144	29,564,715	2,925,429
817,595	3,797,237	4,021	10,675,212	47,712	121,725,794	29,808,164	28,009,900	1,798,264
954,517	3,729,255	p 5,496	p13,400,359	p 46,661	p118,748,180	29,062,326	26,142,290	2,920,036
993,554	3,719,454	7,308	17,354,285	44,715	114,423,961	27,303,305	24,653,335	2,649,970
975,842	3,168,174	6,390	15,814,719	41,097	107,294,332	25,457,929	22,899,118	2,558,811
911,843	3,103,883	5,960	14,602,461	38,248	100,902,399	23,249,248	21,061,967	2,187,281
813,789	2,529,485	5,679	14,382,306	35,543	94,966,674	21,678,560	19,224,237	2,454,323
793,132	2,538,971	4,787	12,672,432	32,356	87,424,149	19,611,430	17,531,049	2,080,381
741,686	2,422,539	5,098	12,437,858	29,889	80,889,097	17,793,629	15,927,909	1,865,720
715,033	2,414,650	4,637	11,653,344	27,364	74,933,729	16,124,611	14,514,561	1,610,050
657,105	2,308,329	3,823	9,702,655	25,019	69,517,218	14,735,178	13,249,572	1,485,606
625,113	2,028,239	3,402	9,249,924	23,301	65,977,132	13,455,690	12,159,034	1,296,056
576,732	1,897,197	2,941	7,729,031	21,876	62,040,794	12,237,052	10,963,260	1,273,792
520,555	1,730,578	4,383	12,442,115	21,049	60,291,450	11,122,984	9,853,384	1,269,600

* Reserve at 4 per cent; 1900-07 at 3½ per cent; since at 3 per cent. p Change made to paid-for basis.

Capital, \$100,000.				TWIN CITY LIFE INSURANCE				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 15,391	\$ 9,353	\$ 24,744	\$ 1,900	.....	.....	.....	\$ 1,900
1913	12,404	85,518	97,922	.....	.....	6,791	.....	6,791

Capital, \$150,000.				TWO REPUBLICS LIFE INSUR				
1914	106,197	21,865	128,062	11,225	.....	529	.....	11,754
1913	88,825	20,456	109,281	14,000	.....	380	.....	14,380
1912	52,994	19,532	72,526	7,500	.....	.....	.....	7,500
1911	29,099	193,965	223,064	5,000	.....	.....	.....	5,000

Capital, \$500,000.				UNION CENTRAL LIFE INSUR				
1914	13,531,504	6,305,973	19,837,477	3,164,368	2,924,651	2,765,207	2,453,975	11,308,201
1913	12,774,517	5,748,000	18,522,517	2,516,128	2,392,273	2,083,840	2,176,080	9,168,321
1912	11,861,649	5,419,875	17,281,524	2,961,755	2,320,551	1,503,687	1,825,356	8,611,349
1911	10,947,556	5,141,826	16,089,382	2,522,426	2,216,918	1,412,523	1,417,916	7,569,783
1910	10,493,334	4,934,695	15,428,029	2,392,407	1,281,893	1,023,573	1,815,094	6,512,067
1909	9,838,799	4,652,057	14,490,856	2,341,849	943,904	893,447	1,504,634	5,683,834
1908	9,631,442	3,914,364	13,545,806	2,137,586	728,391	885,210	1,166,759	4,917,946
1907	9,466,664	3,456,812	12,923,476	2,013,342	762,519	695,890	1,081,462	4,553,213
1906	8,958,406	3,009,674	11,968,080	1,900,936	549,282	641,068	866,175	3,957,461
1905	8,228,534	2,792,222	11,020,756	1,604,208	497,582	603,490	691,877	3,397,157
1904	7,464,855	2,487,035	9,951,890	1,639,774	546,802	509,495	554,365	3,250,436
1903	6,667,073	2,137,898	8,804,971	1,368,354	446,981	436,035	449,866	2,701,236
1902	6,081,519	1,953,417	8,034,936	1,360,354	448,364	397,710	374,769	2,581,227
1901	5,361,616	1,635,993	6,997,609	1,092,872	411,848	421,137	303,569	2,229,426
1900	4,842,780	1,446,489	6,289,269	955,242	545,822	353,511	273,845	2,128,420
1899	4,392,889	1,345,478	5,738,367	936,140	470,921	359,447	224,530	1,091,038
1898	3,967,956	1,217,176	5,185,132	845,605	171,852	402,673	180,930	1,601,060
1897	3,574,248	1,123,262	4,697,510	778,678	146,356	397,007	171,068	1,493,109
1896	3,298,815	989,525	4,288,340	639,281	128,284	428,693	153,254	1,349,512
1895	3,106,673	849,463	3,956,136	606,575	106,725	384,831	134,147	1,232,278

Incorporated July 17, 1848.				UNION MUTUAL LIFE				
1914	2,358,335	839,354	3,197,689	715,502	359,428	796,169	406,811	2,277,910
1913	2,369,851	603,739	3,273,590	786,141	276,543	696,181	346,579	2,105,444
1912	2,279,171	838,860	3,118,031	769,289	202,181	575,489	269,156	1,816,115
1911	2,251,028	773,146	3,024,174	784,813	209,656	464,878	225,858	1,685,205
1910	2,239,273	748,293	2,987,566	734,444	207,977	308,596	145,967	1,396,984
1909	2,206,950	705,484	2,912,434	685,335	164,021	262,016	125,812	1,237,184
1908	2,235,836	621,480	2,857,316	717,844	118,430	321,507	107,174	1,264,955
1907	2,214,038	707,989	2,922,027	757,701	159,155	242,200	105,799	1,264,855
1906	2,522,144	700,051	3,222,195	685,365	78,493	361,926	176,787	1,302,571
1905	2,316,091	516,118	2,832,209	673,803	94,593	218,728	133,882	1,121,006
1904	2,154,451	426,390	2,580,841	690,549	106,349	181,800	106,895	1,085,593
1903	1,978,289	408,338	2,386,627	605,965	167,596	113,531	73,591	960,683
1902	1,848,279	396,432	2,244,711	657,847	151,930	106,687	60,152	976,616
1901	1,733,308	371,834	2,105,142	680,874	126,762	103,483	60,575	971,694
1900	1,575,176	384,706	1,959,882	616,266	132,109	103,823	54,943	907,141
1899	1,444,862	389,057	1,833,919	602,021	87,558	94,928	53,135	837,642
1898	1,278,649	386,782	1,665,431	551,034	122,304	111,907	44,443	829,688
1897	1,182,965	342,665	1,525,630	544,668	153,648	98,249	36,852	833,417
1896	1,107,780	314,007	1,421,787	466,270	137,714	101,323	34,220	739,527
1895	1,040,241	313,472	1,353,713	489,758	138,687	78,779	31,072	738,296

COMPANY, MINNEAPOLIS, MINN.

Incorporated Jan. 22, 1912.
Commenced Business Mar. 13, 1913.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$ 17,032 22,243	\$ 18,932 29,034	208 229	\$ 282,000 367,000	358 229	\$ 517,500 367,000	\$ 177,801 169,078	\$ 11,336 5,018	\$ 166,465 164,060

ANCE COMPANY, EL PASO, TEX.

Incorporated June 10, 1909.
Commenced Business Feb. 8, 1911.

81,152	92,906	735	1,835,388	1,723	4,386,743	322,192	142,531	179,661
73,640	88,020	734	1,865,331	1,330	3,369,084	304,612	94,622	209,990
66,487	73,987	612	1,452,330	882	2,150,330	301,837	61,725	240,112
59,869	64,869	419	1,064,000	414	1,048,000	304,071	39,235	264,836

Reserve at 3½ per cent.

ANCE COMPANY, CINCINNATI, O.

Incorporated March 28, 1867.
Commenced Business 1867.

3,726,312	15,034,513	21,737	54,736,716	191,630	400,637,613	104,170,464	85,862,323	18,308,141
3,278,012	12,446,333	21,158	51,118,572	182,628	375,352,745	99,100,689	81,405,191	17,695,498
2,890,728	11,502,077	19,613	48,352,908	172,372	347,939,204	93,053,614	76,167,450	16,886,164
2,714,879	10,284,662	15,842	38,332,277	163,202	321,459,366	87,237,923	71,234,340	16,003,583
2,418,551	8,931,518	14,019	34,821,809	154,987	303,013,280	81,234,785	66,396,231	14,838,554
2,598,086	8,281,920	13,289	32,503,079	148,258	284,906,828	74,523,966	61,306,112	13,217,854
3,457,857	8,375,803	13,163	30,171,975	142,443	269,067,300	67,933,245	56,305,415	11,627,830
2,004,960	6,558,173	14,013	31,405,313	137,123	256,564,666	62,242,454	51,341,471	10,900,983
2,181,816	6,139,277	15,068	31,853,040	130,933	242,141,715	55,619,517	46,074,258	9,545,259
1,966,355	5,363,512	20,225	41,571,486	127,703	233,933,136	49,511,298	41,285,759	8,225,539
1,827,929	5,078,365	21,045	41,322,108	119,175	216,665,628	43,713,338	36,679,973	7,033,365
1,612,971	4,314,207	18,762	35,925,129	108,614	197,040,899	38,630,328	32,615,895	6,014,433
1,602,833	4,184,060	17,974	35,701,108	99,865	182,546,305	33,925,816	28,982,403	4,943,413
1,453,977	3,683,403	20,154	39,456,523	91,696	168,034,471	29,767,841	25,659,412	4,108,429
1,449,101	3,577,521	16,517	33,089,471	80,917	148,820,737	26,233,304	22,723,065	3,510,239
1,370,350	3,361,388	17,556	37,429,496	74,068	136,157,485	23,478,033	20,453,388	3,024,645
1,302,696	2,903,756	17,699	37,148,081	66,119	120,573,677	20,786,431	18,212,718	2,573,713
1,127,985	2,621,094	15,803	35,927,324	58,580	106,517,344	18,441,178	16,225,187	2,215,991
1,025,363	2,374,875	13,186	30,187,212	52,955	93,898,215	16,304,769	14,241,180	2,063,589
934,498	2,166,776	14,015	26,676,007	50,110	84,250,278	14,342,154	12,685,027	1,657,127

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. † Change made to paid-for basis.

INSURANCE COMPANY, PORTLAND, ME.

Commenced Business October 1, 1849.

555,735	2,833,645	3,655	6,523,187	43,861	65,420,684	18,917,683	17,737,718	1,179,965
565,572	2,671,016	3,703	7,108,459	43,846	65,058,956	18,720,223	17,416,235	1,303,988
529,849	2,345,964	3,581	6,356,691	43,626	63,491,853	18,742,232	16,881,824	1,860,408
546,720	2,231,925	3,081	5,393,566	43,229	62,104,245	17,889,699	16,274,384	1,615,315
500,408	1,897,392	2,783	4,664,933	43,132	61,945,358	17,170,965	15,618,241	1,552,724
473,537	1,710,721	2,249	3,811,738	42,955	60,684,200	16,208,885	14,739,395	1,469,490
502,954	1,767,809	1,968	3,149,361	43,374	60,956,966	14,840,898	13,870,264	970,632
432,255	1,697,110	1,752	2,530,998	44,702	62,842,507	13,762,661	13,139,289	623,372
1,098,670	2,401,241	7,385	10,252,322	47,467	67,038,856	12,683,078	12,295,466	387,612
768,636	1,889,642	7,325	9,864,107	45,194	64,163,238	12,045,066	11,340,790	704,276
796,510	1,882,103	6,752	9,195,931	42,155	60,598,837	11,063,827	10,430,190	633,637
733,121	1,693,804	6,199	8,431,935	39,327	57,385,198	10,196,359	9,576,225	620,134
700,622	1,677,238	5,434	7,259,342	36,678	54,118,626	9,608,117	8,907,404	700,713
669,124	1,640,818	7,688	10,761,077	35,284	52,945,044	8,981,902	8,385,420	596,382
619,548	1,526,689	8,479	11,762,010	33,139	50,191,852	8,457,449	7,900,963	546,486
590,945	1,428,587	7,962	10,999,915	29,790	46,054,819	7,969,845	7,407,871	561,974
572,687	1,402,375	6,471	8,905,243	26,662	42,222,364	7,524,325	6,965,846	558,479
484,259	1,317,676	6,036	8,372,290	24,499	39,943,375	7,211,360	6,685,935	525,425
503,322	1,242,849	5,345	7,849,767	22,439	38,086,849	7,010,697	6,529,175	481,522
438,371	1,176,667	5,076	8,093,107	20,916	36,932,148	6,781,569	6,358,309	423,260

* Reserve at 4 per cent; new business since 1900 at 3 per cent. † Change made to paid-for basis.

Capital, \$100,047				UNION PACIFIC LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 8,663	\$ 8,426	\$ 17,089	\$	\$	\$	\$ 194	\$ 194
1913	3,891	24,674	28,565	.....	.....	.....	.....	.....

Capital, \$310,000.				UNITED LIFE AND ACCIDENT INSUR				
1914	11,422	242,068	253,490	.....	.....	.....	.....	.....

Capital, \$300,000.				UNITED STATES ANNUITY AND LIFE				
1914	390,766	138,233	528,999	39,515	.....	25,274	27,531	92,320
1913	369,962	43,112	413,074	36,963	.....	18,899	23,012	78,874
1912	353,161	39,862	393,023	43,882	.....	12,716	19,774	76,372
1911	310,342	34,266	344,608	22,731	.....	6,837	19,650	49,218
1910	245,962	30,043	276,005	14,427	.....	1,349	11,226	27,002
1909	207,431	25,711	233,142	21,875	.....	3,940	3,774	29,589
1908	172,973	8,746	181,719	11,575	.....	267	4,448	16,290
1907	111,127	12,776	123,903	6,164	.....	.....	.....	6,164
1906	61,693	3,766	65,459	.....	.....	.....	.....	.....

Capital, \$264,000.				UNITED STATES LIFE INSUR				
1914	761,284	404,017	1,165,301	361,548	125,961	430,906	84,819	1,003,234
1913	798,865	390,889	1,189,754	458,319	166,195	382,676	74,696	1,081,886
1912	818,816	448,840	1,267,656	599,923	116,873	412,555	76,810	1,206,161
1911	871,115	434,793	1,305,908	666,128	111,168	356,262	63,144	1,196,702
1910	906,556	460,130	1,366,686	486,882	94,845	425,243	76,080	1,083,050
1909	958,546	508,961	1,467,507	619,658	117,295	460,461	82,268	1,279,682
1908	1,021,371	454,260	1,475,631	515,164	160,322	464,729	71,590	1,211,805
1907	1,116,708	449,632	1,566,340	656,321	125,972	398,630	79,289	1,260,212
1906	1,230,495	509,394	1,739,889	660,176	119,521	320,665	94,683	1,195,045
1905	1,300,698	656,338	1,957,036	778,879	107,621	318,428	98,519	1,303,447
1904	1,411,115	549,174	1,960,289	749,048	117,386	260,606	139,892	1,266,932
1903	1,411,486	494,227	1,905,713	597,954	198,743	201,351	110,933	1,108,981
1902	1,460,634	494,372	1,955,006	612,843	149,206	243,888	72,293	1,078,230
1901	1,322,960	409,112	1,732,072	633,149	146,523	185,555	77,452	1,042,679
1900	1,337,545	392,300	1,729,845	532,517	87,780	166,651	88,766	875,714
1899	1,306,535	380,006	1,686,541	660,027	103,089	169,159	125,345	1,054,620
1898	1,192,489	381,337	1,573,826	518,090	59,724	223,629	91,531	892,974
1897	1,125,848	344,028	1,469,876	538,804	101,558	190,220	70,297	900,879
1896	1,101,924	343,034	1,444,958	709,681	93,813	134,766	7,282	945,542
1895	1,149,112	338,720	1,487,832	537,234	71,583	125,615	30,381	764,813

Capital, \$100,000.				VOLUNTEER STATE LIFE INSUR				
1914	615,440	113,385	728,825	114,407	3,542	68,863	26,404	213,216
1913	608,938	90,680	699,618	147,693	697	59,798	9,405	217,593
1912	563,018	79,147	642,165	101,760	765	46,938	11,883	161,346
1911	523,544	62,415	585,959	107,647	732	35,566	25,763	169,708
1910	455,895	48,560	504,455	66,310	707	32,138	16,436	115,591
1909	394,446	39,727	434,173	67,736	282	14,203	11,524	93,745
1908	325,785	24,463	350,248	68,228	28	7,255	1,289	76,800
1907	331,294	34,782	366,076	62,709	.....	2,161	.....	64,870
1906	222,689	9,374	232,063	38,852	.....	477	.....	39,329
1905	136,798	8,836	145,634	16,300	.....	.....	.....	16,300
1904	62,352	8,752	71,104	5,784	.....	.....	.....	5,784
1903	12,175	50,000	62,175	.....	.....	.....	.....	.....

ANCE COMPANY, PORTLAND, ORE.

Incorporated 1910.

Commenced Business May 13, 1913.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
23,947	24,141	88	183,500	120	238,000	106,549	3,769	102,780
14,093	14,093	63	103,500	63	103,500	112,518	5,481	107,037

Reserve at 3½ per cent.

ANCE COMPANY, CONCORD, N. H.

Incorporated May, 1913.

Commenced Business July, 1914.

21,168	21,168	175	327,000	175	327,000	616,664	66,098	550,566
--------	--------	-----	---------	-----	---------	---------	--------	---------

INSURANCE COMPANY, CHICAGO, ILL.

Incorporated Dec., 1905.

Commenced Business Jan. 20, 1906.

170,653	262,973	2,213	3,395,511	7,761	13,002,861	1,353,864	974,771	379,093
157,216	236,090	2,107	3,406,795	7,139	12,157,122	1,126,341	737,330	389,011
170,141	246,513	2,699	4,402,807	6,595	11,419,962	990,461	626,688	363,773
160,543	209,761	2,079	3,848,801	5,265	9,753,254	747,071	428,188	318,883
155,473	182,475	1,715	3,301,456	4,343	7,947,451	596,616	315,871	280,745
121,217	150,806	1,635	3,152,784	3,649	6,605,891	456,010	180,896	275,114
116,312	132,602	2,016	3,643,389	3,024	5,289,353	388,517	101,913	286,604
97,862	104,026	1,616	2,906,343	2,103	3,492,960	316,851	47,067	269,784
52,487	52,487	1,120	1,602,481	1,016	1,451,218	219,000	11,885	207,115

Reserve at 3½ per cent.

ANCE COMPANY, NEW YORK, N. Y.

Incorporated February 25, 1850.

Commenced Business March 4, 1850.

305,888	1,309,122	1,421	2,514,624	14,549	25,723,325	7,862,595	7,361,402	501,193
288,627	1,370,513	1,122	2,064,849	14,745	26,339,246	8,020,558	7,482,610	537,948
288,477	1,494,638	1,007	1,764,694	15,052	26,968,451	8,180,837	7,672,587	508,250
282,323	1,479,025	818	1,566,622	15,353	28,023,991	8,434,181	7,899,465	534,716
286,980	1,370,030	1,059	2,113,291	16,005	29,579,892	8,617,443	8,020,889	596,554
292,059	1,571,741	1,004	1,859,269	16,669	30,987,730	8,622,463	8,077,213	545,250
335,792	1,547,597	839	1,658,901	17,258	32,689,907	8,733,298	8,282,083	451,215
940,604	1,664,816	814	1,804,874	18,357	35,018,078	8,715,807	8,439,695	276,112
125,542	1,589,587	†1,685	†2,816,026	†19,427	†37,350,422	8,961,068	8,531,393	429,675
344,054	1,815,501	2,417	4,525,145	20,103	39,792,799	8,950,243	8,490,592	459,651
548,851	1,815,783	3,092	6,080,029	20,646	41,941,025	9,002,044	8,431,301	570,743
648,418	1,757,399	3,642	8,173,044	20,989	44,143,344	8,783,134	8,220,486	562,648
678,187	1,756,416	4,264	11,510,094	20,747	45,673,713	8,621,758	8,050,620	571,138
568,055	1,610,734	3,835	8,300,953	19,806	41,710,076	8,466,702	7,878,329	588,373
548,913	1,424,627	3,585	7,473,144	18,973	40,176,622	8,360,838	7,748,208	612,630
512,855	1,567,475	3,403	8,181,287	18,260	39,355,927	8,024,501	7,360,680	663,821
472,435	1,365,409	3,055	7,528,459	17,709	38,150,896	7,901,422	7,093,216	808,206
469,856	1,370,735	3,056	7,182,470	17,736	37,998,353	7,597,184	6,900,490	696,694
446,333	1,391,875	2,777	6,506,935	17,515	37,793,775	7,437,111	6,832,700	604,411
444,478	1,209,291	2,600	6,266,296	17,510	38,872,579	7,351,391	6,746,193	605,198

* Reserve at 4 per cent; on new business since 1900 at 3½ per cent. † Change made to paid-for basis.

ANCE CO., CHATTANOOGA, TENN.

Incorporated Oct. 9, 1903.

Commenced Business Nov. 3, 1903.

188,267	401,483	2,132	4,158,591	11,710	21,525,884	2,017,022	1,806,894	210,128
253,904	471,497	2,588	4,839,851	11,275	20,458,409	1,675,923	1,491,125	184,798
220,028	381,374	2,275	4,470,117	10,288	18,505,765	1,437,970	1,260,120	177,850
221,496	391,204	†2,605	†4,643,007	†9,574	†16,795,790	1,169,881	1,035,168	134,713
180,616	296,207	2,241	3,830,944	8,319	14,392,965	958,817	795,903	162,514
172,726	266,471	2,064	3,381,783	7,260	12,408,581	755,543	600,792	154,751
157,883	234,683	2,395	3,810,125	6,499	11,506,254	583,836	432,947	150,889
173,785	238,655	4,234	4,180,500	5,786	10,474,000	453,171	232,907	220,264
135,050	174,379	2,764	4,572,000	4,529	8,022,000	358,248	127,097	231,151
103,412	119,712	2,287	3,808,500	3,006	5,491,000	279,216	51,147	228,069
91,966	97,750	1,431	2,593,000	1,410	2,796,000	231,226	8,296	222,930
22,867	22,867	169	552,000	166	541,000	242,918	2,236	240,682

* Reserve at 3½ per cent since April 1, 1912; 4 per cent prior. † Change made to paid-for basis.

Capital, \$350,000.			WEST COAST LIFE INSURANCE					
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
1914	\$ 872,811	\$ 149,502	\$ 1,022,313	\$ 141,395	\$ 6,670	\$ 34,119	\$ 22,541	\$ 204,725
1913	792,836	122,759	915,595	133,725	7,300	21,345	20,866	183,236
1912	678,886	145,721	824,607	100,787	5,557	11,376	23,931	141,551
1911	545,028	131,302	676,330	70,915	15,175	9,215	10,704	106,009
1910	423,732	179,157	602,889	50,760	5,403	3,194	2,692	62,056
1909	326,569	140,311	467,880	22,997	8,126	1,736	.....	32,859
1908	234,617	168,036	402,653	44,289	8,611	627	.....	53,527
1907	153,309	141,890	295,199	4,860	8,539	.....	.....	13,399
1906	38,355	122,645	161,000	1,087	2,396	.....	.....	3,483
* Indemnity claims.								

Capital, \$100,000.			WESTERN AND SOUTHERN LIFE					
1914	3,127,465	392,635	3,520,100	742,050	91,461	152,744	.....	986,255
1913	2,730,758	341,729	3,072,487	727,953	65,602	163,412	.....	956,967
1912	2,492,894	321,941	2,814,825	616,409	59,938	160,480	.....	836,827
1911	2,301,350	278,924	2,580,274	563,473	74,288	234,544	.....	872,305
1910	2,096,337	211,931	2,308,268	538,493	.....	28,181	.....	566,674
1909	1,931,965	178,339	2,110,304	500,290	.....	18,979	.....	519,269
1908	1,821,359	125,463	1,946,822	468,443	.....	10,884	.....	479,327
1907	1,683,767	103,502	1,787,269	463,447	.....	9,909	.....	473,356
1906	1,505,737	79,381	1,585,118	405,857	.....	9,022	.....	414,879
1905	1,360,437	50,220	1,410,657	367,771	.....	5,582	.....	373,353
1904	1,249,945	82,470	1,332,415	354,666	.....	9,183	.....	363,849
1903	1,113,699	25,628	1,139,327	295,369	.....	1,342	.....	296,711
1902	917,337	72,134	989,471	221,284	.....	726	.....	222,010
1901	722,605	19,216	741,821	203,896	.....	1,018	.....	204,914
1900	614,301	17,926	632,227	150,642	.....	786	.....	151,429
1899	508,900	15,319	524,219	122,494	.....	731	.....	123,225
1898	397,687	11,666	409,353	96,448	.....	931	.....	97,379
1897	320,996	8,291	329,287	79,169	.....	767	.....	79,936
1896	298,686	5,819	304,505	79,060	.....	424	.....	79,484
1895	246,807	5,076	251,883	69,087	.....	561	.....	69,648

Capital, \$100,000.			WESTERN LIFE INSURANCE					
1914	69,680	21,939	91,619	3,210	.....	4,571	105	7,886
1913	36,055	2,736	38,791	3,000	.....	8,828	.....	11,828
1912	42,796	2,198	44,994	3,000	.....	1,431	.....	4,431
1911	49,429	1,451	50,880	5,100	.....	409	111	5,600
1910	41,273	797	42,070	.....	.....	132	.....	132
1909	32,523	450	32,973	1,000	.....	226	.....	1,226
1908	20,556	639	21,195	1,000	.....	.....	.....	1,000
1907	11,048	5,423	16,471	.....	.....	.....	.....	.....

COMPANY, SAN FRANCISCO, CAL.*

Incorporated Feb. 1906.

Commenced Business April 4, 1906.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
528,343	733,068	.....	.....	.....	.....	1,687,223	1,395,097	292,126
495,182	678,418	b 34,088	b 5,201,427	b 50,462	b 7,279,413	1,388,789	1,024,726	364,063
		3,485	6,268,001	7,304	14,361,518			
465,942	607,497	b 33,410	b 5,049,794	b 42,751	b 6,201,705	1,102,493	733,896	368,597
		2,684	4,280,106	5,755	10,948,387			
432,425	538,434	b 33,362	b 4,675,590	b 36,384	b 5,118,626	873,095	508,853	364,242
		2,319	3,632,889	4,252	8,557,502			
393,253	455,309	b 36,924	b 5,363,630	b 28,813	b 4,126,757	580,954	341,601	339,353
		1,683	2,997,408	3,062	6,735,190			
341,691	374,550	b 35,494	b 5,165,573	b 23,009	b 3,365,088	463,412	199,047	264,365
		1,465	2,537,677	2,176	5,043,627			
290,427	343,954	b 30,480	b 4,308,495	b 16,063	b 2,351,641	368,633	106,385	262,248
		1,088	2,133,075	1,511	3,819,575			
254,203	267,602	b 21,682	b 3,596,404	b 10,986	b 1,718,844	310,651	50,359	260,292
		901	2,211,500	954	2,541,000			
127,112	130,595	b 11,356	b 1,545,363	b 5,705	b 778,161	231,917	4,248	227,660
		241	538,500	230	529,000			

Reserve at 3½ per cent. * Company merged in 1915 with San Francisco Life under title West Coast-San Francisco Life Insurance Company. b Industrial business.

INSURANCE COMPANY, CINCINNATI, O.

Incorporated February 23, 1888.

Commenced business April 30, 1888.

1,560,855	2,547,110	b 211,257	b 27,427,616	b 537,802	b 66,827,928	8,763,566	8,140,006	623,560
		3,805	3,434,000	14,167	12,791,507			
1,036,523	1,993,490	b 169,405	b 22,826,868	b 490,221	b 61,710,724	7,804,230	7,363,648	440,582
		3,374	2,923,000	13,081	11,744,912			
1,386,611	2,223,438	b 149,349	b 20,657,739	b 421,624	b 51,485,702	6,695,921	6,421,580	274,341
		2,331	1,988,500	11,087	9,998,656			
1,199,981	2,072,286	b 135,012	b 20,478,780	b 386,404	b 47,116,127	6,122,365	5,945,632	176,733
		1,727	1,427,000	9,848	8,944,588			
999,229	1,565,903	b 128,373	b 15,049,220	b 361,926	b 40,826,735	5,614,765	5,490,957	123,808
		1,969	1,657,500	9,180	8,418,293			
780,831	1,300,100	b 111,221	b 11,388,426	b 334,301	b 36,856,556	4,867,379	4,746,513	120,866
		2,930	2,462,000	8,581	7,924,351			
776,748	1,265,075	b 113,522	b 15,277,021	b 313,934	b 36,753,834	3,621,170	3,465,501	155,669
		c 1,970	c 1,893,500	c 5,950	c 6,689,799			
740,718	1,214,074	b 115,173	b 13,162,868	b 302,845	b 33,529,081	2,916,339	2,761,594	154,745
		c 2,037	c 1,944,895	c 6,217	c 5,974,404			
691,145	1,106,024	b 114,093	b 13,116,741	b 277,085	b 30,501,871	2,322,657	2,191,790	130,867
		c 11,793	c 1,728,500	c 5,225	c 5,013,562			
623,946	997,299	b 110,601	b 12,312,511	b 251,577	b 27,370,792	1,824,295	1,709,241	115,054
		c 1,728	c 1,624,724	c 4,539	c 4,368,474			
643,876	1,007,725	b 120,363	b 14,830,110	b 227,624	b 24,600,187	1,393,719	1,280,605	113,114
		c 2,084	c 1,964,500	c 3,983	c 3,844,750			
671,897	968,608	b 128,877	b 14,161,533	b 209,623	b 22,223,035	1,074,654	962,415	112,230
		c 3,034	c 2,944,500	c 3,578	c 3,492,250			
580,236	802,246	b 125,322	b 12,948,340	b 184,686	b 19,643,480	876,007	746,344	129,663
		c 3,486	c 3,429,250	c 2,769	c 2,731,500			
415,343	620,257	b 105,555	b 10,878,524	b 155,096	b 16,426,534	636,647	497,426	139,221
		c 180	c 175,250	c 180	c 175,250			
371,671	523,100	106,792	10,070,944	131,132	13,618,878	506,133	368,165	137,968
323,217	446,442	102,869	8,370,729	117,545	10,881,961	401,717	267,729	133,988
266,560	363,939	85,248	7,256,666	91,589	8,392,902	321,505	209,882	111,623
186,459	266,395	55,351	4,980,043	71,301	6,619,653	274,290	168,894	105,396
172,654	252,138	53,856	4,290,332	62,747	5,724,728	210,712	129,739	80,973
168,763	238,411	55,878	4,573,492	56,960	5,294,381	155,640	103,154	52,484

* Reserve at 4 and 3½ per cent. b Industrial business. c Ordinary business.

COMPANY, DES MOINES, IA.

Incorporated April 30, 1907.

Commenced Business Aug. 29, 1907.

67,420	75,306	795	2,440,841	1,399	3,574,387	178,349	67,095	111,254
26,903	38,731	185	308,500	853	1,811,756	65,241	55,300	9,941
24,598	29,029	345	481,500	1,040	2,190,220	60,672	51,538	9,134
30,742	36,362	712	1,089,500	1,278	1,844,720	49,768	41,120	8,648
29,884	30,016	508	857,500	1,034	1,573,610	37,776	29,547	8,229
23,380	24,606	416	634,000	748	1,008,500	20,926	14,011	6,915
16,216	17,216	389	430,000	551	606,000	11,823	6,501	5,322
8,264	8,264	277	300,000	277	300,000	7,544	1,640	5,904

Reserve at 4 per cent.

Incorporated September 5, 1905.				WESTERN MUTUAL LIFE INSUR				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	17,865	2,541	20,406	1,000	.. ..	704	2,042	3,746
1913	18,811	2,068	20,879	.....	.....	1,396	1,738	3,134
1912	14,079	1,418	15,497	.....	.....	1,001	1,729	2,730
1911	14,841	1,232	16,073	3,000	.....	420	1,473	4,893
1910	18,692	868	19,560	1,000	.....	.....	1,196	2,196
1909	13,769	495	14,264	1,000	.....	.....	751	1,751
1908	9,621	542	10,163	2,000	.....	.....	639	2,639
1907	4,961	206	5,167	1,000	.....	.....	413	1,413
1906	4,566	73	4,639	.....	.....	.....	.....	.....
1905	2,489	192	2,681	.....	.....	.....	.....	.....

Capital, \$95,883.				WESTERN RESERVE LIFE INSUR				
1914	58,202	13,774	71,976	10,650	.....	4,269	3,385	18,304
1913	44,437	11,400	55,837	12,720	h 29	407	2,941	16,097
1912	39,287	10,343	49,630	8,710	.....	510	2,846	12,066
1911	22,501	75,283	97,784	8,000	.....	502	1,379	9,881
1910	34,390	9,745	44,135	11,375	.....	10,250	2,703	24,328
1909	50,439	2,134	52,573	16,200	.....	1,839	2,286	20,325
1908	42,227	1,657	43,884	7,000	.....	.....	1,548	8,548
1907	28,243	20,828	49,071	2,500	.....	.....	592	3,092
1906	20,502	.....	20,502	.....	.....	.....	.....	.....
h Indemnity claims.								

Capital, \$1,000,000.				WESTERN STATES LIFE INSUR				
1914	538,191	130,033	668,224	71,550	h 1,471	31,731	c 47,880	152,632
1913	465,190	102,924	568,114	37,600	h 1,471	10,048	c 34,135	83,254
1912	362,605	88,283	450,888	34,179	.....	1,589	c 13,377	49,145
1911	200,099	64,543	264,642	4,000	.....	.....	c 2,001	6,001
1910	42,936	408,000	450,936	3,500	.....	.....	.....	3,500
c Premium reductions.				h Indemnity claims.				

Capital, \$200,000.				WESTERN UNION LIFE INSURANCE				
1914	638,095	132,752	770,847	58,340	h 2,816	58,150	s 33,888	153,194
1913	550,169	97,555	647,724	44,199	h 2,723	41,527	s 13,869	102,318
1912	461,679	57,303	518,982	51,426	h 4,917	20,312	s 1,108	77,763
1911	387,042	48,802	435,844	29,675	h 4,609	14,872	s 521	49,677
1910	298,197	70,079	368,276	39,600	.....	9,398	.....	48,998
1909	259,028	54,896	313,924	15,783	.....	600	.....	16,383
1908	211,073	65,174	276,247	26,795	.....	.....	.....	26,795
1907	110,868	102,740	213,608	5,195	.....	.....	.....	5,195
1906	15,543	15,554	31,097	.....	.....	.....	.....	.....
h Disability claims.				s Coupon reductions.				

Capital, \$151,550.				WICHITA SOUTHERN LIFE INSURANCE				
1914	170,704	35,167	205,871	12,597	.....	12,239	s 532	25,368
1913	126,294	35,942	162,236	8,000	.....	1,265	s 209	9,474
1912	79,913	43,690	123,603	.....	.....	546	s 74	620
1911	17,805	73,248	91,053	.....	.....	.....	.....	.....
s Coupon reductions.								

Incorporated April 24, 1895.				WISCONSIN LIFE INSURANCE				
1914	63,591	30,745	94,336	32,391	4,063	9,418	4,615	50,487
1913	54,768	19,923	74,691	18,533	.....	7,858	3,985	30,376
1912	46,939	19,766	66,705	11,758	500	17,999	3,464	33,721
1911	49,660	17,993	67,653	23,492	2,100	15,467	1,419	42,478
1910	55,730	17,821	73,551	15,472	.....	11,144	309	26,925

ANCE COMPANY, ABERDEEN, S. D.

Commenced Business November 1, 1905.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
6,283	10,029	.....	86,500	.....	492,000	52,812	47,938	4,874
10,051	13,185	134	211,008	364	498,000	41,551	38,810	2,741
7,380	10,110	51	78,500	271	350,500	33,323	32,642	681
6,626	11,519	97	141,500	298	382,000	27,615	24,647	2,968
9,624	11,820	192	266,000	359	468,500	22,810	19,448	3,362
8,616	10,367	83	101,000	273	332,000	15,070	12,822	2,248
6,457	9,096	118	147,000	190	232,000	11,173	8,164	3,009
583	1,996	15	15,000	81	97,000	10,106	4,879	5,227
307	307	33	36,000	78	93,500	6,935	1,637	5,298
78	78	45	57,500	45	57,500	2,603	1,637	966

Reserve at 3 per cent.

Incorporated July 27, 1906.

Reorganized July 3, 1907.*

ANCE COMPANY, MUNCIE, IND.

38,481	56,785	640	894,775	1,411	2,178,891	231,778	132,701	99,077
23,822	39,919	284	394,720	957	1,553,266	205,260	108,417	96,843
18,360	30,426	218	278,500	793	1,357,466	184,324	90,280	94,044
12,264	22,145	101	150,150	672	1,236,676	152,906	71,953	80,953
10,445	34,773	80	119,865	604	1,154,066	63,715	61,758	1,957
24,208	44,533	215	606,350	700	1,728,100	42,416	57,177	—14,761
24,217	32,705	298	524,700	670	1,481,000	43,224	33,821	9,403
20,686	23,778	311	450,800	487	1,058,550	29,086	16,257	12,829
12,594	12,594	258	771,000	224	736,000	4,705	26	4,679

* Commenced business under level premium law. Reserve at 3½ per cent since 1907; prior 4 per cent.

ANCE COMPANY, SAN FRANCISCO, CAL.

Incorporated October 11, 1909.

Commenced Business October, 1910.

339,894	492,526	2,704	5,303,725	6,867	14,462,471	1,802,501	685,493	1,117,008
335,432	418,686	2,815	5,679,913	5,486	12,064,528	1,605,812	447,384	1,158,428
332,450	381,595	2,808	6,083,750	3,997	9,384,550	1,461,792	244,900	1,216,892
247,386	253,387	1,634	4,356,575	1,884	5,140,775	1,385,826	90,157	1,295,669
90,328	93,828	469	1,555,350	468	1,551,850	1,372,063	11,856	1,360,207

Reserve at 3½ per cent.

COMPANY, SPOKANE, WASH.

Incorporated Oct. 31, 1906.

Commenced Business Nov. 22, 1906.

299,024	452,218	3,240	6,096,066	9,685	20,072,091	1,670,911	1,203,114	467,797
242,770	345,088	3,321	6,231,658	7,880	17,013,857	1,345,428	945,388	400,040
248,156	325,919	2,407	4,744,386	6,513	15,123,883	1,037,124	691,379	345,745
203,899	253,576	1,912	4,207,431	4,984	12,290,115	816,117	497,245	318,872
189,511	238,509	1,327	2,924,715	3,622	9,501,625	638,758	338,494	300,264
189,970	206,353	1,073	2,572,580	2,832	7,995,270	521,894	239,220	282,674
140,712	167,507	1,590	4,595,220	2,437	7,410,220	394,121	131,690	262,431
65,110	70,305	1,029	3,475,550	1,133	3,716,000	199,201	45,690	153,511
8,353	8,353	100	402,500	100	402,500	85,529	7,053	78,476

Reserve at 4 per cent.

COMPANY, WICHITA FALLS, TEX.

Incorporated March 28, 1911.

Commenced Business April 6, 1911.

105,278	130,646	1,248	2,280,168	2,799	5,049,213	379,066	136,741	242,325
92,615	102,089	1,488	2,403,364	2,357	3,917,216	288,820	77,509	211,311
89,375	89,995	1,225	2,049,940	1,414	2,422,140	227,540	31,346	196,194
28,340	28,340	289	557,140	289	557,140	178,326	15,823	162,503

Reserve at 3½ per cent.

COMPANY, MADISON WIS.

Commenced Business April 25, 1895.*

27,852	78,339	354	508,353	1,748	2,260,669	393,019	368,574	24,445
22,475	52,851	299	428,647	1,502	1,899,497	377,292	346,499	30,793
14,708	48,429	121	155,753	1,277	1,567,198	351,981	322,940	29,081
14,002	56,480	104	146,227	1,274	1,535,651	334,022	324,833	9,189
14,075	41,000	38	64,883	1,272	1,529,255	320,632	310,460	10,172

* Reincorporated in 1902. † Reserve at 3½ per cent.

WISCONSIN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1909	55,740	15,252	70,992	20,128	.....	8,295	1,675	30,098
1908	61,989	12,811	74,800	10,965	.....	11,549	3,178	25,692
1907	64,483	10,627	75,110	10,500	.....	5,498	1,308	17,306
1906	80,419	8,454	88,873	11,592	.....	6,188	1,219	18,999
1905	82,446	7,968	90,414	34,501	.....	4,091	75	38,667
1904	96,829	7,585	104,414	24,500	.....	4,050	.....	28,550
1903	80,606	7,103	87,709	19,000	.....	1,049	.....	20,049
1902	55,307	4,557	59,864	10,000	.....	6,138	.....	16,138

Capital, \$400,000.

WISCONSIN NATIONAL LIFE INSUR

1914	185,969	51,264	237,233	41,434	.....	7,010	.....	48,444
1913	151,930	41,045	192,975	12,382	.....	5,082	.....	17,464
1912	111,213	183,767	294,980	7,893	.....	4,481	.....	12,374
1911	78,007	213,401	291,408	13,033	.....	3,874	.....	16,907
1910	62,562	50,962	113,524	15,096	.....	2,558	.....	17,654
1909	53,855	97,974	151,829	7,516	.....	14,644	.....	22,160
1908	54,617	90,205	144,822	3,033	.....	585	.....	3,618

Capital, \$300,000.

WYOMING LIFE INSURANCE COM

1914	31,266	22,836	54,102	6,000	.....	571	\$ 2,115	8,686
1913	27,941	20,273	48,214	8,000	.....	.....	\$ 1,871	9,871
1912	27,197	5,901	33,098	.....	.....	.....	.....	.....

Capital, \$1,000,000.

CANADA LIFE ASSURANCE

1914	5,589,950	3,024,997	8,614,947	2,069,380	630,869	306,120	274,608	3,370,977
1913	5,606,452	2,877,406	8,483,858	1,737,468	571,889	390,039	180,490	2,885,886
1912	5,153,995	2,421,721	7,575,716	1,605,508	465,003	252,861	115,366	2,449,338
1911	4,553,385	2,011,719	6,565,104	1,459,475	377,472	324,871	120,512	2,282,330
1910	5,040,861	1,904,673	6,945,534	1,319,993	910,593	730,102	1,827,960	4,789,048
1909	3,956,194	1,772,129	5,728,323	1,447,060	329,644	188,759	83,598	2,049,061
1908	3,746,541	1,638,158	5,384,699	1,382,237	351,866	199,049	82,403	2,015,555
1907	3,542,661	1,462,182	5,004,843	1,399,445	376,857	141,726	\$ 3,246	1,992,274
1906	3,417,465	1,474,441	4,891,906	1,321,308	338,747	138,816	89,138	1,888,009
1905	4,104,595	1,377,237	5,481,832	1,393,451	432,707	258,917	1,194,689	3,279,704
1904	3,043,178	1,267,645	4,310,823	1,338,230	272,055	76,501	68,218	1,755,004
1903	2,798,989	1,176,375	3,975,364	1,227,414	361,000	79,458	65,816	1,673,694
1902	2,615,172	1,098,968	3,714,140	1,179,370	263,551	96,763	65,694	1,605,378
1901	2,476,251	1,041,366	3,517,617	1,163,098	221,141	102,907	72,797	1,559,943
1900	3,055,905	912,337	3,968,242	1,112,307	193,213	111,379	865,881	2,282,841
1899	2,199,262	853,298	3,052,560	964,885	159,851	101,172	131,443	1,357,351
1898	2,167,489	868,960	3,036,449	872,946	120,694	107,377	194,353	1,295,370
1897	2,087,995	869,047	2,957,042	770,169	129,247	145,411	218,481	1,263,308
1896	2,025,716	716,196	2,741,912	818,616	118,844	118,844	252,437	1,308,141
1895	2,006,891	714,380	2,721,271	641,440	84,479	110,706	688,072	1,524,697

Capital, \$300,000.

MANUFACTURERS LIFE INSUR

1914	3,167,301	1,090,589	4,257,890	570,909	295,454	384,984	365,957	1,617,304
1913	3,019,298	987,555	4,006,853	490,289	377,677	408,684	192,181	1,468,831
1912	2,779,308	1,037,829	3,817,137	546,534	286,870	369,142	140,593	1,343,139
1911	2,568,416	699,006	3,267,422	548,644	256,975	361,504	112,720	1,279,843
1910	2,440,319	652,325	3,092,644	400,011	213,554	313,235	75,910	1,002,710
1909	2,305,459	591,551	2,897,010	351,468	184,598	306,808	56,446	899,320
1908	2,132,217	461,393	2,593,610	420,555	158,954	299,382	100,790	975,681
1907	2,014,437	421,141	2,435,578	390,161	121,217	154,815	55,035	721,228
1906	1,847,286	346,233	2,193,519	283,911	41,428	101,733	28,686	455,751
1905	1,645,386	299,424	1,944,810	319,856	46,870	71,512	29,435	467,673
1904	1,421,348	240,021	1,661,369	216,420	40,696	54,280	28,286	339,691
1903	1,219,436	215,853	1,435,289	239,270	30,130	67,408	29,725	366,533
1902	1,054,816	186,074	1,240,890	174,965	73,466	39,276	28,850	316,557

COMPANY, BOSTON, MASS.—Continued.

Expenses, Etc.	Total Disburse- ments.	NEW BUSINESS.		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	† \$	\$
11,712	41,810	29	35,216	1,342	1,615,090	292,924	282,497	10,427
15,676	41,368	120	151,910	1,467	1,791,174	261,990	245,637	16,353
19,887	37,193	187	242,259	1,530	1,895,262	228,207	216,100	12,107
31,802	50,801	358	499,264	1,600	2,025,240	188,144	182,617	5,527
39,645	78,312	495	674,000	1,826	2,405,675	179,907	161,952	17,955
60,430	88,980	1,027	1,493,906	2,117	3,007,315	161,268	149,929	11,339
49,057	69,106	778	1,194,725	1,640	2,385,947	143,338	132,648	10,690
24,423	40,561	416	518,360	1,157	1,600,722	125,223	107,073	18,150

† Reserve at 3½ per cent.

ANCE COMPANY, OSHKOSH, WIS.

Incorporated July 25, 1908.

Commenced Business* Oct. 12, 1908

108,718	157,162	1,663	2,161,870	4,781	6,225,206	861,331	316,762	544,569
97,513	114,977	1,955	2,171,085	3,978	5,035,909	717,405	230,957	486,448
158,410	170,784	1,977	1,939,909	2,983	3,715,711	541,721	163,639	378,082
107,834	124,741	2,126	1,288,904	2,327	2,583,535	358,998	112,483	246,515
86,463	104,117	728	900,659	1,313	1,962,620	289,673	84,113	205,560
111,326	133,486	672	949,210	814	1,530,518	188,578	48,261	140,317
104,270	107,888	810	1,344,128	778	1,319,195	136,531	35,714	100,817

Reserve at 3½ per cent.

PANY, CHEYENNE, WYO.

Incorporated March 23, 1911.

Commenced Business March 15, 1912.

23,973	32,659	167	306,910	392	751,910	383,704	30,814	352,890
26,788	36,659	194	372,000	325	637,500	357,758	15,663	342,095
34,325	34,325	250	626,500	270	587,000	344,742	5,994	338,748

COMPANY, TORONTO, ONT.

Organized Aug. 21, 1847.

Commenced Business Aug. 21, 1847.

1,505,155	4,876,132	6,139	14,313,552	69,880	156,453,184	55,964,242	48,779,820	7,184,422
1,693,301	4,579,187	5,837	15,622,617	67,336	151,728,938	52,060,781	44,885,500	7,175,481
1,355,473	3,804,811	6,419	16,997,411	65,266	144,877,970	48,301,523	42,328,664	5,972,859
1,076,803	3,359,133	5,781	14,076,698	62,432	135,615,254	44,257,341	39,743,478	4,513,863
963,763	5,752,811	4,937	12,172,726	50,722	128,274,973	40,820,857	37,502,410	3,318,447
972,403	3,021,464	4,820	11,179,830	58,525	124,772,857	39,595,687	35,231,472	4,364,215
958,950	2,974,505	5,203	11,239,652	56,937	120,629,360	36,624,481	33,496,852	3,127,629
1,023,510	3,015,784	5,256	11,677,843	55,212	117,500,827	33,914,757	31,847,806	2,066,861
997,766	2,885,775	5,192	11,780,179	53,068	112,572,028	32,222,868	30,340,094	1,882,774
1,091,366	4,371,130	6,568	14,301,822	51,304	107,681,884	30,329,365	28,935,962	1,393,403
1,005,399	2,760,403	6,742	13,161,909	48,623	101,805,944	29,074,599	26,698,173	2,376,426
937,933	2,668,197	6,591	12,784,776	45,176	95,531,110	27,180,007	25,316,084	1,861,367
774,332	2,379,710	4,806	9,888,768	41,481	89,170,576	25,964,932	24,133,214	1,831,718
656,808	2,216,751	3,776	8,134,797	39,047	84,404,792	24,564,790	23,156,084	1,348,706
653,451	2,936,292	2,170	5,556,636	37,331	81,039,081	22,648,204	21,622,691	1,005,513
475,666	1,833,017	3,980	8,292,125	37,100	80,229,688	21,364,062	19,270,349	2,093,713
438,305	1,733,675	3,080	6,361,153	34,733	75,256,241	20,038,817	18,095,069	1,943,748
421,248	1,684,556	3,060	6,281,058	33,407	72,719,555	18,678,916	16,989,934	1,689,082
380,910	1,689,051	2,574	5,635,438	32,302	70,747,557	17,413,148	16,228,537	1,184,611
479,762	2,004,459	3,103	8,997,641	31,858	70,541,396	16,300,118	15,637,837	662,281

ANCE COMPANY, TORONTO, ONT.*

Incorporated June 23, 1887.

Commenced Business Aug. 16, 1887.

996,769	2,614,073	6,927	11,409,838	53,425	82,065,439	19,180,388	16,797,103	2,383,285
1,027,942	2,466,773	9,233	16,307,733	51,919	80,619,888	17,588,516	15,549,471	2,039,045
880,227	2,232,366	9,261	16,044,362	48,254	73,889,319	16,135,431	14,292,915	1,842,516
768,761	2,048,604	7,250	12,728,690	43,813	66,004,435	14,601,668	13,035,521	1,566,147
714,480	1,717,190	6,304	10,057,136	41,063	60,829,317	12,975,396	11,676,746	1,298,650
657,716	1,557,036	5,828	9,495,647	39,232	57,798,032	11,603,075	10,432,847	1,170,228
618,029	1,593,710	5,516	8,830,020	37,032	54,286,420	10,329,326	9,466,067	863,259
578,792	1,300,020	5,196	8,991,089	35,051	51,237,157	9,459,231	8,449,736	1,009,495
544,696	1,004,454	5,202	9,002,411	33,125	47,380,655	8,467,371	7,390,709	1,076,662
526,806	974,479	4,919	7,843,571	30,395	42,270,272	7,189,682	6,286,923	902,759
422,064	761,755	5,168	7,204,289	27,739	37,668,468	6,112,345	5,340,475	771,870
378,277	744,393	5,475	7,582,899	25,341	34,392,303	5,136,669	4,515,403	621,266
324,270	640,827	3,961	6,222,857	21,945	20,797,328	4,406,329	3,799,211	607,118

* Entered United States in 1903.

† Reserve on business since 1899 at 3½ per cent; prior at 4 per cent.

Guarantee Fund, \$60,000.

NORTH AMERICAN LIFE ASSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	\$	\$	\$	\$	\$	\$	\$	\$
1914	1,875,215	828,302	2,703,517	391,389	311,634	445,048	227,636	1,375,707
1913	1,812,452	754,049	2,566,501	329,252	259,386	414,372	206,585	1,209,595
1912	1,730,679	676,534	2,407,213	419,586	175,147	353,323	166,368	1,114,429
1911	1,653,862	641,315	2,295,177	386,737	148,472	315,005	148,135	998,349
1910	1,619,285	557,293	2,176,578	319,281	135,140	288,428	142,764	885,613
1909	1,544,447	485,431	2,029,878	223,702	133,185	292,674	138,320	787,881
1908	1,457,705	430,385	1,898,090	189,234	102,760	235,371	124,771	652,136
1907	1,429,839	385,259	1,815,098	273,528	64,632	171,882	97,305	607,347
1906	1,409,928	382,867	1,792,795	273,376	72,682	150,100	91,979	588,137
1905	1,354,607	309,247	1,663,854	259,256	62,680	130,191	86,521	538,048
1904	1,287,250	269,780	1,557,030	252,502	112,370	92,423	103,842	561,137
1903	1,132,617	248,747	1,381,364	227,379	62,225	68,232	65,382	423,218
1902	1,049,653	221,187	1,270,840	193,858	55,757	61,449	63,449	374,513
1901	922,935	176,462	1,099,397	197,603	66,283	61,945	60,857	386,688
1900	822,929	183,042	1,005,971	183,150	47,186	35,184	39,159	304,679
1899	744,865	148,657	893,522	148,717	65,257	41,641	47,467	303,082

Capital, \$250,000.

SUN LIFE ASSURANCE COMPANY

1914	11,427,945	6,206,366	17,634,311	1,696,384	2,160,679	1,463,882	858,623	6,179,568
1913	10,992,884	3,162,602	14,155,486	1,660,371	1,676,075	979,989	678,713	4,995,148
1912	9,752,346	2,683,619	12,435,965	1,738,236	1,380,289	931,935	658,116	4,708,576
1911	8,276,713	3,085,610	11,362,323	1,312,534	1,063,566	546,100	466,328	3,388,528
1910	7,476,081	2,751,921	10,228,002	1,209,310	853,584	576,223	383,882	3,024,999
1909	6,208,650	1,707,904	7,916,554	1,049,291	750,059	602,699	368,487	2,830,536
1908	5,440,361	1,801,856	7,242,217	1,435,630	701,610	492,043	361,800	2,991,083
1907	4,918,739	1,396,865	6,315,604	1,042,885	578,183	373,399	391,335	2,385,802
1906	4,665,169	1,566,388	6,231,557	996,347	520,152	253,156	205,682	1,975,337
1905	4,301,138	1,416,354	5,717,492	851,508	392,568	235,424	166,578	1,646,078
1904	3,792,928	769,008	4,561,936	751,473	316,494	185,006	117,238	1,370,211
1903	3,297,494	688,645	3,986,139	687,142	269,441	141,334	93,471	1,191,388
1902	2,933,710	627,799	3,561,509	577,982	229,605	153,338	103,550	1,064,476
1901	2,577,187	518,479	3,095,665	626,628	223,406	136,181	79,332	1,065,547
1900	2,347,743	441,484	2,789,227	489,989	132,318	161,620	59,845	843,772
1899	2,214,599	381,698	2,596,297	525,521	76,737	137,887	63,829	803,973
1898	1,993,627	334,287	2,327,914	478,572	108,156	90,299	68,539	745,566
1897	1,851,158	358,001	2,209,159	360,702	117,373	83,567	192,702	754,344
1896	1,649,942	236,316	1,886,258	334,019	71,932	67,161	39,715	512,827
1895	1,301,622	226,833	1,528,455	297,409	55,854	45,190	25,797	424,250

* Entered United States in 1895.

PRUSSIAN LIFE INSUR

1915	221,033	48,750	269,783	110,611	.....	.....	.....	110,611
1913	205,442	47,093	253,135	59,477	.....	.....	.....	59,477
1912	208,460	21,244	229,704	56,504	.....	.....	.....	56,504
1911	178,281	22,795	201,076	110,550	.....	.....	.....	110,550
1910	141,582	38,036	179,618	71,786	.....	.....	.....	71,786
1909	112,823	33,718	146,541	92,906	.....	.....	.....	92,906
1908	83,706	33,620	117,326	11,766	.....	.....	.....	11,766
1907	58,974	17,004	75,978	12,166	.....	.....	.....	12,166
1906	44,940	29,601	74,541	36,738	.....	.....	.....	36,738
1905	22,049	11,377	33,426	.....	.....	.....	.....	.....

ANCE COMPANY, TORONTO, ONT.*

Incorporated May 15, 1879.

Commenced Business January 10, 1881.

Expenses, Etc.	Total Disburse- ments.	New BUSINESS		OUTSTANDING INSURANCE.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
\$	\$		\$		\$	\$	\$	\$
521,782	1,897,489	3,530	7,052,760	32,277	52,358,311	14,916,008	12,809,842	2,106,166
516,268	1,725,863	3,694	7,681,983	31,703	50,989,696	14,107,539	12,202,698	1,904,841
453,917	1,568,346	3,404	6,757,792	30,696	48,107,041	13,224,159	11,588,113	1,636,046
416,787	1,415,136	3,332	6,092,581	30,314	46,299,424	12,313,108	10,952,324	1,360,784
386,667	1,272,280	3,025	5,055,364	29,206	43,744,886	11,517,699	9,966,911	1,550,788
355,848	1,143,729	3,298	5,179,534	28,578	42,136,856	10,634,986	9,220,610	1,414,376
336,112	988,248	2,850	4,573,064	27,623	40,412,714	9,668,573	8,606,148	1,062,425
327,394	934,741	2,877	4,573,242	26,958	39,288,552	8,751,625	8,033,728	717,897
371,227	959,364	2,692	4,288,290	26,336	38,003,365	7,862,020	7,156,190	705,830
404,488	943,136	3,982	6,236,444	26,142	37,580,047	7,090,428	6,489,292	601,136
376,741	937,878	4,305	6,464,914	24,784	35,416,380	6,362,473	5,905,880	456,593
355,720	778,938	3,794	5,884,810	22,697	32,452,977	5,695,104	5,250,467	504,637
316,851	691,364	9,757	6,399,095	24,761	30,646,98	5,111,457	4,509,313	602,144
265,684	652,372	5,092	5,478,742	21,469	27,977,794	4,523,183	4,300,612	522,571
264,494	569,173	4,200	4,215,000	19,020	25,585,142	3,977,264	3,117,071	560,193
231,182	534,264	4,271	4,976,915	17,402	23,706,675	3,509,083	2,381,059	528,024

* Entered United States in 1899.

† Reserve on business since 1899, 3½ per cent; 1893 to 1899 at 4 per cent; prior at 4½ per cent.

OF CANADA, MONTREAL, QUE.*

Incorporated 1865.

Commenced Business May, 1871.

2,673,370	8,852,938	21,004	37,513,283	135,332	215,465,108	64,187,656	57,433,863	6,753,793
2,602,686	7,597,834	17,358	34,375,933	125,911	198,999,954	55,726,347	49,723,361	6,002,986
1,910,743	6,619,319	16,613	31,482,779	117,436	179,695,073	49,605,616	44,024,534	5,581,082
2,475,067	5,863,595	15,267	27,047,007	109,466	162,037,388	43,900,886	38,933,812	4,967,074
1,820,758	4,845,757	14,545	23,759,739	98,266	141,172,681	38,164,799	33,962,352	4,202,438
1,582,472	4,413,008	13,439	21,676,949	91,587	128,160,477	32,804,997	29,391,462	3,413,535
1,512,226	4,503,309	112,922	219,921,242	286,593	211,759,007	29,238,526	26,537,222	2,701,304
1,374,629	3,760,431	15,670	23,779,844	83,401	111,135,604	26,488,595	24,336,711	2,151,884
1,299,826	3,275,163	16,291	22,108,349	78,625	102,566,399	24,287,555	21,957,308	2,330,247
1,272,116	2,918,194	17,703	23,607,515	74,441	95,290,895	21,298,411	19,457,712	1,840,699
1,118,573	2,488,784	17,685	21,498,073	68,507	85,327,663	17,804,991	16,525,545	1,279,446
952,599	2,138,819	16,298	18,561,959	62,801	75,681,189	15,473,744	14,472,362	1,001,382
825,333	1,888,510	14,228	14,739,764	57,380	67,181,602	13,474,846	12,762,666	712,180
760,957	1,826,504	14,805	14,806,301	53,050	62,400,931	11,768,026	11,025,143	742,883
692,401	1,536,173	13,130	12,752,376	51,206	57,080,635	10,480,452	9,768,645	711,803
643,807	1,447,780	16,876	12,991,531	48,925	52,806,036	9,247,665	8,575,310	672,355
658,265	1,403,831	21,908	13,428,774	46,853	49,693,405	8,231,439	7,872,041	359,398
635,765	1,390,109	24,241	14,842,907	39,158	44,983,797	7,322,371	7,008,151	314,220
462,218	975,045	10,224	9,956,932	26,840	38,196,891	6,388,145	5,893,040	495,105
428,881	853,131	6,322	8,973,157	22,301	34,754,840	5,365,771	4,700,476	665,295

† Reserve at 3½ per cent on new business since 1902; 3½ per cent prior. e Reserve at 4½ per cent. o On basis of 3½ per cent on new business since 1899; 4 per cent prior. p All reserves at 3½ per cent. t Reserve at 3 per cent on new business since 1902; 3½ per cent prior. w Change made to paid-for basis.

ANCE COMPANY, BERLIN.*

Incorporated 1865.

48,777	159,388	1,134	8,105,220	3,677	21,273,470	763,898	163,520	600,369
126,085	185,562	1,219	7,836,218	3,618	19,414,566	586,047	120,718	465,329
19,727	76,231	1,317	7,419,380	3,222	17,149,067	636,672	101,518	535,154
44,151	154,701	1,205	7,358,055	2,832	15,146,595	480,405	84,851	395,554
16,353	88,139	1,125	6,338,667	2,557	12,752,863	433,669	94,537	339,134
17,560	110,466	969	5,514,003	2,013	10,654,285	422,122	98,213	323,909
16,328	28,094	1,012	4,541,893	1,560	8,207,718	561,115	59,346	301,769
19,709	31,875	666	3,789,347	1,047	6,068,192	318,890	39,819	279,071
17,343	54,081	756	4,244,426	699	4,277,746	287,999	22,600	265,399
13,792	13,792	456	2,538,409	394	2,250,683	279,624	11,123	268,501

* Entered United States in 1905 for reinsurance only; deposit funds, \$250,000.

† Includes remittances to home office.

OFFICERS, DIRECTORS AND TRUSTEES OF LIFE COMPANIES, AND TERRITORY COVERED.

ÆTNA LIFE, Hartford, Conn. Officers: Morgan G. Bulkeley, president; J. L. English, vice-president; C. E. Gilbert, secretary; W. H. Newell, assistant secretary; Frank Bushnell, agency secretary; H. W. St. John, actuary; M. H. Peller, associate actuary; E. E. Cammack, assistant actuary; M. B. Brainard, vice-president and treasurer; Morgan G. Bulkeley, Jr., assistant treasurer; C. H. Remington, assistant treasurer; W. E. A. Bulkeley, auditor; E. K. Root, M. D., medical director; P. H. Ingalls, M. D., W. E. Dickerman, M. D., E. A. Wells, M. D., associate medical directors; T. B. Merrill, superintendent of agencies, Western division; Lewis Sperry, general counsel.

Directors: Morgan G. Bulkeley, W. E. A. Bulkeley, M. B. Brainard, S. G. Dunham, J. O. Enders, J. L. English, Lewis Sperry, D. N. Barney, M. G. Bulkeley, Jr.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, New Mexico and Canada.

AMARILLO NATIONAL LIFE, Amarillo, Tex. Officers: C. T. Herring, president; C. B. Johnson, vice-president and general manager; Lee Bivins, second vice-president; W. H. Fuqua, treasurer; G. T. Vineyard, medical director; Lahroy C. White, actuary; G. J. Brothers, secretary.

Directors: C. T. Herring, P. H. Landergin, H. A. Nobles, Lee Bivins, W. H. Fuqua, C. B. Johnson, G. T. Vineyard, Miles Bivins, W. E. Herring, L. J. Massie, W. C. Johnson, E. W. Blain, W. D. Berry, L. K. Johnson, Mrs. J. C. Sumner, J. Ray, A. Allison.

Operates in Texas and New Mexico.

AMERICAN ASSURANCE COMPANY, Philadelphia, Pa. Officers: A. J. Simpson, president; Hon. James Mansel, vice-president; D. T. Richman, secretary; W. A. Sadelmeyer, treasurer; Bertram D. Rearick, Esq., counsel; Geo. A. Huggins, actuary; C. H. Harbaugh, M.D., medical director; Edmund W. Frain, manager claim department; J. V. Purcell, manager policy department; A. G. Simpson, assistant to president; W. M. Poindexter, assistant secretary; Alfred B. Hvale, asst. mgr. claim department.

Directors: R. R. Koch, chairman; James Mansel, Geo. M. Mills, P. C. McKinlay, J. Herbert Schall, L. Frank Siegler, A. J. Simpson, G. L. Stearns, E. W. Frain, B. B. Holler.

Operates in Pennsylvania, New Jersey, Ohio, Illinois, Indiana.

AMERICAN BANKERS INSURANCE COMPANY, Chicago, Ill. Officers: Ernest W. Spicer, president; James P. Whedon, secretary and treasurer; Edwin S. Philpot, superintendent monthly life department; Frank C. Rogers attorney; Harris E. Vineberg, consulting actuary; Duncan R. MacMartin, medical director; Dee A. Stoker, manager accident department.

Directors: James P. Whedon, Frank E. Cheeseman, Frank C. Rogers, Ernest W. Spicer, Duncan R. MacMartin, George H. Breese, Wallace G. Collins, Judge E. W. Wells, A. P. Spencer, W. F. Van Buskirk, J. M. Rumsey, C. W. Butler, Harry L. Sears, Thos. O. Wallace.

Operates in Illinois, Michigan, Iowa, Colorado, North Dakota, South Dakota, Washington, Montana, Wyoming, New Mexico, Pennsylvania, Missouri, Kansas, Utah, Tennessee, Indiana, Minnesota, Arizona.

AMERICAN CENTRAL LIFE, Indianapolis, Ind. Officers: Herbert M. Woollen, president; Evans Woollen, first vice-president; Edward A. Meyer, second vice-president and comptroller; Frank W. Morrison, third vice-president; Carroll B. Carr, secretary; George E. Hume, treasurer; Virgil M. Kime, actuary; Greenly V. Woollen, medical director; Russell T. Byers, agency secretary; David A. Coulter, auditor; Woollen, Woolen & Welliver, general counsel.

Directors: David A. Coulter, Herbert M. Woollen, Frank W. Morrison, George E. Hume, Greenly V. Woollen, Carroll B. Carr, Edward A. Meyer, Russell T. Byers, L. C. Huesmann, H. H. Hornbrook, Evans Woollen.

Operates in Indiana, Alabama, Arkansas, Georgia, Illinois, Kansas, Michigan, Missouri, Nebraska, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Washington.

AMERICAN LIFE, Des Moines, Ia. Officers: H. J. Klemme, president; A. D. Hindman, vice-president; C. J. Fulton, vice-president; J. C. Griffith, secretary and agency manager; H. A. Bryan, treasurer and assistant secretary; E. B. Evans, counsel; L. Hezelwood, general field superintendent; Dr. E. E. Dorr, medical director; Dr. J. M. Emery, consulting actuary; Mills B. Alldredge, cashier.

Directors: Hon. H. J. Klemme, Hon. C. J. Fulton, Hon. E. J. Sidey, Hon. E. P. Barringer, S. W. Narrengang, H. A. Baxter, M. E. Latta, R. O. Morden, Mrs. M. H. Brinton, R. F. Graeber, Dean E. B. Evans, Dr. T. F. Kelleher, A. D. Hindman, J. C. Griffith.

Operates in Illinois, Iowa, Kansas, North Dakota, Nebraska, Oklahoma, South Dakota, Montana.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Carrollton, Ky. Officers: J. F. Jett, president; Noa Gayle, secretary.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Lake Charles, La. Officers: W. H. Stark, president; A. L. Watkins, vice-president and director of agents; H. H. Gordon, vice-president; C. S. E. Holland, vice-president; Leon Locke, secretary; Leon Chavanne, assistant secretary; S. Arthur Knapp, treasurer; J. O. Sims, assistant treasurer; Dr. T. H. Watkins, medical director; Dr. W. L. Fisher, assistant medical director; Dr. A. N. Pierce, assistant medical director; Dr. R. R. Arceneaux, assistant medical director; Dr. A. G. Pearce, assistant medical director; McCoy & Moss, general counsel; Edgar Miller, auditor; John W. Harrop, assistant auditor; Horace G. Eddy, inspector; D. Z. Thompson, cashier.

Directors: W. H. Stark, H. H. Harvey, W. H. McCullough, T. Cheney Lawless, H. H. Gordon, J. W. Link, C. R. Brownell, R. C. Conn, W. B. Conover, S. T. Woodring, B. M. Talbot, M. P. Erwin, S. Arthur Knapp, Chas. P. Martin, H. J. L. Stark, W. E. Patterson, A. L. Watkins, Dr. T. H. Watkins, Leon Locke.

Operates in Louisiana.

AMERICAN NATIONAL, Galveston, Texas. Officers: W. L. Moody, Jr., president; Sealy Hutchings, vice-president; L. H. Collier, secretary; W. J. Shaw, assistant secretary; J. A. Davis, comptroller; Frank Webb, treasurer and manager, loan department; F. H. Davis, actuary and manager ordinary department; J. Frank Montgomery, agency manager ordinary department; W. L. Baldwin, manager accident department; Edward Randall, medical director; Allen G. Heard, associate medical director; Paul L. Woolston, consulting actuary; Williams & Neethe, general counsel.

Directors: W. L. Moody, Jr., T. L. Cross, Sealy Hutchings, F. B. Moody, P. G. Pauls, M. O. Kopperl, J. W. Munn, B. W. Key, W. S. Keenan, John B. Haden, Edward Randall, M. L. Graves, M.D., W. L. Moody, 3d.

Operates in Arkansas, Alabama, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, Texas, Tennessee, California, New Mexico, Kentucky, Florida and Republic of Cuba.

AMERICAN NATIONAL ASSURANCE COMPANY, St. Louis, Mo. Officers: H. M. Still, president; A. G. Hildreth, Dain L. Tasker, vice-presidents; Peyton C. Jones, secretary; C. E. Salisbury, treasurer.

Directors: J. H. Farish, A. G. Hildreth, J. C. Jones, Jr., C. E. Lane, J. A. Leschen, G. M. Laughlin, C. E. Salisbury, W. W. Vanderburg, C. E. Still, F. E. Corkwell, Eugene H. Augerth, A. J. Siegel.

Operates in Missouri, Pennsylvania, Illinois, Kansas, Ohio, Minnesota, California, Oregon and Washington.

AMICABLE LIFE, Waco, Texas. Officers: Artemas R. Roberts, president; J. Y. Webb, vice-president; A. R. Wilson, secretary; Dr. J. L. Davis, medical director; H. M. Baine, superintendent of agencies; A. R. Roberts, A. R. Wilson, actuaries; Spell & Sanford, general counsel.

Directors: J. R. Milan, H. M. Minier, Artemas R. Roberts, A. R. Wilson, R. T. Dennis, J. P. Massey, Sam Sanger, R. B. Spencer, T. J. Primm.

Operates in Arizona, Arkansas, California, Colorado, Idaho, Kansas, Louisiana, Missouri, Montana, Nevada, New Mexico, Utah, Washington and Wyoming.

ATLANTIC LIFE INSURANCE COMPANY, Richmond, Va. Officers: E. Strudwick, president and treasurer; S. W. Travers, vice-president; Henry W. Anderson, vice-president; Chas. G. Taylor, Jr., vice-president and actuary; J. H. Smith, supervisor of agents; Dr. J. Allison Hodges, medical director; Dr. Fred M. Hodges, assistant

medical director; Roy M. Jones, secretary; H. L. McConnell, assistant secretary; Angus D. MacPhail, assistant actuary; Munford, Hunton, Williams & Anderson, general counsel.

Directors: E. Strudwick, Philip Whitlock, S. W. Travers, S. D. Crenshaw, Henry W. Anderson, J. R. Gordon, Fritz Sitterding, C. F. Logan, Hon. Asa D. Watkins, E. A. Saunders, Jr., E. L. Bemis, Fergus Reid, Jno. W. Craddock, H. N. Phillips, F. E. Notting, G. G. Valentine, J. D. Crump, Hon. J. Hogettyler, Wm. Kinckle Allen, Thos. S. Winston, W. M. Hablston, R. F. Bopes, Fred Harper, Jno. F. Rison, C. C. Branch, Chas. G. Taylor, Jr., H. T. Campbell, I. J. Marcuse.

Operates in Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, West Virginia.

BALTIMORE LIFE, Baltimore, Md. Officers: F. S. Strobbridge, president; R. E. Bromwell, first vice-president; J. W. Pulia, second vice-president; W. O. MacGill, secretary; Alfred S. Niles, treasurer and counsel; S. F. Morris, auditor; S. D. Powell, superintendent of agencies; Edw. Phummer, M.D., medical director; A. R. German, cashier.

Directors: F. S. Strobbridge, R. E. Bromwell, W. O. MacGill, J. W. Pulia, A. S. Niles.

Operates in Delaware, Maryland, Pennsylvania and District of Columbia.

BANK SAVINGS NATIONAL LIFE, Topeka, Kan. Officers: E. H. Lupton, president; Paul E. Walker, vice-president and general counsel; Dr. G. J. Mulvane, medical director; E. E. Sallee, secretary; J. R. Mulvane, treasurer; Ruth Burge, assistant secretary.

Directors: Job Mulvane, D. W. Mulvane, E. H. Lupton, W. H. Davis, A. C. Stich, D. J. Hanna, A. D. Walker, Paul E. Walker, Dr. Wm. F. Fee, Charles Blood Smith, J. R. Mulvane, W. M. Moore, W. N. Hall, C. M. Sawyer, Thad. C. Carver.

Operates in Kansas and Missouri.

BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, Denver, Colo. Officers: F. N. Briggs, president; J. W. Cooper, T. W. Monell, D. S. Jones, vice-presidents; Zeph. Chas. Felt, treasurer; Edwin Starkey, secretary and manager; P. Hardy, assistant treasurer; Silas Miller, assistant secretary and auditor; John W. Cooper, superintendent of agents; L. C. Wollenweber, medical director; E. L. Williams, counsel.

Directors: F. N. Briggs, D. S. Jones, T. W. Monell, Edwin Starkey, Ira M. De Long, Zeph. Chas. Felt, A. Durfee, John W. Cooper.

Operates in Colorado, Wyoming and Texas.

BANKERS INTERNATIONAL, Austin, Tex. Officers: J. L. Hunter, president; A. S. Thweatt, secretary and auditor; F. C. Hendrix, vice-president and manager; H. F. Sterzing, M.D., medical director; Chas. Rogan, counsel.

Directors: J. L. Hunter, Chas. Rogan, C. C. Truitt, F. C. Hendrix, Otto Ebeling, A. S. Thweatt, H. Amberg.

Operates in Texas only.

BANKERS LIFE COMPANY, Des Moines, Ia. Officers: E. E. Clark, president; S. Casady, treasurer; I. M. Earle, general counsel and vice-president; G. S. Nollen, secretary and actuary; G. Kuhns, vice-president; C. C. Blevins, superintendent of agents; Dr. F. J. Will, medical director; J. M. Bachtell, auditor and assistant secretary; G. W. Fowler, assistant secretary.

Directors: E. E. Clark, S. Casady, G. S. Nollen, I. M. Earle, C. L. Nourse, G. Kuhns, W. O. Finkbine.

Operates in California, Colorado, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Texas, Utah, Washington, West Virginia, Wisconsin, Wyoming.

BANKERS LIFE, Lincoln, Neb. Officers: W. C. Wilson, president; D. W. Cook, vice-president; J. H. Harley, secretary; F. M. Sanders, treasurer; A. R. Mitchell, medical director; E. C. Ames, actuary; M. L. Blackburn, auditor.

Directors: W. C. Wilson, D. W. Cook, J. H. Harley, Dr. A. R. Mitchell, E. C. Ames, M. L. Blackburn, F. M. Sanders.

Operates in Idaho, Iowa, Kansas, Missouri, Nebraska, Oklahoma, Oregon, South Dakota, Washington, Utah, Illinois, Pennsylvania, Michigan, Wyoming, West Virginia, Ohio.

THE BANKERS RESERVE LIFE, Omaha, Neb. Officers: B. H. Robison, president; R. L. Robison, vice-president; R. C. Wagner, secretary; W. G. Preston, treasurer.

Directors: B. H. Robison, R. L. Robison, R. C. Wagner, W. G. Preston, W. O. Bridges, W. F. Milroy.

Operates in Arizona, Arkansas, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, North Dakota, Oklahoma, Oregon, Pennsylvania, South Dakota, Texas, Utah, Washington, Colorado, Georgia, Wyoming.

BEACON LIFE INSURANCE COMPANY OF AMERICA, Indianapolis, Ind. Officers: Dr. W. E. Thornton, president; Geo. F. Funk, vice-president; C. H. Labodie, secretary; H. H. Woodsmall, treasurer; C. E. Henderson, assistant treasurer and counsel; Harry Kelley, secretary and treasurer; Thos. Hudson, Thos. A. Jones, Nat. U. Hill, James H. Smith, F. F. Wiley, medical directors.

Directors: O. P. Woodruff, Geo. F. Funk, C. H. Labodie, H. H. Woodsmall, C. E. Henderson, Harry Kelley, Walter E. Thornton, James H. Smith, Nat. U. Hill, F. F. Wiley, Thos. A. Jones, Thos. Hudson.

Operates in Indiana only.

BENEFICIAL LIFE, Salt Lake City, Utah. Officers: J. F. Smith, president; J. C. Cutler, first vice-president; L. N. Stohl, second vice-president and manager; A. B. C. Ohlson, secretary; W. R. Calderwood, medical director; R. W. Young, counsel.

Directors: J. F. Smith, J. C. Cutler, L. N. Stohl, C. W. Nibley, H. T. McEwan, R. W. Young, F. M. Lyman, A. H. Lund, J. Pingree, A. B. C. Ohlson, R. Clawson, J. A. Widtsoe, M. Austin, G. Romney, J. C. Sharp, T. Smart, E. H. Snow, J. D. Murdoch, L. S. Hills, J. Chipman, E. P. Ellison, W. H. Smart, J. Nelson, T. N. Taylor and J. M. Smith.

Operates in Arizona, Idaho, Utah, Republic of Mexico, Colorado, Nevada, Wyoming, New Mexico, California and Oregon, and Texas.

BERKSHIRE, Pittsfield, Mass. Officers: W. D. Wyman, president; W. F. Hawkins, vice-president and general counsel; J. T. Titus, treasurer; A. C. Washburne, actuary; R. H. Davenport, secretary; J. E. Purches, assistant secretary; H. Colt, medical director; W. L. Paddock, assistant medical director; B. W. Paddock, assistant medical director.

Directors: G. T. Plunkett, W. B. Plunkett, G. H. Tucker, W. M. Crane, W. F. Hawkins, F. Weston, F. H. Wright, H. Colt, H. A. Francis, A. B. Daniels, W. D. Wyman, F. G. Crane, E. A. Jones, A. W. Eaton, John C. Crosby, Clement F. Coogan.

Operates in Connecticut, District of Columbia, Illinois, Indiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Pennsylvania, Rhode Island.

BOSTON MUTUAL LIFE, Boston, Mass. Officers: H. O. Edgerton, president; E. C. Mansfield, secretary and treasurer; B. W. Rowell, comptroller; F. E. Allard, medical director; P. G. Browne, assistant medical director; Wm. A. Morse, counsel; Damon E. Hall, assistant counsel; D. P. Green, actuary; Robert King, superintendent of agencies.

Directors: H. O. Edgerton, B. W. Rowell, W. A. Morse, W. H. Tylee, F. H. Viele, E. C. Mansfield, G. A. Carden, G. M. Cumming, G. D. Porter, T. B. Crews, D. E. Hall, W. B. Clark, W. P. McPherson, D. H. Graham.

Operates in Massachusetts.

CALIFORNIA STATE LIFE INSURANCE COMPANY, Sacramento, Cal. Officers: Marshall Diggs, president; Edward F. Dalton, first vice-president; J. R. Whisner, second vice-president and agency director; J. R. Kruse, secretary and treasurer; F. L. Bishop, assistant secretary; Robert T. McKisick, general counsel; Dr. Thomas J. Cox, medical director; Harold H. Buckman, actuary.

Directors: Marshall Diggs, Fred W. Kiesel, Henry Brinck, T. J. Cox, A. E. Burge, L. L. McCoy, C. S. Brooks, D. I. Waltz, Henry Halle, B. F. Lynip, E. F. Dalton, J. R. Whisner, R. E. L. Morton, F. W. Stall, J. R. Kruse, R. F. Schmeiser, A. G. Folger.

Operates in Arizona, California, Idaho, Nevada, Oregon, Utah, Washington, Wyoming, Hawaiian Islands, Montana, Oklahoma, Kansas.

CAPITOL LIFE INSURANCE CO., Denver, Colo. Officers: Thos. F. Daly, president; J. F. Campion, first vice-president; Chas. Boettcher, second vice-president; Patrick Crowe, secretary and treasurer; Clarence J. Daly, assistant secretary; John H. Upton, actuary and second asst. secretary; Dr. J. W. O'Connor and Dr. W. S. Bagot, medical directors.

Directors: Gerald Hughes, John Gaffy, Wm. E. Hutton, John F. Campion, Thos. F. Daly, Julius A. Myers, Clarence J. Daly, Chas. Boettcher, John A. Keefe, Samuel D. Nicholson, Chas. Connor, Patrick Crowe and John A. Ewing.

Operates in Arizona, Colorado, Kansas, Missouri, Montana, Nebraska, New Mexico, Nevada, Oklahoma, South Dakota, Texas, Utah, Wyoming and Idaho.

CAROLINA LIFE, Columbia, S. C. Officers: P. H. Haltiwanger, president; A. B. Langley, vice-president and general manager; A. H. Kohn, secretary and treasurer; Ames Haltiwanger, assistant treasurer and auditor.

Directors: P. H. Haltiwanger, A. B. Langley, A. H. Kohn, Ames Haltiwanger.

Operates in South Carolina only.

CEDAR RAPIDS LIFE Cedar Rapids, Ia. Officers: C. B. Robbins, president; Ed. H. Smith, vice-president; J. P. Kendall, vice-president; C. B. Svoboda, secretary; Ernest R. Moore, treasurer; Dr. G. E. Crawford, medical director; Dr. J. Lynn Crawford, asst. medical director.

Directors: Lew W. Anderson, Glenn M. Averill, Dr. G. E. Crawford, J. P. Kendall, C. B. Robbins, Ed. H. Smith, S. G. Armstrong, E. J. Carey, M. W. Jones, Ernest R. Moore, Geo. A. Mullin, W. F. Severa, C. B. Svoboda.

Operates in Iowa only.

CENTRAL LIFE, Ottawa, Ill. Officers: H. W. Johnson, president; W. F. Weese and C. Nadler, vice-presidents; S. B. Bradford, secretary-treasurer; W. H. Hinebaugh, general counsel; T. W. Burrows, medical director.

Directors: H. W. Johnson, S. B. Bradford, C. Nadler, T. W. Burrows, C. E. Antram, J. H. White, A. J. Roberts, W. F. Weese, W. H. Hinebaugh, W. E. Prichard, C. H. Pluma, J. A. Bowman, N. J. Cary, O. A. Johnson, D. M. Yates.

Operates in Illinois, Iowa, South Dakota, Missouri.

CENTRAL LIFE, Fort Scott, Kan. Officers: H. L. Stout, president; Geo. W. Marble, vice-president; R. S. Tiernan, secretary-treasurer; J. T. Mayall, assistant secretary; E. E. Lyon, actuary; C. A. Van Velzer, medical director; W. W. Padgett, counsel; S. M. Babbitt, superintendent of agents.

Directors: H. L. Stout, Geo. W. Marble, R. S. Tiernan, C. A. Van Velzer, W. W. Padgett.

Operates in Kansas and Missouri.

CENTRAL LIFE ASSURANCE SOCIETY OF THE U. S., Des Moines, Ia. Officers: G. B. Peak, president; William L. Shepard, vice-president; H. G. Everett, secretary, superintendent of agencies; O. C. Miller, assistant secretary; H. A. Miller, treasurer; D. W. Smouse, chief medical director; T. C. Denny, medical director; G. H. Carr, general counsel; Joel B. Peniston, actuary.

Directors: G. B. Peak, H. G. Everett, G. H. Carr, Dr. D. W. Smouse, W. L. Shepard, O. C. Miller, H. A. Miller, T. C. Denny, G. A. Peak.

Operates in Colorado, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, South Dakota, Washington, Wisconsin, Illinois, Missouri, North Dakota, Texas, Oklahoma, Ohio, Pennsylvania, Idaho, Illinois.

CENTRAL LIFE INSURANCE COMPANY, Lexington, Ky. Officers: W. H. Gregory, president; R. E. Gregory, vice-president; Geo. D. Burdett, 2nd vice-president; H. Clay McKee, treasurer; Horace Rutherford, secretary; R. L. Gregory, assistant-secretary; Dr. W. Ed. Grant, chief medical director; Dr. W. B. McClure, medical director; Dr. J. C. Lewis, assistant medical director; Judge R. W. Bingham, general counsel.

Directors: H. P. Headley, H. Clay McKee, John W. Hart, W. H. Gregory, A. J. Braud, M. R. Jacoby, Geo. B. Rice, R. E. Gregory, Geo. D. Burdett.

Operates in Kentucky.

CENTRAL STATES LIFE, St. Louis, Mo. Officers: Frank P. Crunden, president; James A. McVoy, vice-president and general manager; W. H. McBride, secretary; Dr. H. Jacobson, medical director; E. M. Grossman, general counsel; Thos. H. Galbraith, assistant secretary.

Directors: Warren Goddard, John H. Gundlach, W. L. Wright, W. D. Vandiver, J. E. Lintzenich, Homer E. Shaw, L. C. Greenlee, S. R. Fitzgerald, Frank P. Crunden, James A. McVoy, E. M. Grossman, Cyrus Thompson, W. H. McBride.

Operates in Colorado, Idaho, Illinois, Kansas, Missouri, Montana, New Mexico, Utah and Wyoming.

CENTRAL STATES LIFE INSURANCE COMPANY, Crawfordsville, Ind. Officers: H. H. Ristine, president; Edwin M. Brown, first vice-president and manager; D. M. Peck, second vice-president; C. E. Lacey, secretary; C. V. Peterson, assistant secretary; M. B. Binford, treasurer; Dr. W. H. Ristine, medical director.

Directors: H. H. Ristine, E. M. Brown, C. E. Lacey, D. M. Peck, W. H. Ristine, M. B. Binford and C. V. Peterson.

Operates in Indiana.

CENTRAL NATIONAL LIFE INSURANCE COMPANY, Lincoln, Neb. Officers: G. R. Whitney, Sr., president; F. B. Knapp, vice-president; A. J. Riley, vice-president; F. J. Webb, secretary; M. C. Range, assistant secretary; E. R. Gurney, treasurer; J. F. Little, consulting actuary; C. C. Moyer, medical director; F. C. Foster, attorney.

Directors: G. R. Whitney, Sr., F. B. Knapp, A. J. Riley, F. J. Webb, E. R. Gurney.

Operates in Nebraska, Kansas and South Dakota.

CHEROKEE LIFE INSURANCE COMPANY, Rome, Ga. Officers: Dr. C. L. Guice, president; E. W. Butler, vice-president; R. M. Harper, secretary and treasurer; W. L. Funkhouser, medical director; Lloyd Dameron, manager and agency director.

Directors: C. L. Guice, E. W. Butler, John M. Vandiver, L. O. Maxwell, W. L. Funkhouser, L. F. Finleyson, R. M. Harper, T. E. Vickers, John R. Barclay, W. W. Hartley, T. E. Lipe, J. I. Lundy, P. L. Harned, Thos. B. Johnson, T. J. Hand, H. P. Mitchell, M. T. Ormond, R. J. Pittman, James Rooney.

Operates in Georgia, Alabama, Florida, Texas.

H
M
so
di
M
ta
W

J
H
J
so
E
Pi

COLONIAL LIFE, Jersey City, N. J. Officers: E. J. Heppenheimer, president; George T. Smith, vice-president; C. F. Nettleship, second vice-president; Dunbar Johnston, secretary; John Nevin, medical director; J. D. Bedle, counsel; George A. Huggins, actuary; S. R. Drown, supervisor of agencies; E. C. Wise, cashier.

Directors: J. D. Bedle, W. G. Bumsted, B. P. Craig, P. S. Dyer, L. Fagan, E. J. Heppenheimer, W. C. Heppenheimer, A. P. Hexamer, E. P. Meany, J. Mehl, Jr., Henry Mehl, J. Nevin, C. F. Nettleship, G. F. Perkins, R. Schlemm, B. W. Spencer, G. T. Smith, P. F. Wanser, E. L. Young, R. R. Debacher, J. W. Herbert.

Operates in New York, New Jersey and Pennsylvania.

COLUMBIA LIFE INSURANCE COMPANY, Cincinnati, Ohio. Officers: F. G. Cross, president; W. F. Robertson, vice-president and treasurer; A. C. Shinkle, vice-president; Dr. C. Weber, vice-president; E. S. Lee, vice-president; C. B. Matthews, general counsel; S. M. Cross, secretary and assistant treasurer; E. W. Hyde, actuary; W. A. Wedding, manager health and accident department.

Directors: A. C. Shinkle, W. F. Robertson, Gen. J. W. Keifer, J. S. Crowell, Capt. S. W. Davies, H. H. Hoffman, Col. C. B. Paxton, J. A. Green, Capt. R. Wilson, C. Weber, G. W. Hamilton, E. S. Lee, F. G. Cross, C. B. Matthews, F. B. Cross, J. A. DeArmond, O. F. Barrett, S. Nash, H. T. Klein, Capt. R. E. Burdick.

Operates in Ohio, Indiana, Kentucky and Georgia.

COLUMBIA LIFE INSURANCE COMPANY, Fremont, Neb. Officers: O. W. Rice, president; H. C. Mason, secretary and general manager; F. W. Arndt, treasurer.

Directors: O. W. Rice, L. G. Mason, H. W. Arndt, W. E. Taylor, W. J. Davies, R. H. Harris, H. C. Mason.

Operates in Nebraska only.

COLUMBIA LIFE AND TRUST, Portland, Ore. Officers: W. M. Ladd, president; T. B. Wilcox, vice-president; S. P. Lockwood, vice-president and general manager; E. Cookingham, vice-president; M. M. Johnson, secretary and actuary; H. C. Wilson, medical director; Wood, Montague & Hunt, counsel.

Directors: W. M. Ladd, T. B. Wilcox, W. Mackay, R. Hoge, C. J. Smith, E. Cookingham, S. P. Lockwood, M. M. Johnson, H. C. Wilson, I. D. Hunt, J. H. Vogt.

Operates in Idaho, Oregon, California and Washington.

COLUMBIAN NATIONAL LIFE, Boston, Mass. Officers: A. E. Childs, president; F. P. Sears, vice-president and comptroller; W. C. Johnson, vice-president and

general manager; W. H. Brown, secretary and treasurer; G. H. Holt, Chicago; J. D. Davis, St. Louis, and T. B. Stearns, Denver, resident vice-presidents; R. E. Pierce, assistant secretary; H. L. Newton, assistant treasurer; W. I. King, actuary; J. Balch, director of real estate; J. S. Phelps, M.D., medical director; A. J. Calef, auditor; B. E. Hall, assistant auditor; C. A. Bennett, manager accident and health department;

Directors: C. F. Ayer, F. Ayer, J. Balch, G. W. Bright, W. H. Brown, W. M. Butler, A. E. Childs, A. Clarke, G. W. Crawford, J. D. Davis, A. B. Daniels, G. T. Dewey, C. V. Fornes, D. H. Gordon, G. H. Holt, F. Hawkins, N. W. Jordan, W. C. Johnson, J. A. Johnston, W. I. King, F. G. Moffat, J. W. Middendorf, P. Parker, J. S. Phelps, G. Perry, F. P. Seana, J. S. Scully, T. B. Stearns, H. J. Thayer, W. Warren, F. N. Wier.

Operates in Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, Washington, West Virginia and Wyoming.

COLUMBUS MUTUAL LIFE, Columbus, O. Officers: C. W. Brandon, president; W. B. Carpenter, N. G. Spangler, vice-presidents; D. E. Ball, secretary; E. A. Reeder, treasurer; J. M. Sheets, counsel; C. W. Brandon, superintendent of agencies.

Directors: D. E. Ball, C. W. Brandon, W. B. Carpenter, C. P. Cole, W. Feller, G. A. Ferguson, J. S. Hanson, P. U. Hawkins, T. S. Hogan, J. D. Hollinger, W. Hoover, S. A. Hoskins, E. Kiesewetter, S. J. D. Meade, J. W. Northrup, E. A. Reeder, E. W. Schueller, J. M. Sheets, C. W. Sigrist, N. G. Spangler, S. J. Vining, H. W. Yeager, F. J. Miller, J. W. Glauner, D. D. Davis, L. M. Smith, H. B. Squibb, A. S. Thomas.

Operates in Ohio, West Virginia and Michigan.

COMMONWEALTH LIFE, Louisville, Ky. Officers: Col. J. D. Powers, president; Darwin W. Johnson, secretary and treasurer; I. Smith Homans, actuary and assistant secretary; Caldwell Norton, first vice-president; G. Woolridge, second vice-president; L. E. Cralle, third vice-president; Dr. W. F. Blackford, medical director; Burnett, Batson & Cray, general counsel.

Directors: J. D. Powers, Darwin W. Johnson, T. L. Jefferson, John M. Lassing, C. E. Hoge, M. O'Doherty, T. P. Dickinson, Caldwell Norton, H. F. Monroe, L. L. Solomon, M.D., H. B. Campbell, P. Woolridge, J. S. Kelly, L. E. Cralle, S. F. Hoge.

Operates in Kentucky and Alabama.

COMMONWEALTH LIFE, Omaha, Neb. Officers: Frans Nelson, president; Paul Wupper, first vice-president; Fred Volpp, second vice-president; F. J. Uehling, secretary; A. B. Detweiler, treasurer; Ira E. Atkinson, superintendent of agents; Clark O'Hanlon, attorney.

Directors: F. Nelson, P. Wupper, C. O'Hanlon, Geo. A. Nelson, Fred Volpp, F. J. Uehling, A. B. Detweiler, O. L. Branson, F. J. Young.

Operates in Nebraska, Iowa, South Dakota, Kansas and Missouri.

CONNECTICUT GENERAL, Hartford, Conn. Officers: R. W. Huntington, Jr., president; P. H. Woodward, vice-president; G. E. Bulkley, secretary; C. G. Woodward, financial secretary; A. P. Woodward, secretary accident department; E. B. Peck, assistant secretary; R. H. Cole, assistant secretary and actuary; J. M. Laird, assistant actuary; W. W. Knight, M.D., medical director; F. C. Griswold, superintendent of agencies.

Directors: P. H. Woodward, T. Lyman, R. W. Huntington, Jr., C. P. Cooley, W. M. Storrs, C. A. Goodwin, H. K. W. Welch, R. M. Bissell, F. Parsons, J. T. Robinson, T. W. Russell.

Operates in Connecticut, Illinois, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, California, Minnesota and Vermont.

CONNECTICUT MUTUAL LIFE, Hartford, Conn. Officers: John M. Taylor, president; Henry S. Robinson, vice-president; William H. Deming, secretary; Jacob H. Greene, second secretary; Herbert H. White, treasurer; Daniel H. Wells, actuary; John D. Parker, James Lee Loomis, assistant secretaries; Charles Hildebrand, assistant actuary; Harry I. B. Rice, assistant actuary; Benjamin W. Loveland, supervisor of claims; Joseph B. Hall, M.D., medical director; Mark S. Bradley, M.D., assistant medical director; Charles D. Alton, M.D., medical referee; Griffin M. Loveland, superintendent of agencies; Clarence B. Ingraham, assistant superintendent of agencies; Herbert F. Fisher, assistant superintendent of agencies; Arthur C.

Liebert, agency correspondent; Jesse H. Pratt, inspector of agency accounts; Walter B. Olmsted, cashier.

Directors: James J. Goodwin, John M. Taylor, William C. Skinner, Charles Hopkins, Clark, Charles E. Chase, Herbert H. White, Lucius F. Robinson, Jacob H. Greene, Meigs H. Whaples, Henry S. Robinson, Charles Cheney, Edward Milligan.

Operates in California, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Colorado, Virginia, Vermont, Washington, West Virginia.

CONSERVATIVE LIFE, South Bend, Ind. Officers: D. W. Place, president; G. R. Summers, vice-president; A. S. Burkart, second vice-president; W. Mell, secretary; F. L. Dennis, treasurer; E. R. Dean, M.D., medical director; Frank J. Haight, consulting actuary.

Directors: D. W. Place, G. R. Summers, A. S. Burkart, Samuel Parker, William J. Albers, F. M. Hines, M.D., W. Mell, F. L. Dennis, E. R. Dean.

Operates in Indiana.

CONSERVATIVE LIFE, Wheeling, W. Va. Officers: O. Schenk, president; G. W. Hill, S. M. Sawvel, vice-presidents; C. E. Peters, secretary and treasurer; C. E. Flanagan, actuary; J. J. P. O'Brien, counsel.

Directors: O. Schenk, C. E. Peters, J. J. P. O'Brien, W. S. Fulton, M.D., S. M. Sawvel, J. S. Vandervort, G. W. Hill, J. E. McCausland, J. M. Hartley, J. N. Howard, S. S. Urfer, D. O. Rutan, P. Carroll, C. Sobanski, C. S. Groer, C. D. Keyser.

Operates in West Virginia, Ohio, Pennsylvania, Alabama and Kentucky.

CONTINENTAL ASSURANCE, Chicago, Ill. Officers: H. G. B. Alexander, president; L. C. Rose, vice-president; W. H. Roberts, treasurer; Mantion Mavrick, secretary.

Directors: H. G. B. Alexander, L. C. Rose, A. W. Underwood, R. I. Stearns, W. H. Roberts.

Operates in Colorado, District of Columbia, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, Texas, Washington.

CONTINENTAL LIFE, Wilmington, Del. Officers: P. Burnet, president; H. L. Cooper, vice-president; G. E. Saulsbury, second vice-president; J. D. Kurtz, treasurer; C. R. Churchman, secretary; Dr. P. W. Tomlinson, medical director; W. F. Kurtz, general counsel; M. M. Dawson, consulting actuary.

Directors: P. Burnet, Dr. H. R. Burton, J. L. Cahall, H. L. Cooper, J. H. Covington, J. E. Ellegood, G. H. Hall, W. W. Hubbard, W. F. Kurtz, J. W. Miles, J. S. Mullin, Jr., G. E. Saulsbury, De C. W. Thom, Dr. P. W. Tomlinson, G. W. Woolford.

Operates in Delaware, Maryland and Pennsylvania.

CONTINENTAL LIFE INSURANCE COMPANY, Salt Lake City, Utah. Officers: F. J. Hagenbarth, president; H. C. Edwards, first vice-president and general counsel; H. N. Mayo, second vice-president and medical director; W. S. McCormick, treasurer; C. W. Helsel, superintendent of agencies; M. B. Johnson, secretary; J. V. Cummings, assistant secretary; J. P. Hjorth, actuary.

Directors: F. J. Hagenbarth, H. C. Edwards, H. N. Mayo, W. S. McCormick, H. C. Wood, A. L. Stone, J. P. Murray, I. O. Rhoades, W. J. Halloran, E. L. Burton, Nelson Story, Jr.

Operates in Arizona, California, Colorado, Idaho, Kansas, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming.

COTTON STATES LIFE INSURANCE COMPANY, Tupelo, Miss. Officers: E. Clovis Hinds, president; W. T. Reeves, vice-president; T. H. Taylor, vice-president; I. F. Archer, secretary; S. J. High, treasurer; T. F. Elkin, medical director; Robins & Thomas, general counsel.

Directors: E. Clovis Hinds, W. T. Reeves, T. H. Taylor, I. F. Archer, S. J. High, T. F. Elkin, J. M. Thomas, Walter Spiva, M. E. Leske, J. S. Davis, J. H. Ledyard, L. M. Phillips, S. C. McNeil, J. B. Sanders, W. M. B. Cox, J. A. King, J. E. Givhan, M. B. Miller, N. A. Cramer, F. A. Thompson, A. C. Schryver.

Operates in Mississippi, Arkansas, Tennessee.

DAKOTA LIFE, Watertown, S. D. Officers: J. B. Hanten, president; J. W. Martin, D. M. Bannister and H. M. Finnerud, vice-presidents; F. L. Bramble, secretary and treasurer; T. A. Campbell, auditor; E. D. Lacy, actuary; Dr. H. M. Finnerud, medical director.

Directors: E. R. Keyes, F. L. Bramble, H. M. Finnerud; J. W. Martin, J. Scanlon, D. M. Banaster, W. B. Cannon

M. E. Hart, J. A. Gold, J. E. Platt, F. S. Strouben, S. H. Elrod, W. A. Morris, J. E. Payze, F. D. Greene, G. Dencker, W. A. Ritschlag, J. O. Melham, W. D. Morris, D. F. Jones, J. B. Hanten.
Operates in South Dakota, North Dakota and Minnesota.

DAKOTA WESTERN ASSURANCE COMPANY, Sioux Falls, S. D. Officers: H. S. Rowe, president; H. E. Sox, vice-president; C. E. Gillis, secretary and treasurer; Cyrus E. Warner, superintendent of agencies; Wesley Styles, actuary.

Directors: H. S. Rowe, H. E. Sox, C. E. Gillis, G. A. Warner, C. J. Hedwall, O. I. Gjevre, A. Axford, G. Boles, A. Melham, J. W. Powers, W. M. Danforth, W. T. McConnell.
Operates in North and South Dakota.

DETROIT LIFE, Detroit, Mich. Officers: M. E. O'Brien, president; H. G. Guthard, vice-president; M. O. Rowland, vice-president; F. D. Davis, vice-president; J. D. Baty, secretary and treasurer; F. H. Watson, general counsel; J. H. Carstens, medical director.

Directors: J. Anstey, D. Backus, J. E. Brown, B. D. Cady, Jas. Lennon, J. H. Carstens, J. B. Chaddock, F. D. Davis, H. J. Guthard, A. T. Roberts, R. E. Hoffmaster, Herman Holmes, L. A. Moon, M. E. O'Brien, P. H. O'Brien, M. O. Rowland, J. G. Reutter, J. E. Ready, G. T. Werline, W. J. Spears, Lettie Shay, F. H. Watson, E. S. Coe, W. J. Webb, F. C. Badgley, J. S. Allen, J. D. Baty, M. J. Cavannaugh, A. M. Hume, T. E. Mitchell.
Operates in Michigan only.

ELKHORN LIFE AND ACCIDENT INSURANCE COMPANY, Norfolk, Neb. Officers: P. H. Salter, president; T. F. Memminger, vice-president; J. B. Maylard, vice-president and secretary; Jack Koenigstein, treasurer; Burt Mapes, general attorney; D. W. Ziegler, superintendent of agents.

Directors: P. H. Salter, Robt. M. Peyton, J. B. Maylard, Burt Mapes, T. F. Memminger, Geo. D. Butterfield, Jack Koenigstein, C. S. Smith, J. C. Ostorn.
Operates in Nebraska and South Dakota.

EMPIRE LIFE, Atlanta, Ga. Officers: Wm. W. Reid, president; A. H. Merry, first vice-president; F. A. Hooper, second vice-president and counsel; H. H. Stafford, third vice-president; E. J. Spratling, medical director; S. H. Rogers, secretary.

Directors: Wm. W. Reid, A. H. Merry, F. A. Hooper, H. H. Stafford, E. J. Spratling, H. C. Loric, M. P. Pope, G. E. Mabry, Jno. W. Dickey, J. H. Evans, H. C. Boardman, H. H. Bell, C. E. Whitney, D. F. Jack.
Operates in Georgia, Alabama, Florida.

EQUITABLE LIFE, San Antonio, Texas. Officers: Dr. Frederick J. Combe, president, medical director; Capt. Edgar Schramm, first vice-president; W. M. Ratcliffe, second vice-president; Harold Schramm, secretary and treasurer; H. E. Mimms, agency manager.

Directors: Dr. Frederick J. Combe, Capt. Edgar Schramm, S. L. Dworkman, Judge A. W. Moursund, A. A. Browne, P. B. Butler, Judge S. J. Brooks, N. S. Graham, W. M. Ratcliffe, Judge J. B. Wells, W. F. Sprague, Harold Schramm, Judge H. L. Borden.
Operates in Texas and Louisiana.

EQUITABLE LIFE ASSURANCE SOCIETY, New York. Officers: William A. Day, president; John B. Lunger, vice-president; George T. Wilson, second vice-president; Henry L. Rosenfeld, fourth vice-president; Wm. E. Taylor, superintendent of agencies; A. R. Horr, treasurer; H. R. Coursen, auditor; William Alexander, secretary; Leon O. Fisher, third vice-president; J. V. E. Westfall, assistant third vice-president; Gerald R. Brown, comptroller; Robt. Henderson, actuary; S. S. McCurdy, assistant secretary; F. C. Wells, M.D., T. H. Rockwell, M.D., medical directors.

Directors: W. A. Day, Charles B. Alexander, Charles D. Barny, John N. Beach, E. W. Bloomingdale, George C. Boldt, Abraham Brittin, John D. Crimmins, Thomas DeWitt Cuyler, Henry W. deForest, Samuel M. Felton, James B. Forgan, Thomas A. Gillespie, Robert Goellet, Alexander C. Humphreys, Bradish Johnson, John D. Kernan, Charles E. Littlefield, Arthur H. Lowe, John B. Lunger, Willis F. McCook, John T. Manson, Edward DeV. Morrell, Joy Morton, Levi P. Morton, Alfonso De Navarro, Ludwig Nissen, Charles D. Norton, Eugenius H. Outerbridge, William E. Paine, Alton B. Parker, Wallace L. Pierce, Tom Randolph, Samuel Rea, E. W. Robertson, J. G. Schmidlapp, William Skinner, Thomas W. Slocum, J. P. Snyder, Thomas Spratt, Gage E. Tarbell, Eben B. Thomas, Sir William C. Van Horne, Richard H. Williams, George T. Wilson, Frank S. Witherbee, Charles H. Zehnder.

Operates in all the States and Territories of the United States except Texas and Wisconsin, and in the following foreign countries: Canada, Great Britain, France, Belgium, Spain, Holland, Russia, Argentine Republic, Chili, Cuba and South Africa.

EQUITABLE LIFE INSURANCE COMPANY OF DISTRICT OF COLUMBIA, Washington, D. C. Officers: H. P. Blair, president; Joseph Sanders, vice-president; A. C. Clark, secretary; W. A. Bennett, second vice-president; G. A. Clark, actuary; M. D. Rosenberg, attorney.

Directors: W. A. Bennett, G. J. Bessler, H. P. Blair, A. Burgdorf, A. C. Clark, A. P. Clark, Jr., E. E. Rapley, N. H. Shea, L. C. Strider, J. S. Swormstedt, H. K. Willard, W. G. Gardiner, W. H. Rapley, M. D. Rosenberg, J. Sanders.
Operates in Delaware, District of Columbia, Ohio, and West Virginia.

EQUITABLE LIFE OF IOWA, Des Moines, Ia. Officers: J. C. Cummins, president; F. C. Hubbell and H. S. Nollen, vice-presidents; C. A. Snyder, secretary; H. S. Johnson, assistant secretary; F. W. Hubbell, treasurer; M. Davis, actuary; F. L. Wells, medical director; H. E. Aldrich, superintendent of agents.

Trustees: F. M. Hubbell, chairman; F. C. Hubbell, R. Fullerton, H. D. Thompson, G. C. Hubbell, N. T. Guernsey, J. C. Cummins, H. A. Miller, F. W. Hubbell, S. Casady, H. S. Nollen, C. A. Snyder, H. E. Aldrich.
Operates in Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Oklahoma, Pennsylvania, South Dakota, Washington, Kentucky and New Jersey.

EUREKA LIFE, Baltimore, Md. Officers: W. S. Gillespie, president; J. P. Sansom, secretary; W. H. Y. Knighton, vice-president; W. H. Bowerman, treasurer; T. F. Oldham, actuary.

Directors: W. S. Gillespie, J. P. Sansom, W. H. Bowerman, T. Oldham, W. H. Y. Knighton.
Operates in Maryland, District of Columbia and Pennsylvania.

FARMERS AND BANKERS LIFE, Wichita, Kansas. Officers: H. K. Lindsley, president; E. B. Jewett, secretary-treasurer; J. H. Stewart, vice-president and chairman of finance committee; J. P. Sullivan, vice-president, actuary and manager of agents; J. A. Brubacher, counsel; J. E. Oldham, medical director; Dr. J. L. Evans, associate medical director.

Directors: J. H. Stewart, H. Ledlie, W. M. Glenn, W. R. Dulaney, C. W. Bitting, G. Theis, Jr., H. Lawrence, W. D. Moore, W. M. Sutton, R. W. Scott, A. D. Jellison, J. W. Dale, F. M. Sumpter, J. P. Miller, F. M. Latham, R. M. Crawford, J. M. Lorimer, A. R. Clark, P. C. Jeffrey, T. W. Sargent, M. D. Sampson, J. H. Burns, E. B. Jewett, J. P. Sullivan, H. K. Lindsley.
Operates in Kansas only.

FARMERS AND TRADERS LIFE INSURANCE COMPANY, Syracuse, N. Y. Officers: Elliot B. Norris, president; William T. Creasy, Francis H. Gates, L. J. Taber, Robert Dey, John M. Ham, Ward W. Stevens, vice-presidents; F. E. Dawley, secretary; James Herman Washburn, actuary; Isaac H. Munro, treasurer; Jonathan Wyckoff, auditor; Thomas H. Halsted, medical director; W. C. Lennie, superintendent of agencies; William M. Peckham, counsel.

Directors: Elliot B. Norris, William T. Creasy, John M. Ham, T. H. Halsted, Charles H. Skiff, Wing R. Smith, George Casler, Robert Dey, George M. Whitney, James Ouderkirck, Thomas Munro, Alfred L. Hinsdale, L. J. Taber, Charles P. Williams, S. W. Peckham, F. H. Gates, Herman L. Kelly, William M. Peckham, Thomas O. Young, H. A. Crofoot, Willis D. Curtis, Ward W. Stevens, Jonathan Wyckoff, F. E. Dawley, Isaac H. Munro.
Operates in New York, Pennsylvania, entering Ohio, Massachusetts.

FARMERS LIFE, Denver, Col. Officers: Hon. E. M. Ammons, president; L. C. Fulenwider, vice-president; E. M. Sabin, assistant secretary and counsel; Calvin Fleming, treasurer; J. A. O'Shaughnessy, general manager; Dr. J. E. Kinney, medical director; Dr. Cuthbert Powell, medical referee.

Directors: Hon. E. M. Ammons, Calvin Fleming, W. T. Ashby, J. J. McIlquham, John H. Orr, H. T. Quick, A. A. Edwards, Hon. Wm. M. Glenn, D. A. Lord, L. C. Fulenwider, Dr. J. E. Kinney, E. M. Sabin, J. A. O'Shaughnessy, C. H. Tully.
Operates in Colorado, Nebraska, Kansas.

FARMERS NATIONAL LIFE INSURANCE COMPANY, Chicago, Ill. Officers: J. M. Stahl, president; B. F. Bilitier, secretary; J. M. Ashby, vice-president and

actuary; E. M. Wasmuth, treasurer; M. J. Furnas, superintendent of agencies.

Directors: J. M. Stahl, Hon. C. F. Sanford, Hon. I. E. Switzer, Hon. J. C. Billheimer, Hon. W. L. Ames, H. P. Swindeman, Hon. S. C. Spohn, E. S. Jones, Hon. J. W. Williams, J. M. Ashby, W. S. Baugh, A. J. Dawson, R. H. Kirby, J. A. Peterson, Hon. E. M. Wasmuth, B. F. Biliter, Hon. L. Morrison, L. L. Newton, E. W. Wickey, H. Schrage, T. J. Johnston, J. H. Kimble, C. E. Fowler.

FEDERAL LIFE, Chicago, Ill. Officers: Isaac Miller Hamilton, president; C. A. Atkinson, vice-president and general counsel; Chas. S. Rannells, secretary; W. E. Brimstin, assistant secretary; O. E. Merley, treasurer; L. D. Cavanaugh, actuary; Dr. F. L. B. Jenney, medical director; J. P. Mahoney, assistant counsel.

Directors: C. A. Atkinson, W. E. Brimstin, N. S. Cutright, M. A. Donohue, J. C. Gleason, Isaac Miller Hamilton, Dr. W. A. Hoover, William Kaspar, W. E. Lewis, J. P. Mahoney, O. E. Merley, William Moore, F. P. Morris, H. W. Norton, C. J. O'Connor, C. S. Rannells, Walter S. Vanderwater and C. C. Williams.

Operates in Illinois, Michigan, Indiana, Missouri, Ohio, Kentucky, Arkansas, Texas, Tennessee, South Dakota, Oklahoma, Pennsylvania, Georgia and Kansas.

FIDELITY MUTUAL LIFE INSURANCE COMPANY, Philadelphia, Pa. Officers: Walter Le Mar Talbot, president; F. X. Quinn, vice-president; Samuel J. Steele, treasurer; C. G. Hodge, secretary; J. R. Sykes, comptroller and assistant treasurer; C. J. R. Sproule, assistant secretary; J. B. Franks, actuary; Dr. Wm. H. E. Wehner, medical director; Dr. D. B. Pfeiffer, associate medical director.

Directors: W. Le M. Tablot, F. X. Quinn, G. W. Kendrick, Jr., N. T. Folwell, G. W. Roydhouse, C. S. Walton, T. C. Hunter, J. P. H. Jenkins, J. De F. Junkin, W. T. B. Roberts, L. R. Dick and Samuel J. Steele.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Washington and West Virginia.

FIRST NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, Pierre, S. D. Officers: L. E. Gaffy, president; L. E. Snyder, F. H. Rugg, John Davies, vice-presidents; J. R. Morrison, secretary and actuary; A. Wheelon, treasurer; Dr. H. T. Kenney, medical director; S. W. Clark and B. S. Payne, counsel; J. T. Smith, director of agencies.

Directors: S. W. Clark, B. S. Payne, R. F. Lyons, A. W. Ewert, W. J. Harris, L. E. Snyder, A. Wheelon, D. D. Baldwin, F. M. Stewart, E. H. Wood, F. L. Ackerman, F. H. Rugg, J. Davies, J. T. Breen, L. E. Gaffy, C. C. Bennett, C. L. Hyde, M. W. Roan, C. A. Howard, O. C. Matteson.

Operates in South Dakota, North Dakota, Montana and Ohio.

FIRST NATIONAL LIFE ASSURANCE SOCIETY OF AMERICA, Tacoma, Wash. Officers: Morton Gregory, president and general manager; A. E. Braden, secretary and medical director; Geo. M. Jacobs, vice-president and manager of agencies; S. A. Madge, second vice-president and manager health and accident department; W. H. Pringle, treasurer; Marvin Evans, counsel; U. E. Harmon, associate counsel; Paul L. Woolston, consulting actuary.

Directors: J. L. Carman, H. J. Schwinn, S. A. Nourse, R. J. Tompkins.

Operates in Oregon, Washington and British Columbia.

FIRST TEXAS STATE INSURANCE COMPANY, Galveston, Tex. Officers: I. H. Kempner, president; T. E. Flick, secretary.

Directors: J. H. Kempner, B. J. Cunningham, H. Sheffield, Jr., S. E. Kempner, T. E. Flick.

Operates in Texas only.

FLORIDA LIFE, Jacksonville, Fla. Officers: E. B. Shaffer, president; Frank Richardson, D. H. Thorin, vice-presidents; R. M. Anderson, secretary and actuary; M. Marshall, treasurer; R. H. McGinnis, medical director; Knight & Adair, general counsel.

Directors: M. D. Johnson, A. P. Stuckey, O. S. Allbritton, J. D. Shaylor, D. H. Thorin, J. J. Logan, Frank Richardson, R. M. Anderson, R. H. McGinnis, N. B. Davis, E. B. Shaffer, C. W. Deen, S. A. Alford, M. Marshall, W. J. Epperson, D. H. McMillan.

Operates in Florida and South Carolina.

FOREST CITY LIFE, Rockford, Ill. Officers: T. V. Engstrom, president; A. D. Warner, vice-president and general manager; G. W. Brearley, secretary; W. H. Keig, treasurer; F. H. Kimball, medical director.

Directors: L. Small, W. H. Fitch, M.D., J. C. Foote, T. V. Engstrom, F. H. Kimball, M.D., W. H. Keig, C. J. Warner, J. S. Mason, M.D., A. E. Pattern, H. Hafer, R. W. Phillips, A. D. Warner, W. A. Kjellgren, G. W. Brearley, C. A. Hult, G. H. Bremner, C. A. Walker, M.D.

Operates in Illinois.

FORT WORTH LIFE, Fort Worth, Texas. Officers: N. H. Lassiter, president; W. G. Newby, vice-president; P. V. Montgomery, secretary and actuary; J. T. Pemberton, treasurer; Dr. J. W. Irion, vice-president and medical director; Dr. B. Saunders, consulting medical director; B. F. Myers, agency director.

Directors: W. G. Newby, B. O. Smith, D. T. Bomar, R. E. Harding, N. H. Lassiter, W. G. Turner, W. Burton, K. M. Van Zandt, G. E. Cowden, J. T. Pemberton, G. T. Reynolds, W. Bryce, W. C. Stripling, E. E. Bewley, Dr. B. Saunders, Dr. J. W. Irion, A. J. Long.

Operates in Texas only.

FRANKLIN LIFE, Springfield, Ill. Officers: Geo. B. Stadden, president; J. O. Humphrey and Henry M. Merriam, vice-presidents; Henry Abels, secretary; Will Taylor, assistant secretary; E. S. Barnes, treasurer; B. R. Hieronymus, assistant treasurer; A. G. Portch, actuary; Dr. O. F. Maxon, medical director.

Directors: J. O. Humphrey, H. M. Merriam, Henry Abels, W. Taylor, J. H. Sikes, G. B. Stadden, E. S. Barnes, H. L. Wiggins.

Operates in Alabama, Arkansas, Georgia, Illinois, Michigan, Mississippi, Missouri, Tennessee, Texas, Kansas and Nebraska.

GATE CITY LIFE INSURANCE COMPANY, Greensboro, N. C. Officers: Jas. F. Thompson, president; G. Thompson, vice-president; W. L. Carter, secretary and treasurer; M. E. Carter, assistant secretary and treasurer.

Directors: Jas. F. Thompson, G. Thompson, W. G. Carter, M. E. Carter, F. P. Hapgood, Jr.

Operates in North Carolina.

GEM CITY LIFE INSURANCE COMPANY, Dayton, Ohio. Officers: A. J. Conover, president; Dr. G. T. Brown, vice-president; R. P. Burkhardt, second vice-president; G. Becker, Jr., secretary-treasurer; J. W. Glover, consulting actuary; L. W. James, attorney; H. R. Stapp, general manager.

Directors: A. J. Conover, Dr. G. T. Brown, R. P. Burkhardt, G. Becker, Jr., J. E. Viot, L. H. Vinson, Dr. I. H. Hawes, Judge C. S. Younger, Dr. J. A. Burnett, Dr. J. H. Pumphrey, J. M. Nutt, E. Weaver, E. S. Conklin, G. W. Whitmer, J. L. Longfellow.

Operates in Ohio, Indiana and Michigan.

GEORGE WASHINGTON LIFE, Charleston, W. Va. Officers: Harrison B. Smith, president; A. B. White, J. F. Brown, vice-presidents; E. C. Milair, secretary; Geo. D. Helms, assistant secretary; F. S. Bown, treasurer; H. M. Holderness, manager of agencies; J. P. Bowerman, actuary; H. H. Young, M.D., medical director; Geo. E. Price, general counsel; Alexander & McCabe, attorneys; Henry Moir, New York, consulting actuary.

Directors: F. M. Staunton, E. A. Barnes, Chas. Loeb, Benj. Baer, Jas. F. Brown, F. W. Abne, W. M. O. Dawson, D. E. Abbott, J. L. Dickinson, R. G. Hubbard, A. B. White, A. W. Reynolds, H. C. Ogden, V. L. Highland, B. D. Gibson, E. C. Colcord, Harrison B. Smith, W. W. Williamson.

Operates in West Virginia, Ohio, Kentucky, Georgia and South Carolina, entering Oklahoma and Virginia.

THE GERMAN-AMERICAN LIFE INSURANCE COMPANY, Denver, Col. Officers: J. C. Burger, president; Dr. F. N. Cochems, medical director; C. E. Youker, vice-president; Richard McKnight, general counsel; Robert Brown, secretary and treasurer and general manager; Paul L. Woolston, consulting actuary.

Directors: T. A. Cosgriff, W. L. McCaslin, J. R. Forsyth, P. W. Allen, F. N. Cochems, R. McKnight, C. E. Youker, C. M. Hampson, J. M. Cunningham, Robert Brown, L. E. Armstrong, J. C. Burger, A. A. Ferguson.

Operates in Colorado, Wyoming.

GERMAN-AMERICAN LIFE, Omaha, Neb. Officers: G. L. E. Klingbeil, president; Dr. G. J. Haslam, vice-president and medical director; W. W. Young, treasurer and general attorney; D. D. Hall, secretary.

Directors: G. L. E. Klingbeil, Dr. G. J. Haslam, W. W. Young, D. D. Hall, Otto Pohl.

Operates in Nebraska, Kansas and South Dakota and Utah.

GERMAN-AMERICAN LIFE INSURANCE COMPANY OF IOWA, Burlington, Ia. Officers: P. C. Naumann, president; F. L. Unterkircher, vice-president; C. Blanke, secretary; H. Müller, Jr., treasurer; L. M. Cowles, counsel; Louis H. Koch, vice-president and manager underwriters; J. M. Emery, actuary.

Directors: F. E. Koch, L. Cowles, J. H. Bauernfeind, P. C. Naumann, J. H. Klaus, A. L. Hauser, H. C. Brandes, H. Miller, Jr., F. L. Unterkircher, C. Blanke, L. H. Koch. Operates in Iowa only.

GERMANIA, New York. Officers: Hubert Cillis, president; Max A. Wesendonck, vice-president; John Fuhrer, vice-president and actuary; Carl Heye, vice-president and secretary; R. G. Hunter, associate actuary; T. Louis Hansen, superintendent of agencies; Fred A. Goecke, assistant secretary; R. C. Neuendorffer, assistant secretary.

Directors: Ernst Ahlemann, Henry A. Casar, Hubert Cillis, Albert F. D'Oench, Carl Goepel, Carl Kloeene, Adolf Kuttroff, Albrecht Pagenstecher, Alfred Roelker, Heinrich Rose, Charles A. Schieren, Daniel Schnakenberg, Wilhelm von Becker, F. von Bernuth, Ernst von Borsig, Karl von Wesendonck, Louis Watjen, Max A. Wesendonck, Cornelius Doremus, consulting director.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Virginia, West Virginia, Wyoming, Canada and Europe.

GERMAN MUTUAL, St. Louis, Mo. Officers: N. Guerdan, president; W. C. Uhri, vice-president; A. J. Nulsen, second vice-president; O. J. Wilhelm, third vice-president; E. J. Meyer, secretary; J. G. Schuler, assistant secretary.

Directors: E. H. Conrades, A. Boettler, N. Guerdan, E. F. Hauck, H. Kinner, W. C. Uhri, H. Muench, E. J. Meyer, A. F. Klasing, A. J. Nulsen, O. F. Stifel, L. E. Walther, O. J. Wilhelm, N. W. McLeod, E. N. Tolks, F. H. Kresimann.

Operates in Missouri.

GIBRALTAR LIFE INSURANCE COMPANY, Paris, Tex. Officers: B. P. Bailey, president; R. F. Scott, vice-president; W. R. Wood, vice-president; C. H. Noyes, vice-president; E. B. Normant, secretary; Dr. L. P. McCuiston, medical director; C. E. Hankins, cashier.

Directors: R. F. Scott, C. H. Noyes, W. R. Wood, S. G. Caviness, S. W. Williams, R. J. Murphy, Dr. L. P. McCuiston, B. P. Bailey, J. F. McReynolds, R. E. Duval, W. A. Bills, J. S. Patrick, O. Anderson, H. P. Mayer, E. B. Normant.

Operates in Texas only.

GIRARD LIFE, Philadelphia, Pa. Officers: N. T. Folwell, president; R. H. Wallace, vice-president and superintendent of agencies; A. Short, secretary and actuary; J. S. Potter, treasurer.

Directors: N. T. Folwell, R. H. Wallace, A. Short, G. H. Buchanan, S. B. Vrooman, J. M. Steele, J. H. Brooks, T. R. Patton, S. D. Dibert, A. F. Young, P. T. Watt, G. C. Hetzel, Dr. T. J. Mays, E. C. Nolan, S. J. Harry.

Operates in Pennsylvania, New Jersey, Illinois, Ohio, Iowa, Missouri.

GLOBE LIFE, Jonesboro, Ark. Officers: G. W. Puryear, president; G. W. Cabbchaur, vice-president; H. A. Jones, vice-president; W. T. Lam, treasurer; A. M. Love, secretary; Hawthorne & Hawthorne, attorneys; W. W. Jackson and H. A. Stroud, medical directors.

Directors: J. O. Cruik, R. L. Stringer, M. M. Markes, J. D. Stringer, J. H. Little, V. C. Pettis, Y. A. Cole. Operates in Arkansas only.

GREAT NORTHERN LIFE, Grand Forks, N. D. Officers: Don McDonald, president; F. L. Goodman and John Wild, vice-presidents; S. B. E. Seese, secretary; E. J. Lander, treasurer; B. I. Carey, assistant secretary; H. E. Payne, auditor; H. O'Keefe, medical director.

Directors: Don McDonald, Fred L. Goodman, John Wild, E. J. Lander, O. S. Hanson, Henry O'Keefe, A. A. Westeen, C. F. Holmes, H. E. Payne, E. R. Brownson, J. E. Paulson, C. I. F. Wagner, Robt. McGavin, Dan O'Connor, W. W. Reyleck, C. C. Turner, J. J. Walker, T. W. Richmond.

Operates in North Dakota and Minnesota.

GREAT NORTHERN LIFE, Wausau, Wis. Officers: B. F. Wilson, president; C. C. Yawkey, W. A. Fricke, C. S. Curtis, vice-presidents; J. N. Manson, secretary; C. S.

Gilbert, treasurer; H. G. Flieth, assistant treasurer; J. A. Sullivan, assistant secretary; A. B. Rosenberry, M.D., medical director; N. Brown, general counsel; W. A. Fricke, general manager.

Directors: Hon. N. Brown, Hon. S. A. Cook, W. Alexander, G. A. Whiting, Hon. C. C. Yawkey, Hon. W. E. Brown, B. Heinemann, F. J. Senaebrenner, Hon. W. H. Mylrea, L. M. Alexander, B. F. Wilson, B. F. McMullan, L. N. Anson, Hon. G. D. Jones, W. H. Bissell, J. D. Ross, C. S. Curtis, J. Mortenson, S. M. Quaw, C. S. Gilbert, H. G. Flieth, T. W. Brazou, J. S. Alexander, Dr. A. B. Rosenberry, Hon. W. A. Fricke, F. P. Stone, J. N. Manson.

Operates in Wisconsin, Michigan and Minnesota.

GREAT REPUBLIC LIFE, Los Angeles, Cal. Officers: E. C. Cooper, president; A. Oth Birch, first vice-president; A. Getty, second vice-president; F. S. Churchill, secretary; H. F. Stewart, treasurer; Dr. Raymond G. Taylor, medical director; W. J. Clemens, agency director; Karl R. Sleeper, assistant medical director; John E. Higdon, assistant secretary and actuary.

Directors: E. C. Cooper, A. O. Birch, A. Getty, F. S. Churchill, H. F. Stewart, R. G. Taylor, F. L. Ainsworth, M. J. Groshing, E. G. Kuster, R. G. Loucks, L. E. Smith, D. C. Williams, W. G. Kerckhoff, R. R. Muscio, H. O. Ward, A. S. Bradford, W. J. Clemens, J. N. Hagins, T. P. Lukins, Karl R. Sleeper, John Tweedy.

Operates in California, Arizona, Utah.

Officers:
president;
first, third
vice-pres;
Dr. J.
secretary, assist-
ant medical

W. Bains,
Colbert,
J. Donald,
son, J. B.
ne, R. L.
Heacock,
McDavid,
er, H. H.

Savage, R. O. Simpson, J. N. Stephens, J. T. Sterling, A. M. Thompson, J. A. Thompson, Dr. N. T. Underwood, S. V. Woodfin, J. L. Yancey.

Operates in Alabama.

GREAT SOUTHERN LIFE, Houston, Tex. Officers: J. S. Rice, chairman of the board, O. S. Carlton, president; Charles Boedeker, active vice-president; C. G. Pillot, vice-president; E. P. Wilmot, vice-president; L. A. Carlton, vice-president and general attorney; J. T. Scott, treasurer; E. G. Wessendorff, assistant treasurer; Carl T. Prime, secretary; L. S. Adams, assistant secretary and cashier; Dr. J. H. Florence, medical director; Dr. R. W. Knox, assistant medical director; John C. Cameron, actuary; C. W. Nelson, agency supervisor.

Directors: Bassett Blakely, Charles Boedeker, L. A. Carlton, O. S. Carlton, W. T. Carter, J. W. Corn, L. Davidson, Dr. J. H. Florence, George Hamman, Dr. R. W. Knox, H. H. Lennox, L. L. McInnis, C. G. Pillot, T. S. Reed, J. S. Rice, J. T. Scott, E. F. Simms, R. S. Sterling, T. H. Stone, J. L. Thompson, LaFayette Ward, J. M. West, E. P. Wilmot, Willett Wilson, F. E. White.

Operates in Texas, Louisiana, Oklahoma, Arkansas and Mississippi.

GUARANTEE LIFE, Houston, Tex. Officers: J. Lane, president; J. H. Thompson, vice-president; J. A. O'Shaughnessy, second vice-president; S. F. Carter, third vice-president; Chas. Schreiner, fourth vice-president; J. W. Scott, M.D., medical director; J. R. Thompson, assistant secretary-treasurer; Carl Illig, B. A. Talbot, assistant secretaries; R. M. Cocquett, superintendent of agents.

Directors: J. Lane, J. H. Thompson, C. Schreiner, D. C. Giddings, S. F. Carter, C. F. Hellmuth, E. A. Arnim, A. W. Houston, J. F. Wolters, J. R. Thompson, A. S. Vandercoert, F. G. Hillje, J. A. O'Shaughnessy, R. W. Thompson.

Operates in Alabama, Mississippi, Louisiana and Texas.

GUARANTY LIFE, Davenport, Ia. Officers: A. E. Steffen, president; R. Rhola, vice-president; L. J. Dougherty, secretary and general manager; J. Hasler, treasurer; F. J. McGraw, actuary.

Directors: A. E. Steffen, L. J. Dougherty, J. C. Hasler, R. Rhola, Dr. W. L. Allen, Dr. C. E. Glynn, A. E. Carroll, A. Schulz, J. P. Mohr, R. L. Schmidt, P. T. Walsh.

Operates in Iowa, Nebraska, Missouri and South Dakota.

GUARANTEE LIFE AND LOAN COMPANY, Tampa, Fla. Officers: John A. Beddingfield, president; Edgar Chapman, vice-president; Cliff A. Edwards, secretary and treasurer; Dr. Edward Smoak, medical director; M. G. Gibbons, counselor-at-law.

Directors: M. G. Gibbons, chairman; D. S. Wells, Chas. H. Brown, John A. Beddingfield, Edgar Chapman, Cliff A. Edwards, H. L. Swatts.

Operates in Florida.

GUARDIAN LIFE, Madison, Wis. Officers: G. A. Boissard, president; A. L. Sanborn, vice-president; A. F. Menges, vice-president; J. A. Aylward, general counsel; C. M. Putnam, secretary and treasurer; Dr. W. W. Gill, medical director.

Directors: J. A. Aylward, T. Bardon, J. M. Boyd, F. W. Cantwell, J. E. Conklin, F. A. Copeland, J. H. Durst, A. F. Menges, A. L. Sanborn, A. G. Schmedeman, F. E. Turneure, G. A. Boissard, W. W. Gill, C. M. Putnam, P. B. Knox, G. van Steenwyck.

Operates in Wisconsin only.

GULF COAST, Gulfport, Miss. Officers: Dr. H. M. Folkes, president; F. E. Cottrell, vice-president and secretary; E. C. Tonsmeire, second vice-president; T. A. Wood, treasurer; Dr. C. LeBaron, assistant medical director.

Directors: Dr. H. M. Folkes, N. Owen, M. P. Bouslog, W. K. M. Duke, Wm. Gorenflo, J. O. Maufrey, D. L. Hays, R. R. Perkins, G. R. Rea, J. T. McRae, E. Rounsaville, Dr. C. LeBaron, W. L. Williamson, Dr. W. D. Ratliff, Dr. W. W. Eley, Dr. N. J. Misteard, R. L. Jordan, E. B. Russell, J. H. Turner, F. E. Cottrell, R. E. L. Polk, J. J. Houston, E. C. Tonsmeire, S. K. Day, T. K. Dye, J. M. Kyle.

Operates in Mississippi and Alabama.

HOME FUND LIFE INSURANCE COMPANY, Greenville, S. C. Officers: E. A. Gillfillin, president; J. F. Richardson, vice-president; L. B. Houston, secretary; C. E. Robinson, Jr., treasurer; R. E. Houston, medical directors; C. B. Earle and J. R. Ware, associate medical directors.

Directors: F. F. Beattie, L. H. Cary, W. H. Houston, David Jennings, L. O. Patterson, J. F. Richardson, F. W. Symmes, C. B. Earle, L. B. Houston, R. E. Houston, James Gillfillin, J. R. Ware, E. A. Gillfillin.

Operates in South Carolina.

HOME LIFE, New York. Officers: G. E. Ide, president; W. A. Marshall, vice-president; A. A. Raven, vice-president; E. W. Gladwin, vice-president and secretary; W. S. Gaylord, assistant secretary; G. W. Murray, superintendent of agents; H. Moir, actuary; F. W. Chapin, medical director; F. C. Hilliard, cashier; H. van Sinderen, counsel.

Directors: T. H. Messenger, J. W. Greene, G. E. Ide, W. A. Nash, J. F. Preager, E. W. Gladwin, W. M. St. John, M. Joost, J. S. Frothingham, E. Le Grand Beers, C. P. Dixon, A. A. Raven, F. L. Hine, R. B. Woodward, W. A. Marshall, W. G. Low, Jr., R. M. Hoe, W. J. Matheson, W. H. Rowe, R. L. Pierrepont.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington and West Virginia.

HOME LIFE AND ACCIDENT, Little Rock, Ark. (executive office Fordyce). Officers: A. B. Banks, president; W. S. Mitchell, vice-president; A. L. Aydelott, vice-president; J. R. Hampton, secretary.

Directors: J. E. Felts, A. B. Banks, A. L. Aydelott, J. R. Hampton, R. James, S. B. Meek, R. E. Pugh, Hon. J. M. Davis, Thos. C. McRae, Chas. McKee.

Operates only in Arkansas.

HOME LIFE INSURANCE COMPANY OF AMERICA, Philadelphia, Pa. Officers: B. S. Walsh, president; F. P. Buckley, vice-president; P. J. Cunningham, second vice-president; J. L. Durkin, secretary; E. P. Madden, treasurer; C. J. Sharkey, solicitor; Dr. E. B. Kyle, medical director; Dr. S. Cooper, assistant medical director; G. A. Huggins, actuary; J. C. Maginnis, field manager.

Directors: B. S. Walsh, J. L. Durkin, E. P. Madden, F. P. Buckley, Dr. E. B. Kyle, J. J. Moroney, J. E. Healey, Dr. S. Cooper, C. J. Sharkey, D. F. Durkin, Jr., P. O'Neill, P. Donohoe, P. J. Cunningham, M. H. Koch, M.D., G. B. Mauser, G. M. Gamble, J. C. McGinnis, G. F. Uber, Chas. T. Chase.

Operates in Pennsylvania and Delaware

HOME MUTUAL LIFE, Topeka, Kan. Officers: J. N. Dolley, president; H. M. Leonard, secretary and manager; W. A. Smith, first vice-president; E. Locke, second vice-president; J. S. Lewis, secretary; F. S. Jackson, counselor; J. C. Gafford, treasurer; Dr. L. A. Ryder, medical director; W. C. West, superintendent of agents.

Directors: J. N. Dolley, H. M. Leonard, F. P. Metzger, E. Locke, F. S. Jackson, J. C. Gafford, L. A. Ryder, W. B. Fisher, A. Capper, C. G. Bear, C. W. Gibbs, H. C. Sticher, F. Partridge, J. R. Ferris, J. F. True, Jr., W. C. West, J. Will Kelley, S. J. Pratt, S. R. Moore, J. P. Slaughter, G. M. Stratton.

Operates in Kansas only.

IDaho STATE LIFE, Boise, Idaho. Officers: E. H. Dewey, president; Hon. G. A. Day, vice-president; Dr. W. F. Smith, medical director; Dr. J. L. Stewart, associate medical director; E. S. Chadwick, general manager; P. L. Woolston, consulting actuary; G. B. Wood, cashier; B. T. Montgomery, assistant general manager.

Directors: Hon. G. A. Day, Hon. F. W. Gooding, L. S. Pond, F. C. Bradley, E. S. Chadwick, Hon. A. Budge, G. E. Crum, F. E. Flak, Dr. W. F. Smith, Hon. C. A. Robinson, D. L. Evans, Dr. W. H. Baugh, E. H. Dewey, W. H. Eccles, Edwin Snow.

Operates in Idaho, Oregon, Washington, Utah and Nevada.

ILLINOIS LIFE, Chicago, Ill. Officers: J. W. Stevens, president; R. W. Stevens, vice-president; O. J. Arnold, secretary; H. W. Stone, treasurer; Glenn Wood, medical director; W. Z. Brown, auditor; B. J. Stookey, assistant secretary; H. W. Price, counsel.

Directors: J. W. Stevens, C. E. Moore, R. W. Stevens, C. Samuels, O. J. Arnold, E. J. Stevens, J. A. Stookey, H. W. Stone, W. Z. Brown.

Operates in Georgia, Illinois, Kansas, Michigan, Missouri, Oklahoma and Pennsylvania.

IMMEDIATE BENEFIT LIFE INSURANCE COMPANY, Baltimore, Md. Officers: M. Rothschild, president; S. Rothschild, vice-president; H. H. Iseman, treasurer; C. F. Diehl, secretary.

Directors: M. Rothschild, C. F. Diehl, M. H. Iseman, S. Rothschild.

Operates in Maryland and Pennsylvania.

INDEPENDENT LIFE, Nashville, Tenn. Officers: P. Roberts, president; R. O. Johnston, J. W. Handley, vice-presidents; M. J. McGuire, secretary; Dr. M. C. McGannon, medical director; O. Mather, treasurer; J. R. Aust, general counsel; F. J. Haight, actuary.

Directors: J. L. Dann, J. H. Covington, W. H. Rabold, P. Roberts, J. R. Aust, Dr. M. C. McGannon, J. W. Handley, R. M. Whiteside, S. Shatz, R. O. Johnston, O. Mather.

Operates in Arizona, Texas, Kentucky, Tennessee, Alabama and Georgia.

INDIANA NATIONAL LIFE, Indianapolis, Ind. Officers: C. D. Renick, president; D. B. Wilson, vice-president; C. B. Marshall, secretary; V. R. Rudd, treasurer; P. E. McCown, M.D., medical director.

Directors: C. D. Renick, C. B. Marshall, D. B. Wilson, S. C. Renick, G. C. Brooks.

Operates in Indiana, Kentucky, Arkansas, Georgia, Alabama and Florida.

INDIANAPOLIS LIFE INSURANCE COMPANY, Indianapolis, Ind. Officers: A. Goslee, president; F. P. Manly, vice-president; J. R. Raub, secretary; E. B. Raub, general counsel; Dr. F. A. Morrison, Dr. M. O. DeVaney, medical directors.

Directors: A. Goslee, F. P. Manly, E. B. Raub, M. O. DeVaney, G. A. Raub.

Operates in Indiana, Illinois and Michigan.

INTERMEDIATE LIFE, Evansville, Ind. Officers: W. H. McCurdy, president; W. F. Weyerbacher, vice-president; F. Baker, secretary-treasurer; E. Walker, medical director; G. K. Denton, general counsel; J. F. Baker, assistant secretary.

Directors: C. F. Hartmetz, C. L. Howard, S. L. Ichenhauser, F. Lohoff, J. F. Richardson, W. F. Weyerbacher, E. Walker, F. Baker, G. K. Denton, W. H. McCurdy, J. A. Hemenway.

Operates in Indiana and Illinois.

INTER-MOUNTAIN LIFE, Salt Lake City, Utah. Officers: Gov. Wm. Spry, president; T. R. Cutler, first vice-president; G. T. Odell, second vice-president; J. O. Carter, third vice-president; J. Greenwood, fourth vice-president; J. C. Sharp, fifth vice-president; N. T. Porter, secretary; C. D. Bates, assistant secretary; R. T. Badger, treasurer; Dr. G. W. Middleton, medical director; Dr. S.

H. Allen, assistant medical director; E. McGurrian and W. E. Rydaldch, general counsel.

Directors: Wm. Spry, T. R. Cutler, G. T. Odell, J. O. Carter, J. Greenwood, J. C. Sharp, N. T. Porter, R. T. Badger, Dr. G. W. Middleton, W. E. Rydaldch, L. Greene, E. D. Ball, W. H. Brereton, J. H. Moyle, C. W. Knudson, M. S. Browning, J. M. Peterson, J. L. Sevy, J. Andrus, J. Weston, J. L. Wrathall, L. R. Anderson, R. R. Lyman, J. W. Lesueur.

Operates in Utah, Arizona and New Mexico.

INTERNATIONAL LIFE, St. Louis, Mo. Officers: M. Wilson, president; J. L. Babler, vice-president and general manager agencies; L. P. Hinton, vice-president; W. F. Grantges, secretary; S. W. Jurden, treasurer; E. A. Babler, M.D., chief medical director; O. A. Wall, M.D., medical director; W. S. Doyle, agency director.

Directors: M. Wilson, W. S. Dickey, J. L. Babler, J. P. Hinton, T. H. Glancy, W. S. Doyle, C. Wells, S. W. Jurden, A. Schlaffy, R. V. Taylor, E. P. Wilson, G. L. Edwards.

Operates in Alabama, Arkansas, California, Colorado, Georgia, Idaho, Illinois, Kansas, Kentucky, Montana, Missouri, Mississippi, Oklahoma, Oregon, Tennessee, Texas, Utah, Washington, West Virginia, Pennsylvania, Wyoming, Indiana, Arizona, Michigan, Florida, Iowa, New Mexico and Ohio.

INTER SOUTHERN LIFE, Louisville, Ky. Officers: James R. Duffin, president; W. W. Moore, first vice-president; Ed. L. Williams, second vice-president; J. A. Donaldson, third vice-president; George G. Summers, secretary; Stanley Reed, assistant secretary; John H. Leathers, treasurer; B. W. Lacy, actuary; M. K. Allen, medical director; Bennett H. Young, Helm Bruce, counsel.

Directors: James R. Duffin, M. K. Allen, J. A. Donaldson, A. T. Siler, W. B. Stanfield, George G. Fetter, Henry M. Johnson, James T. Anderson, P. S. Head, C. B. Nordeman, E. F. Peter, W. H. Stevenson, Frank A. Hecht, D. C. Stimson, Horace C. Hays, W. T. Womack, Bennett H. Young, E. T. Kirk, Helm Bruce, W. T. Tanty, E. L. Moore, Stanley Reed, James Helm, Earl S. Gwin, S. S. Faulkner, John H. Leathers, W. R. Thomas, B. W. Lacy, Ed. L. Williams, W. W. Moore, George G. Summer, J. Whit Potter, W. E. Massey, J. W. Kootz.

Operates in Georgia, Florida, Alabama, Mississippi, Arkansas, Kentucky, Indiana, Tennessee.

IOWA LIFE, Waterloo, Ia. Officers: F. A. Ferguson, president; C. W. Mullan, vice-president; E. A. Resor, secretary; J. W. Krapfel, treasurer; F. W. Powers, M.D., medical director.

Director: C. W. Mullan, F. W. Powers, C. L. Kingsley, W. Galloway, F. A. Ferguson, Geo. S. Mornin, A. N. Odenheimer, C. A. Wise, J. W. Arbuckle.

Operates in Iowa only.

JEFFERSON STANDARD, Greensboro, N. C. Officers: G. A. Grimsey, president; J. VanLindley, P. H. Hanes, Sr., H. C. McQueen, vice-presidents; C. C. Taylor, secretary; J. W. Gold, treasurer; J. Price, vice-president and agency manager; J. P. Turner, medical director; A. L. Brooks, general counsel; R. B. Coit, A. A. I. A., actuary.

Directors: C. E. Johnson, H. C. McQueen, C. W. Gold, N. H. Carter, W. M. Sanders, W. Taylor, G. A. Holderness, A. G. Myers, A. Anderson, M.D., S. H. Anderson, G. A. Grimsey, C. C. Taylor, J. P. Turner, M.D., J. VanLindley, W. A. Blair, P. H. Hanes, Sr., P. H. Hanes, Jr., H. L. Hopkins, J. Price, A. L. Brooks, J. E. Latham, J. W. Fry, R. P. Richardson, W. S. Clark, Paul Lindley, R. E. Buck, J. Elwood Cox, B. A. Adams.

Operates in North Carolina, South Carolina, Virginia, Georgia, Florida, Alabama, Tennessee, District of Columbia, Arkansas and Texas.

JOHN HANCOCK MUTUAL, Boston, Mass. Officers: R. O. Lamb, president; A. A. Rand, vice-president and general counsel; E. B. Holmes, second vice-president; W. L. Crocker, third vice-president and secretary; F. E. Nason, assistant secretary; R. K. Eaton, superintendent of agencies; E. H. Brock, assistant superintendent of agencies; J. L. Wakefield, associate counsel; F. B. Patten, associate counsel; L. H. Howe, actuary; F. R. Robinson, treasurer; F. P. Hayward, assistant treasurer; D. W. Sutherland, assistant secretary; F. Wells, M.D., medical director; E. B. Kellogg, M.D., assistant medical director; H. Lundberg, auditor; V. A. Field and E. I. Walkley, assistant auditors.

Directors: E. B. Holmes, A. A. Rand, C. E. Lauriat, R. O. Lamb, W. H. Wellington, J. L. Wakefield, H. W. Cumner, W. L. Crocker, E. G. Preston, E. F. Woods, G. S. Smith, C. L. Ayling.

Operates in Connecticut, District of Columbia, Illinois,

Indiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Iowa and West Virginia.

KANSAS CITY LIFE INSURANCE COMPANY, Kansas City, Mo. Officers: J. B. Reynolds, president; T. J. Green, treasurer; F. W. Fleming, vice-president and secretary; C. N. Sears, A. E. Briggs, assistant secretaries; R. M. Webb, actuary; D. E. Mathes, cashier; Dr. A. Talbot, medical director; F. M. Denslow, assistant medical director.

Directors: R. A. Long, I. T. Pryor, Albert Marty, H. P. Wright, E. E. Yates, W. Huttig, J. J. Swoford, F. W. Fleming, J. B. Reynolds, G. M. Smith, W. Arnold, F. P. Neal, T. J. Green.

Operates in Arkansas, Kansas, Missouri, Nebraska, New Mexico, Oklahoma, South Dakota, Texas, Utah, Washington, Oregon, Colorado, Iowa, Wyoming, Nevada, Arizona, Idaho, Montana North Dakota, Minnesota and Illinois.

KANSAS LIFE, Topeka, Kan. Officers: Charles W. Barnes, president; T. H. Bridges, vice-president and agency director; A. T. Reid, vice-president; J. H. Edwards, vice-president; W. H. Eastman, treasurer and secretary; F. H. Scholle, medical director.

Directors: Charles W. Barnes, A. T. Reid, T. H. Bridges, W. H. Eastman, F. H. Scholle, M.D., T. W. Whiting, D. F. Longenecker, M.D., Gen. Wilder S. Metcalf, W. C. Smith, Capt. William J. Watson, J. H. Edwards, W. C. Robinson, Ben S. Paulen, William H. Nelson, Frank Hodges, W. G. Robinson, J. C. Wilhoit, M.D., Geo. A. McNeer, S. L. Benham.

Operates in Kansas.

LA FAYETTE LIFE, La Fayette, Ind. Officers: B. Day, president; A. E. Werkhoff, vice-president; W. W. Lane, secretary-treasurer; M. M. Lairy, M.D., medical director; D. W. Simms, general solicitor; E. L. Marshall, actuary.

Directors: B. Day, F. Goodwine, R. C. Stader, D. W. Simms, W. W. Lane, M. M. Lairy, M.D., I. N. Miller, J. H. Cassel, E. A. Candler, G. F. Kirkhoff, A. E. Werkhoff, R. E. Goldsberry, G. B. Luckett, W. M. Nye, D. E. Allbaugh, W. R. Smith.

Operates in Arkansas, Indiana, Kansas, Michigan, Missouri, Nebraska, Pennsylvania and Kentucky.

LA FAYETTE MUTUAL LIFE INSURANCE COMPANY, Lumberton, N. C. Officers: W. J. Beattie, Jr., president; E. A. Poe and O. L. Clark, vice-presidents; E. E. Page, secretary and treasurer; Q. K. Nimocks, general counsel; Dr. Seavy Highsmith and Dr. W. L. Grantham, medical examiners.

Directors: W. J. Beattie, Jr., E. E. Page, O. L. Clark, Q. K. Nimocks, A. J. McKinnon, L. E. Whaley, Dr. Seavy Highsmith, H. M. Victor, C. O. Kuester, E. A. Poe, K. M. Barnes.

Operates in North Carolina.

LAMAR LIFE, Jackson, Miss. Officers: W. Q. Cole, president; W. C. Wells, first vice-president; Dr. R. V. Powers, second vice-president; C. W. Welty, secretary; W. W. Cole, assistant secretary; G. W. Cole, auditor; J. F. Hunter, M.D., medical director.

Directors: H. S. Weston, J. T. Thomas, W. Q. Cole, J. H. Lang, J. B. Stirling, J. M. White, W. C. Wells, L. M. Dampeer, Jr., E. Yeger, Dr. W. W. Robertson, H. M. Quin, G. E. Wilson, Dr. R. V. Powers, W. B. Harbeson, C. W. Welty.

Operates in Mississippi, Alabama and Tennessee.

LEXINGTON LIFE, Labanon, Ind. Officers: C. F. S. Neal, president; W. T. Hooton, vice-president; G. M. Voris, secretary and treasurer; H. N. Coons, medical director.

Directors: Dr. H. N. Coons, A. E. Witt, J. M. Nicely, W. T. Hooton, W. L. Powell, J. E. Morrison, W. H. Butner, C. F. S. Neal, H. P. New.

Operates in Indiana.

LIBERAL LIFE ASSURANCE COMPANY, Anderson, Ind. Officers: Austin Retherford, president; Dr. Horace M. Evans, first vice-president and medical director; A. H. Jones, second vice-president and general counsel; James Barron, secretary; E. M. Oswalt, treasurer.

Directors: J. J. Davis, R. H. Brandon, A. Retherford, A. H. Jones, E. M. Oswalt, C. W. Vail, Dr. Horace M. Evans, James Barron, Hartley L. Replogle, Cecil E. Bryan.

Operates in Indiana, Michigan, Ohio, Kentucky, Tennessee and Arkansas.

LIFE AND CASUALTY INSURANCE COMPANY, Nashville, Tenn. Officers: A. M. Burton, president; H. B. Folk, secretary; C. S. Gwin, assistant secretary; J. C. Franklin, treasurer; G. Dudley, vice-president; P. M. Estes, general counsel.

Directors: A. M. Burton, G. Dudley, J. C. Franklin, P. M. Estes, H. B. Folk.

Operates in Tennessee, Mississippi, Louisiana, South Carolina and Arkansas.

LIFE INSURANCE COMPANY OF VIRGINIA, Richmond, Va. Officers: J. G. Walker, president; E. D. Harris, comptroller; W. L. T. Rogerson, vice-president; A. S. Hurt, vice-president; A. C. McKenney, secretary; G. C. Hall, M.D., medical director; J. S. Davenport, Jr., actuary; R. Gilham, treasurer; P. St. G. Cooke, auditor; B. H. Walker, assistant secretary; Coke & Pickrell, general counsel.

Directors: J. G. Walker, J. M. Miller, Jr., L. C. Rose, W. L. T. Rogerson, A. S. Hurt, L. R. Walker, B. H. Walker, E. D. Harris, J. S. Davenport, Jr.

Operates in Virginia, North Carolina, South Carolina, Georgia, Louisiana, Indiana, West Virginia, District of Columbia and Alabama.

LINCOLN-AMERICAN LIFE, Jacksonville, Fla. Officers: D. S. Shine, Jr., president; F. G. Russell, vice-president and treasurer; F. M. Cox, secretary and treasurer; J. D. Pasco, medical director; R. M. Anderson, consulting actuary; Kay & Doggett, counsel.

Directors: A. B. Campbell, H. J. Drane, J. N. Fogarty, F. C. Groover, H. C. Hare, S. C. Harrison, Jr., J. M. Jackson, M.D., W. E. Kay, Forest Lake, W. A. McWilliams, L. N. Pipkin, F. G. Russell, D. S. Shine, Jr.

Operates in Florida.

LINCOLN NATIONAL LIFE, Fort Wayne, Ind. Officers: S. M. Foster, president; A. F. Hall, first vice-president and general manager; B. P. Mossman, second vice-president; W. T. Shepard, third vice-president and manager of agencies; F. B. Mead, secretary and actuary; H. C. Rockhill, treasurer; C. H. English, M.D., medical director; E. H. Redding, assistant secretary and auditor; D. B. Ninde, counsel.

Directors: Abe Acherman, H. Beadell, G. A. Berghoff, M. J. Blitz, E. W. Cook, Edwin Denby, Dr. E. W. Dodez, Dr. C. H. English, S. M. Foster, W. M. Griffin, A. F. Hall, F. S. Hunting, C. E. Hyman, F. L. Jones, J. M. Landenberger, H. C. Loveridge, J. D. McDonel, W. F. McLallen, F. B. Mead, R. Millard, H. E. Morton, B. P. Mossman, D. B. Ninde, H. C. Rockhill, Dr. M. I. Rosenthal, F. K. Safford, W. T. Shepard, A. E. Sleeper, B. S. Stratton, G. H. VanArman.

Operates in Indiana, Ohio, Michigan and Pennsylvania.

LINCOLN RESERVE LIFE, Birmingham, Ala. Officers: Jesse F. Stallings, president; T. Parker Hudmon, vice-president; J. Lee Long, treasurer; J. R. Burns, secretary; Judge C. C. NeSmith, general counsel; Dr. James E. Seay, medical director.

Directors: J. F. Stallings, J. E. Seay, J. Lee Long, T. Parker Hudmon, C. C. NeSmith.

Operates in Alabama, Mississippi, Arkansas, Georgia.

LOUISIANA STATE LIFE, Shreveport, La. Officers: W. T. Crawford, president; T. P. Lloyd, vice-president and medical director; J. H. Jordan, vice-president; R. M. Henderson, secretary; W. E. Glassell, treasurer; O. Dowling, associate medical director; A. A. Herold, associate medical director; J. M. Middleton, associate medical director; J. D. Wilkinson, general counsel; W. M. Lindsey, superintendent of agents; Frank J. Haight, consulting actuary.

Directors: W. T. Crawford, J. H. Jordan, T. P. Lloyd, J. D. Wilkinson, T. M. Middleton, J. A. Bell, T. B. Gilbert, J. G. Gredler, W. Pipes, S. S. Hunter, W. E. Glassell, V. M. Davis, F. R. Hodges, G. W. James, J. M. Trosper.

Operates in Louisiana, Arkansas and Texas.

MANUFACTURERS AND MERCHANTS LIFE INSURANCE COMPANY, Rockford, Ill. Officers: N. C. Clement, president; M. A. L. Olsen, vice-president; E. F. Wilson, secretary; C. F. Henry, treasurer.

Directors: A. H. Abbott, F. Bartle, N. C. Clement, E. Bostford, J. T. Connell, B. H. Garrett, C. F. Henry, E. M. Metcalf, D. C. L. Mease, M. A. L. Olsen, E. P. Strandberg, J. T. Stumpff, E. F. Wilson, J. A. Wright.

Operates in Illinois, Iowa, Michigan and Missouri.

MANHATTAN, New York. Officers: T. E. Lovejoy, president; J. F. Roche, vice-president; M. De Mott, secretary; F. Mackel, A. P. McMurtrie and H. R. Halsey, assistant secretaries; W. N. Stanley, actuary; F. W. Lynch, cashier.

Directors: W. W. Stokes, J. Bird, J. S. Dowdell, F. W. Frost, F. W. Pollock, P. J. Ross, F. S. Smith, Z. T. Emery, M.D., E. P. Flowers, M. L. Greil, B. Griffen, J. Landers, T. E. Lovejoy, C. F. Norment, L. M. Palmer, G. H. Robinson, J. F. Roche, D. H. Rowland, W. H. Samford, E. S. Schenck, W. C. Stokes, J. C. Tappin, B. Tracy, L. B. Whitfield, J. G. Whitfield.

Operates in Alabama, Arizona, California, Colorado, Delaware, District of Columbia, Georgia, Hawaii, Illinois, Indiana, Kentucky, Kansas, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, Nebraska, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia.

MARQUETTE LIFE, Springfield, Ill. Officers: M. F. Girten, president; J. L. Freund, secretary; Ch. Amrhein, treasurer; Dr. E. L. Bernhard, medical director; Directors: M. F. Girten, William Kaufen, P. J. Bourscheidt, J. B. Oelkers, F. V. Faulhaber, John H. Feckter, Christ. Amrhein, John C. Steinlage, R. Eldracher, John Gunterberg, Henry Kleinokorte, August Springob, Alphonse Schneiderhahn, Dr. C. B. Vonnahme.

Operates in Illinois and Missouri.

MARYLAND LIFE, Baltimore, Md. Officers: D. H. Rose, president; W. S. Blackford, first vice-president; W. H. Wootton, second vice-president; J. W. Hanson, secretary; G. R. Kolb, auditor; C. G. Smith, assistant secretary; C. F. Stein, assistant actuary; G. Wilson, M.D., medical director.

Directors: D. H. Thomas, G. C. Jenkins, E. Levering, W. C. Bruce, B. Randall, J. S. Gittings, M. Whitridge, W. S. Blackford, D. H. Rose.

Operates in District of Columbia, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia and West Virginia.

MASSACHUSETTS MUTUAL, Springfield, Mass. Officers: W. W. McClench, president; W. H. Sargeant, vice-president; Henry Loeb, second vice-president; W. H. Hall, secretary; C. H. Angell, actuary; G. S. Stebbins, M.D., medical director; L. D. Chapin, M.D., first assistant medical director; R. B. Ober, M.D., second assistant medical director; A. K. McGinley, counsel; G. D. Lang, assistant secretary; B. J. Perry, assistant secretary; O. E. Field, superintendent of loans; J. C. Behan, superintendent of agencies; L. Danziger, assistant counsel.

Directors: L. J. Powers, N. C. Newell, H. S. Hyde, L. W. Besse, E. D. Metcalf, G. B. Holbrook, W. N. Caldwell, J. S. Tilney, W. W. McClench, E. A. Groesbeck, A. E. F. White, H. R. Bemis, M. P. Knowlton, W. S. Martin, W. Skinner, J. J. Sinclair, A. B. Wallace, Henry Loeb, W. H. Sargeant, J. K. Milliken.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia, Washington, West Virginia and Wyoming.

MERIDIAN LIFE, Indianapolis, Ind. Officers: A. Jordan, president; O. B. Iles, vice-president; W. P. Herron, vice-president; W. J. De Vol, vice-president; T. J. Owen, secretary; J. S. Kittle, treasurer; R. B. Posey, assistant secretary.

Directors: A. Jordan, T. J. Owens, O. B. Iles, W. P. Herron, W. J. De Vol, J. S. Kittle, A. R. Baxter.

Operates in Indiana, Alabama, Georgia, West Virginia, Pennsylvania, Texas, Kentucky, Missouri, Illinois and Tennessee.

METHODIST MINISTERS RELIEF INSURANCE AND TRUST ASSOCIATION, Boston, Mass. Officers: C. W. Blackett, president; William A. Wood, first vice-president; William I. Ward, second vice-president; Arthur Page Sharp, treasurer; Henry L. Wriston, secretary and manager.

Directors: Bishop J. W. Hamilton, John N. Bradford, George L. Small, William A. Wood, Leopold A. Nies, Charles E. Spaulding, Wilson E. Vandermark, David H. Tribou, George G. Scrivener, James W. Higgins, Henry L. Wriston, Arthur Page Sharp, William I. Ward, Charles W. Blackett.

Operates in Massachusetts.

METROPOLITAN LIFE, New York. Officers: J. R. Hegeman, president; H. Fiske, vice-president; J. M. Craig, actuary; F. H. Ecker, treasurer; G. H. Gaston, second vice-president; G. B. Woodward, third vice-president;

F. O. Ayres, fourth vice-president; F. F. Taylor, fifth vice-president; L. K. Frankel, Ph.D., sixth vice-president, W. Stabler, comptroller; J. S. Roberts, secretary; W. J. Tully, general solicitor; D. F. Butcher, general attorney; G. B. Scott, assistant secretary and manager Pacific Coast; T. H. Willard, M.D., medical director; A. S. Knight, M.D., medical director; J. V. Barry, assistant secretary; C. G. Reiter, assistant actuary; J. C. Brown, assistant actuary; J. D. Craig, assistant actuary; R. V. Carpenter, assistant actuary; J. R. Hegeman, Jr., assistant secretary; J. J. Thompson, assistant secretary; T. R. Richardson, assistant secretary; G. C. Penhallow, assistant secretary; W. S. Manners, M.D., E. M. Holden, M.D., D. M. Gedge, M.D., J. B. Ogden, M.D., assistant medical directors; H. W. George, assistant treasurer; W. E. Quick, auditor; I. J. Cahen, manager ordinary department; J. Chadeayne, manager intermediate branch.

MICHIGAN MUTUAL, Detroit, Mich. Officers: O. R. Looker, president; C. A. Kent, first vice-president and counsel; R. P. Williams, second vice-president; A. F. Moore, secretary; T. F. Giddings, general superintendent of agents; G. W. Sanders, actuary; T. E. McDonough, assistant secretary; J. P. Dawson, cashier; W. G. Hutchinson, M.D., medical director.

Directors: O. R. Looker, A. F. Moore, T. F. Giddings, C. A. Kent, T. E. McDonough, R. P. Williams, W. S. Green, L. H. Chamberlain, W. H. Brace, T. A. Wadsworth, J. J. Mooney, D. F. Mooney, W. G. Hutchinson, M.D., A. C. Angell, S. W. Ladd, J. F. Williams, W. B. Marshuta, J. V. Ortoby, N. Woods, J. C. Griz, J. H. Moore.

Operates in Alabama, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Mississippi, Nebraska, North Carolina, Ohio, Pennsylvania, Tennessee and West Virginia.

MID-CONTINENT LIFE INSURANCE COMPANY, Muskogee, Okla. Officers: H. C. King, president; J. M. Boling, vice-president; G. M. Ransom, treasurer; R. W. Reese, secretary; J. T. Nichols, M.D., acting medical director; J. H. Mazy, general counsel; J. M. Emery, consulting actuary.

Directors: H. C. King, J. M. Boling, H. W. Reneau, W. H. Vanselow, C. E. Trumbo, W. C. Jones, L. H. Mohr, J. H. Mazy, G. M. Ransom, R. W. Reese, J. A. Lawrence.

Operates in Oklahoma, Arkansas, Kansas, Tennessee and Texas.

MIDLAND INSURANCE COMPANY, St. Paul, Minn. Officers: H. W. Strickler, president; F. W. Greaves, vice-president; J. T. Schusler, secretary-treasurer; G. A. Vandervelde, actuary; Dr. E. C. Gauger, medical director.

Directors: G. Gutterson, E. W. Young, E. E. Jewett, H. W. Benton, F. W. Greaves, J. T. Schusler, H. W. Strickler, W. L. Aiban, E. M. Mortensen, Geo. S. Brumbach, H. N. Leighton, J. H. Harding, J. A. Todd, Frank Murray, T. L. Belcher.

Operates in Minnesota, North Dakota, Michigan and South Dakota.

MIDLAND LIFE, Kansas City, Mo. Officers: D. Boone, Sr., president; D. Boone, Jr., secretary; W. J. Bales, treasurer; O. V. Dodge, vice-president; R. M. Webb, consulting actuary; John M. Smullin, assistant secretary; E. J. Arbogast, cashier; H. F. Mather, medical director; Paul V. Woolley, associate medical director; Frank P. Sebree, counsel.

Directors: J. A. Edson, C. H. Sharp, P. W. Goebel, C. E. Faeth, W. J. Bales, D. Boone, D. Boone, Jr., J. H. Neff, O. V. Dodge, E. S. Moser, F. P. Sebree, J. D. Reynolds, Dr. H. F. Mather.

Operates in Colorado, Kansas, Missouri, Oklahoma and Texas.

MIDLAND MUTUAL LIFE, Columbus, Ohio. Officers: Dr. W. O. Thompson, president; Dr. E. J. Wilson

and J. D. Price, vice-presidents; F. R. Huntington, treasurer; G. W. Steinman, secretary; C. G. Barratt, assistant secretary; Dr. E. J. Wilson, medical director; H. B. Arnold, counsel.

Directors: Hon. J. Kilbourn, chairman; Dr. W. O. Thompson, Dr. E. J. Wilson, H. B. Arnold, J. A. Jeffrey, J. D. Price, F. Copeland, J. B. Hanna, F. R. Huntington, C. Christian Born, G. T. Spahr, J. W. Dages, G. W. Steinman, F. Vercoe, C. F. Flory.

Operates in Ohio only.

MIDWEST LIFE, Lincoln, Neb. Officers: N. Z. Snell, president; Dr. B. B. Davis, vice-president; A. J. Sawyer, secretary; Narcissa Snell, treasurer; Dr. M. H. Everett, medical director; C. R. Easterday, assistant secretary; M. A. Hyde, agency supervisor.

Directors: C. B. Anderson, A. W. Buffum, Dr. B. B. Davis, C. R. Easterday, Dr. M. H. Everett, Lincoln Frost, P. H. Holm, Prof. G. E. Howard, H. J. Kirchstein, A. J. Sawyer, W. A. Selleck, N. Z. Snell, F. M. Steinauer, J. T. Truery, M. J. Waugh, J. W. Welton, E. C. Wiggenshorn.

Operates in Nebraska and Kansas.

MINNESOTA MUTUAL LIFE, St. Paul, Minn. Officers: E. W. Randall, president; A. H. Lindaka, vice-president; T. A. Phillips, secretary-actuary; E. S. Albritton, superintendent of agents; W. D. Mitchell, general counsel; C. N. McCloud, medical director.

Trustees: H. H. Bigelow, K. Clark, D. S. Culver, L. Beta, E. S. Warner, J. A. Gregg, C. M. Griggs, F. G. Leslie, F. Schlick, G. Bohn, J. E. Burchard, A. H. Lindaka.

Operates in Minnesota, Illinois, Michigan, North Dakota, South Dakota, Nebraska, Missouri, Oklahoma and Montana.

MISSOURI STATE LIFE, St. Louis, Mo. Officers: E. P. Nelson, president; J. G. Hoyt, vice-president, T. F. Lawrence, secretary; H. V. Donnelly, assistant secretary; M. W. Donnelly, assistant secretary; F. H. Morgan, assistant secretary; B. W. Stearns, auditor; George Graham, actuary; F. D. Strudell, assistant actuary; C. R. Dudley, medical director; B. Y. Jaudon, associate medical director; C. H. Hempel, cashier.

Directors: E. P. Nelson, J. G. Hoyt, W. L. McDonald, S. B. Jeffries, J. H. Byrd, J. Carr, L. A. Iretton, Theobald Felsa, P. J. Shouvin, S. D. Goff, T. F. Lawrence, J. S. Spencer, Hy. Deisel, Sr.

Operates in Alabama, Arizona, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wyoming, North Dakota, North Carolina, Arkansas, Idaho, Minnesota, Louisiana and Alaska.

MONTANA LIFE INSURANCE COMPANY, Helena, Mont. Officers: A. C. Johnson, president; H. R. Cunningham, vice-president and general manager; Jacob Mills, second vice-president, Ed. Donlan, third vice-president, O. W. McConnell, general counsel, Dr. B. C. Brooke, medical director; J. M. Miller, secretary-treasurer; C. D. Sloan, assistant secretary.

Directors: A. C. Johnson, H. R. Cunningham, Jacob Mills, Harfield Conrad, John Davidson, J. M. Keith, E. J. Anderson, Kenneth McLean, F. S. Lusk, J. D. Waite, Ed. Donlan, Louis Heitman, E. A. Stiefel, W. G. Lang, W. S. Davidson, E. S. Sweet, Abraham Crosson, P. H. Crossen, Charles Spear, W. J. Johnson, C. F. Richardson, C. P. Tooley, John Lucas, Francis Powers, John Survant, D. W. Raymond, G. R. Safely, Dr. J. M. Scanland, Albert May, H. O. Lyng, B. F. Lepper, Fred Handel, W. S. Erwin, Thomas Couch, Jr., George W. Burt, A. F. Waldorf, F. S. P. Lindsay, W. R. Allen, B. C. Brooke, J. J. Herrin, W. J. Harper, George Harper, O. W. McConnell, Ira M. Alling, J. M. Miller.

Operates in Montana, Wyoming, Idaho, North Dakota and Washington.

MUTUAL BENEFIT LIFE, Newark, N. J. Officers: F. Frelinghuysen, president; E. L. Dobbins, vice-president; E. E. Rhodes, vice-president and mathematician, J. W. Johnson, secretary; S. W. Baldwin, treasurer; P. C. H. Pappa, actuary; G. A. Van Wagenen, M.D., and W. R. Ward, M.D., medical directors; W. A. Drabble, comptroller; A. A. Drew, superintendent of agencies; W. Winton, assistant superintendent of agencies; C. W. Sandford, auditor; C. G. Halsey, L. R. Jacobus and A. W. Kinnam, assistant secretaries; J. L. Boggs, supervisor policy claims; L. A. Morningstern, C. E. Brewer, registrars; D. Kay, Jr., counsel; J. Ten Eyck, associate counsel; H. G. Hornbeck, assistant treasurer; D. K. Price, assistant actuary; Pitney, Hardin & Skinner, general counsel.

Directors: M. L. Ward, F. Frelinghuysen, E. L. Dobbins, J. W. Clark, J. O. H. Pitney, J. R. Hardin, P. Camp-

bell, W. M. Johnson, E. E. Rhodes, J. S. Highin, S. W. Baldwin, H. G. Atha.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia and Wyoming.

MUTUAL BENEFIT SOCIETY, Baltimore, Md. Officers: Dr. H. C. Fowler, president; Harry O. Wilson, secretary.

MUTUAL LIFE INSURANCE COMPANY, New York. Officers and Heads of Depts.: C. A. Peabody, president; W. H. Truesdale, vice-president; G. M. White, second vice-president; G. T. Dexter, second vice-president and superintendent of agencies; J. Timpson, second vice-president and financial manager; C. H. Warren, treasurer; W. A. Hutchinson, actuary; W. J. Easton, secretary; W. F. Dix, secretary; W. W. Stevenson, comptroller; F. L. Allen, general solicitor; W. Shields, manager real estate department; H. E. Duncan, superintendent of foreign department; W. S. Sullivan, purchasing agent; B. Symonds, M. D., chief medical director; P. M. Foshay, inspector of risks; A. A. Ahern, assistant treasurer; J. G. Manchester, assistant treasurer; E. P. Holden, cashier; F. W. Mercer, superintendent of policy loans; S. S. Hall, associate actuary; W. M. Strong, associate actuary; S. A. Joffe, assistant actuary; J. S. Thompson, assistant actuary; G. Trowbridge, registrar; D. de P. Brock, assistant secretary; W. L. Simrell, auditor domestic accounts; F. C. Denning, auditor foreign accounts; Murray Downes, assistant general solicitor; C. E. Gallaher, assistant manager of real estate department; G. K. Sargent, assistant superintendent of agencies; W. H. P. Vossy, deputy superintendent of foreign department; W. E. Porter, M. D.; H. H. Schreiner, M. D.; F. D. Merchant, M. D.; P. S. Weiss, M. D., medical directors.

Trustees: G. F. Baker, J. M. Beck, C. S. Brown, J. H. Chanis, Jr., E. W. Clark, J. C. Colgate, C. H. K. Curtis, J. T. Davis, W. B. Dana, W. P. Dixon, H. R. Duval, F. H. Eaton, J. Levering Jones, A. D. Juilliard, W. MacVough, A. E. Marling, E. S. Marton, E. McChesock, G. P. Miller, J. J. Mitchell, T. M. Muir, C. A. Peabody, W. H. Porter, H. Ridder, J. G. Shedd, S. Shillies, L. Springs, L. Stern, H. W. Taft, B. F. Tracy, W. H. Truesdale, P. Tuckerman, C. Vanderbilt, J. H. Wilson, E. W. Winter, R. B. Woodward.

Operates in all the United States (except Texas and Wisconsin), Great Britain, South Africa, Cuba and Australia.

MUTUAL OF BALTIMORE, Baltimore, Md. Officers: M. S. Brennan, president; T. W. Jenkins, vice-president; H. Roth, secretary; C. C. Ewell, actuary.

Directors: Dr. H. M. Wilson, Dr. J. D. Iglehart, T. W. Jenkins, J. K. Wilson, P. M. Burnett, O. C. Zell, H. M. Brennan, M. S. Brennan, H. Roth, T. F. Shriver.

Operates in Maryland only.

NATIONAL LIFE AND ACCIDENT, Nashville, Tenn. Officers: C. A. Craig, president; W. R. Wills, vice-president; N. H. White, third vice-president; E. B. Craig, fourth vice-president; C. R. Clements, secretary and treasurer; T. J. Tyne, second vice-president and general counsel; R. E. Fort, medical director; W. S. Bearden, Jr., assistant secretary and treasurer.

Directors: C. A. Craig, W. R. Wills, C. R. Clements, T. J. Tyne, R. E. Fort, E. B. Craig, N. H. White, F. M. Eaton.

Operates in Alabama, Indiana, Kentucky, Mississippi, Tennessee, Missouri, Louisiana, Georgia, Arkansas, Ohio, Virginia, Texas, Kansas.

NATIONAL LIFE INSURANCE COMPANY OF MONTANA, Butte, Mont. Officers: Dr. T. C. Witherspoon, president and medical director; James F. Donning, first vice-president, general manager and secretary; A. J. McKay, third vice-president; J. T. Burch, fourth vice-president; J. K. Healet, treasurer; William Meyer, general counsel; Dr. C. B. Rhodes, assistant medical director.

Directors: T. C. Witherspoon, A. J. McKay, John MacGinnis, J. T. Burch, J. P. Darnotter, William Meyer, J. R. Swearingen, A. J. Wilson, A. T. Morgan, James F. Donning, J. P. Darnotter, F. Meredith, D. O. Stivers, L. B. Beahm, G. J. Whitman, J. K. Healet.

Operates in Montana and Idaho.

NATIONAL LIFE, Montpelier, Vt. Officers: J. A. DeDour, president; F. A. Howland, vice-president and counsel; H. M. Cutler, second vice-president and treasurer; O. D. Clark, secretary; A. B. Babes, M. D., medical director; C. E. Moulton, actuary; E. D. Field, superintendent of agencies; E. A. Colton, M. D., assistant medical director.

Directors: G. Briggs, W. P. Dillingham, J. A. DeDour, J. G. McCullough, H. M. Cutler, W. W. Sickney, G. H. Olmstead, C. P. Smith, F. A. Howland, C. W. Gammons, O. D. Clark, F. C. Partridge, H. R. Platt.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming.

NATIONAL LIFE OF U. S. OF A., Chicago, Ill. Officers: A. M. Johnson, president; R. E. Sackett, vice-president; R. D. Lay, secretary; A. W. McClave, medical director.

Directors: A. O. Berdick, G. A. Gilbert, R. D. Lay, R. E. Sackett, A. M. Johnson, E. P. Cockrell.

Operates in Alabama, Arkansas, Arizona, California, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Washington and Wyoming.

NATIONAL TEMPERANCE LIFE INSURANCE COMPANY, Dallas, Tex. Officers: J. E. Cockrell, president; T. J. Jones, vice-president and treasurer; J. H. Bryan, secretary; S. Strong, M. D., medical director; C. F. Thomas, general counsel; L. M. Cathles, consulting actuary.

Directors: Dr. L. C. Moore, H. P. Abney, J. E. Cockrell, C. F. Thomas, T. J. Jones, Luther Ross, R. L. Couch.

Operates in Texas only.

NEW ENGLAND MUTUAL LIFE, Boston, Mass. Officers: A. D. Foster, president; D. F. Appel, vice-president; J. A. Barbey, secretary; W. F. Davis, Frank T. Partridge and Morris P. Capen, assistant secretaries.

Directors: G. Abbott, C. E. Cottrell, A. D. Foster, R. Foster, H. Parkman, W. L. Pierce, N. J. Rust, P. Stockton, D. F. Appel, Charles B. Barnes.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia and Wisconsin.

NEW WORLD LIFE INSURANCE COMPANY, Spokane, Wash. Officers: J. J. Cadigan, president; H. B. Luhn, vice-president and medical director; E. J. O'Shan, secretary-treasurer; T. A. E. Lally, counsel; R. C. Burton, actuary.

Trustees: J. J. Cadigan, H. B. Luhn, T. A. E. Lally, E. J. O'Shan, J. D. Carmody, J. J. Martin, Dr. Edward Dagin, J. M. Shannon, Edward M. Waldron.

The company operates in Washington, Montana, Oregon, California, Idaho, Iowa, Pennsylvania, Illinois.

NEW YORK LIFE, New York. Officers: D. P. Kingsley, president; T. A. Buckner, R. W. Wanka, first vice-presidents; J. C. McCabe, W. Buckner, second vice-presidents; P. H. Shipman, treasurer; S. M. Ballard, secretary; J. M. Hodnet, junior secretary; H. P. Stamford, W. H. Pierson and N. R. Haskell, assistant secretaries; E. A. Anderson, I. E. Gillies, F. A. Jackson, comptroller; A. R. Grow, A. Hunter, A. Davidson, actuaries; O. H. Rogers, M. D.; M. L. Lane, M. D.; T. W. Dickerton, M. D.; W. Hubbell, J. H. McIntosh, general

cy, auditor.

ndres, C. H. Beckett, C. N. Bliss, Jr.,

I. Finley, D. R. Francis, R. G. Hazard,

Hollister, W. R. Lusk, A. B. Johnson,

Kingsley, R. J. Lowry, J. G. Milburn,

A. Morrison, W. B. Plunkett, J. J.

H. Revell, G. M. Reynolds, E. G.

O. S. Strauss.

ut the civilized world.

NIAGARA LIFE INSURANCE COMPANY, Buffalo, N. Y. Officers: W. H. Casby, president; J. F. Warner, vice-president; T. W. Hendrick, vice-president and general manager; Nathan R. Johnson, secretary; C. D. Coyle, gen-

eral counsel and treasurer; J. W. Young, medical director; A. E. Johnson, superintendent of agents.

Directors: J. A. Archibald, C. D. Coyle, W. H. Crosby, S. Ginsburg, Dr. B. C. Johnson, W. E. Robertson, W. F. Semon, J. F. Warner, H. Yates, Dr. J. W. Young, T. W. Hendrick, Wm. H. Hill, George J. Meyer, A. E. Cornelius, David B. Levi, W. H. Schoellkopf.

Operates in New York and Pennsylvania.

NORTH AMERICAN, Chicago, Ill. Officers: J. H. McNamara, president; T. M. Knox, vice-president; Albert Schurr, third vice-president; W. R. Kent, secretary; D. J. McNamara, treasurer.

Directors: J. H. McNamara, W. P. Kent, D. J. McNamara, T. J. Fleming, T. M. Knox, H. B. Oversch, A. Schurr. Operates in Illinois, Indiana, Kentucky, Michigan, New Jersey, Ohio, Oklahoma, Pennsylvania, West Virginia, Wisconsin, Iowa, Kansas, Missouri, North Dakota, South Dakota and Minnesota.

NORTHERN ASSURANCE, Detroit, Mich. Officers: C. L. Ayres, president; H. S. Hull, vice-president; F. H. Aldrich, secretary; V. L. Tickner, actuary and assistant secretary.

Directors: H. S. Hull, J. W. Seldon, S. G. Stevens, F. H. Aldrich, F. Kennedy, A. L. Sibley, W. C. Hopson, C. T. Grawn, A. A. Anderson, C. L. Ayres, E. J. Haynes, W. J. Stapleton, M.D.; J. W. Glover.

Operates in Indiana, Michigan, Pennsylvania and Ohio.

NORTHERN LIFE, Seattle, Wash. Officers: H. C. Henry, president; J. T. McVay, first vice-president; T. M. Morgan, second vice-president and actuary; D. B. Morgan, general manager; A. P. Johnson, secretary; J. B. Eagleson, medical director; W. J. Brown, cashier; J. F. Bamford, assistant to general manager; J. H. Sargent, assistant secretary.

Directors: H. C. Henry, E. L. Grondahl, J. W. Maxwell, J. B. Eagleson, D. B. Morgan, J. T. McVay, Charles H. Lilly, T. M. Morgan, L. C. Henry, J. G. McFee.

Operates in Washington, Alaska and Idaho.

NORTHERN STATES LIFE INSURANCE COMPANY, Hammond, Ind. Officers: Dr. H. E. Sharrer, president; Mat. J. Brown, vice-president; Jno. D. Smalley, secretary; George M. Eder, treasurer; L. L. Bomberger, counsel.

Directors: L. L. Bomberger, M. Rothschild, Dr. H. E. Sharrer, Mat. J. Brown, Alvin F. Rohrer, George M. Eder, Anton H. Tapper, J. J. Ruff, John D. Smalley.

Operates in Indiana and Illinois.

NORTH STATE LIFE, Kinston, N. C. Officers: N. J. Rouse, president; J. A. Herndon, general manager; J. F. Taylor, first vice-president; H. E. Moseley, second vice-president; D. F. Wooten, third vice-president; A. E. Rountree, secretary; Dr. C. B. Woodley, medical director; J. E. Hood, treasurer; S. R. Dunn, cashier and assistant secretary; Rouse & Land, general counsel; M. M. Dawson, consulting actuary.

Directors: N. J. Rouse, J. E. Hood, E. J. Becton, H. E. Moseley, J. F. Taylor, D. F. Wooten, E. M. Land.

Operates in North Carolina and South Carolina.

NORTHWESTERN LIFE, Aberdeen, S. D. Officers: W. G. Wells, president; F. B. Gannon, first vice-president; F. G. Suttle, secretary-treasurer; H. J. Rock, medical director.

Directors: W. G. Wells, F. M. Webb, G. W. Wright, F. B. Gannon, F. G. Suttle, H. Motley, D. T. Lane, J. Cavanaugh, H. J. Rock.

Operates in South Dakota.

NORTHWESTERN MUTUAL, Milwaukee, Wis. Officers: George C. Markham, president; W. D. Van Dyke, vice-president; P. R. Sanborn, second vice-president; A. S. Hathaway, secretary; George H. Noyes, counsel; J. W. Fisher, M.D., medical director; H. F. Norris, supt. of agencies; Joseph R. Dyer, assistant counsel; William R. Nethercut, second assistant counsel; H. N. Laffin, third assistant counsel; George A. Harlow, M.D., assistant medical director; William Thorndike, M.D., second assistant medical director; D. E. W. Wenstrand, M.D., third assistant medical director; Charles B. Piper, M.D., supt. insp. dept.; W. P. Behling, cashier; J. E. Birkhauer, assistant cashier; E. D. Jones, assistant secretary; T. J. Knox, second assistant secretary; G. L. Anderson, third assistant secretary; George E. Copeland, assistant superintendent of agencies; Percy H. Evans, associate actuary; Frank C. Hemming, assistant actuary; W. R. Adams, auditor; F. T. Zettler, supt. claim dept.; H. L. Mitchell, general loan agent; O. G. Rieck, supt. supply dept.

Directors: Charles Ray, A. K. Hamilton, F. C. Winkler,

Fred. Vogel, Jr., Charles Allis, C. A. Loveland, George C. Markham, H. F. Whitcomb, E. J. Lindsay, B. K. Miller, W. D. Van Dyke, Mitchell Joannes, George H. Benzenberg, Fred. C. Pritzlaff, George H. Noyes, J. M. Olin, L. J. Petit, E. D. Adler, A. J. Frame, Homer A. Miller, W. N. Fitzgerald, P. R. Sanborn, J. F. Vaile, Anson W. Mayhew, Percy C. Madeira, William Irvine, John E. Wilder, Francis F. Prentiss, Henry D. Harlan, Stuart H. Markham, John H. Gibbs, W. S. Paddock, H. F. Norris, Z. G. Simmons, Charles Nagel.

Operates in Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

NORTHWESTERN NATIONAL LIFE, Minneapolis, Minn. Officers: J. T. Baxter, president; H. W. Cook, M.D., vice-president and medical director; E. W. Hillweg, agency director; H. W. Allstrom, actuary; M. V. Jenness, secretary; H. F. White, treasurer; H. Pritchard, auditor.

Directors: T. B. Janney, F. A. Chamberlain, B. L. Carpenter, B. F. Nelson, E. W. Decker, C. T. Jaffray, J. A. Latta, A. A. Crane, J. T. Baxter.

Operates in Minnesota, North Dakota, South Dakota, Montana, Iowa, Idaho, Colorado, Oregon, Washington, Kansas, Arkansas, Oklahoma, Nebraska, Texas, Utah, Wyoming and California.

OCCIDENTAL LIFE INSURANCE COMPANY, Albuquerque, N. M. Officers: M. W. Flournoy, president; G. Roslington, vice-president, secretary and actuary; Dr. J. H. Wroth, medical director; Dr. J. A. Reidy, assistant medical director; A. B. McMillen, counsel; E. A. Vaughey, superintendent of life agencies; G. A. M. Wilson, assistant secretary.

Directors: M. W. Flournoy, G. Roslington, A. B. McMillen, C. N. Blackwell, J. H. Wroth, J. W. Poe.

Operates in New Mexico, Texas, Arizona, Colorado, Kansas, Missouri and Utah.

OCCIDENTAL LIFE INSURANCE COMPANY, Los Angeles, Cal. Officers: J. Burkhard, president; S. A. Keeney, vice-president; E. L. Blanchard, second vice-president; H. J. Burkhard, third vice-president; R. J. Giles, secretary and general manager; J. W. Vaughn, treasurer; B. E. Page, counsel; Dr. W. W. Hitchcock, medical director; Dr. D. Fulton, assistant medical director; F. M. Hope, actuary.

Directors: J. Burkhard, S. A. Keeney, A. H. Busch, J. W. Vaughn, Dr. W. W. Hitchcock, B. E. Pahe, E. L. Blanchard, T. H. Dudley, J. W. McKinley, H. J. Burkhard, R. J. Giles, J. F. Burkhard.

Operates in California, Arizona, Washington, Oregon and Nevada.

OHIO NATIONAL LIFE, Cincinnati, Ohio. Officers: Albert Bettinger, president; H. Bohl and J. T. Hatfield, vice-presidents; T. W. Appleby, actuary and agency manager; C. B. Moore, secretary; J. D. Crawfis, treasurer; Dr. G. W. Brown, medical directors; Walter Schmitt, general counsel.

Directors: C. B. Austin, A. Bettinger, H. Bohl, W. M. Donaldson, F. B. Enslow, M. L. Finnell, L. S. Fridman, J. T. Hatfield, A. H. Heisey, I. Kinsey, Dr. B. S. Leonard, L. F. Blue, W. H. Hawley, Franklin Alter, F. C. French, E. G. Kirm, George F. Dieterle.

The company operates in Ohio, Kentucky, West Virginia and North Carolina.

OHIO STATE LIFE INSURANCE COMPANY, Columbus, Ohio. Officers: J. M. Sarver, president; I. S. Hoffman, first vice-president; I. Drew, second vice-president; J. C. Clore, third vice-president; R. A. Hann, actuary and secretary; U. S. Brandt, treasurer and counsel; C. E. Schilling, M.D., medical director; T. W. Rankin, M.D., medical director.

Directors: U. S. Brandt, J. C. Clore, J. Drew, J. W. Halfhill, C. G. Heckert, I. S. Hoffman, F. A. Knapp, E. N. Lupler, W. C. Mooney, F. L. Pfaff, W. H. Picking, W. H. Ramsey, T. W. Rankin, J. M. Sarver, A. D. Selby, C. E. Schilling, E. B. Caldwell, R. A. Hann, S. G. Prentiss, R. H. Campbell, J. E. Sauer.

Operates in Indiana, Ohio, Michigan and Kentucky.

OKLAHOMA NATIONAL LIFE, Oklahoma City, Okla. Officers: O. E. McCartney, president; W. H. P. Trudgeon, first vice-president; R. R. Bell, Kirk Woodworth; J. F. Kroutel; J. E. Wright; W. F. Dietrich, vice-presidents;

H. O. Stark, assistant secretary and agency manager; F. M. Bailey, medical director; J. S. Hilliard, secretary-treasurer; Ledbetter-Stuart & Bell, counsel; Lahroy C. White, actuary.

Directors: J. A. Henry, O. J. Fleming, J. B. Spragins, T. S. Dearman, O. E. McCartney, F. M. Bailey, F. E. Herring, J. Krouch, W. H. P. Trudgeon, J. M. Robberson, T. L. Wade.

Operates in Oklahoma, Arkansas, Texas and Kansas.

OLD COLONY LIFE, Chicago, Ill. Officers: W. A. Vawter, president; A. W. Rathbun, first vice-president; B. R. Nueske, vice-president and general manager; J. McGauley, secretary; A. B. Irwin, treasurer; E. E. Clark, assistant secretary; J. Swenie, assistant treasurer.

Directors: C. E. Botsford, A. T. Mathewson, A. F. Pohlmann, A. B. Irwin, J. M. Speer, A. W. Rathbun, W. A. Vawter, J. W. Weldon, B. R. Nueske, J. L. Bobo, J. McGauley, W. R. Todd, Wm. McCredie, Carl Klocke, L. R. Atkins, J. M. Crume, T. M. Van Der Veer.

Operates in Illinois, Michigan, Wisconsin, Minnesota, Arkansas, Tennessee, Oklahoma, Nebraska, Kansas, South Dakota.

OLD LINE LIFE INSURANCE COMPANY OF AMERICA, THE, Milwaukee, Wis. Officers: R. F. Fry, president; W. A. Starke, vice-president; F. X. Bodden, second vice-president; J. E. Reilly, secretary and treasurer; Lawrence A. Ollwell, general counsel; F. B. Golley, medical director.

Directors: M. L. Bunnell, F. J. Kipp, A. J. Mayer, F. X. Bodden, M. H. Raymond, T. H. Rice, W. A. Starke, R. F. Fry, W. C. Stone, F. J. Lauerman, P. Noud, A. F. Manegold, J. L. Bostwick, Adam Gettleman, T. J. Pringle.

Company operates in Wisconsin, Illinois and Michigan.

OREGON LIFE, Portland, Ore. Officers: A. L. Mills, president; Adolphe Wolfe, first vice-president; Louis G. Clarke, second vice-president; Wm. Pollman, third vice-president; C. F. Adams, treasurer; Sanford Smith, secretary; Dr. A. J. Giesy, medical director; C. S. Samuel, assistant manager; L. Samuel, general manager.

Directors: A. L. Mills, Adolphe Wolfe, Louis G. Clarke, Wm. Pollman, C. F. Adams, Geo. W. Bates, H. L. Corbett, W. P. Olds, Jefferson Myers, Jos. T. Peters, J. N. Teal, A. H. Devers, Geo. Stoddard, J. H. Booth, S. B. Barker.

Operates in Oregon only.

OUR HOME LIFE INSURANCE COMPANY, Jacksonville, Fla. Officers: Clifford R. Allen, president; J. A. McLaurin, first vice-president; R. S. Hall, second vice-president; F. C. Burnham, third vice-president and secretary; G. W. Rhodes, fourth vice-president; W. H. Milton, treasurer; Henry E. Palmer, medical director.

Directors: L. C. Powell, G. W. Rhodes, C. L. Leggett, H. E. Palmer, J. A. McLaurin, D. J. Jones, C. R. Allen, D. A. Simmons, John Gifford, W. H. Milton, F. C. Burnham, R. S. Hall, J. R. Williams, W. C. Townsend, D. A. Avant.

Operates in Florida only.

PACIFIC MUTUAL LIFE, Los Angeles, Cal. Officers: George I. Cochran, president; Gail B. Johnson, vice-president and treasurer; Danford M. Baker, second vice-president; Lee A. Phillips, third vice-president; Rich J. Mier, fourth vice-president; C. I. D. Moore, secretary; W. H. Davis, general counsel; W. W. Beckett, medical director; V. A. Humphrey, assistant medical director; Alfred G. Hann, actuary; Claude A. Wayne, assistant actuary; Thos. B. Inch, first assistant treasurer; W. A. Jenkins, second assistant treasurer; Alfred W. Morgan, first assistant secretary and comptroller; Harry E. Moore, second assistant secretary; Stanley F. McClung, third assistant secretary; H. J. Brown, superintendent supply department.

Directors: W. H. Crocker, J. C. Drake, John B. Miller, Dr. Milbank Johnson, Lucien Shaw, Isaac Milbank, Dr. John R. Haynes, Joseph H. Clark, Dr. H. G. Brainerd, W. H. Davis, W. W. Beckett, C. I. D. Moore, Rich J. Mier, Lee A. Phillips, Danford M. Baker, Gail B. Johnson, Geo. I. Cochran.

Operates in Alabama, Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, Hawaiian Territory, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wyoming.

PAN-AMERICAN LIFE INSURANCE COMPANY, New Orleans, La. Officers: C. H. Ellis, president; S. L. Breaux, first vice-president; A. Dumser, vice-president;

W. B. Thompson, vice-president; E. G. Simmons, vice-president and agency manager; J. L. Wright, secretary and treasurer; Dr. M. Souchon, medical director; E. J. McGivney, general counsel; I. Davenport, actuary and assistant secretary.

Directors: C. H. Ellis, S. L. Breaux, A. Dumser, W. B. Thompson, E. G. Simmons, T. S. Witherspoon, J. P. Ford, E. J. McGivney, M. Souchon.

Operates in Louisiana, Mississippi, Georgia, Florida, Texas, Virginia, North Carolina, Alabama, Arkansas, Oklahoma and Costa Rica, Porto Rico, Republic of Panama, Canal Zone, Spanish Honduras, British Honduras, Guatemala, Cuba, Salvador and Nicaragua.

PENINSULAR LIFE INSURANCE COMPANY, Detroit, Mich. Officers: J. C. Robinson, president; Menno Zimmerman, first vice-president; Edwin F. Phillips, second vice-president; H. C. Walters, general counsel; Willard K. Bush, secretary; J. W. Betzing, treasurer; Edward B. Escott, actuary; H. W. Yates, M.D., medical director.

Directors: A. T. Donaldson, F. J. Hirt, M. A. White, D. C. Merrill, F. L. King, B. O. Purdy, Jacob B. Gingrich, John Wochholz, Edwin A. Hudson, James L. Snyder.

Operates in State of Michigan.

PENN MUTUAL, Philadelphia, Pa. Officers: G. K. Johnson, president; L. K. Passmore, vice-president; W. H. Kingsley, second vice-president; R. C. Drayton, financial vice-president; J. W. Hamer, third vice-president and manager loan department; J. Humphreys, secretary and treasurer; J. B. Gibb, actuary; H. C. Lippincott, manager of agencies; H. S. Gill, supervisor of applications and death claims; S. A. Smith, assistant secretary; P. Alexander, assistant treasurer; Charles Hall, cashier; G. R. White, assistant actuary; O. W. Perrin, assistant actuary; J. J. Barker, consulting actuary; C. F. Shandrew, comptroller; H. H. Marot, auditor; Charles Marshall, Jr., registrar; F. H. Garrigues, mathematician; L. W. Steebie, assistant manager loan department; H. Toulmin, M.D., medical director; J. P. Hutchinson, M.D., assistant medical director; J. U. Habach, M.D., medical examiner; G. W. Pepper, general counsel; J. D. Brown, associate counsel; H. C. Johnson, associate counsel.

Trustees: Richard S. Brock, Samuel B. Stinson, James Butterworth, Charles D. Barney, Edward T. Stotesbury, John B. Morgan, Charles S. W. Packard, E. Eldridge Pennock, J. Edward Durham, Clement B. Newbold, Morris L. Clothier, Robert C. Lippincott, John Bancroft, Walter A. Bailey, William M. Coates, John S. Jenks, Jr., J. Howell Cummings, James Crosby Brown, S. Pemberton Hutchinson, B. Dawson Coleman, Ezra DeForest, E. Walter Clark, Edward F. Henson, Howard W. Perrin, Percival S. Hill, Joseph A. Goulden, W. Heyward Myers.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia and Wyoming.

PENNSYLVANIA MUTUAL LIFE INSURANCE COMPANY, Philadelphia, Pa. Officers: John J. Coyle, president; F. J. McSorley, vice-president; E. J. Moore, secretary; John O'Keefe, treasurer; Dr. E. J. Moore, medical director.

Directors: John C. Grady, J. B. Bauer, F. L. Temme, E. McCarey, Jos. Whelin, Geo. H. Brooks, P. J. McCarthy, P. E. Coyle, J. F. Tubbs, A. Geiger, John W. Phillips.

Operates in Pennsylvania.

PENSION MUTUAL LIFE INSURANCE COMPANY, Pittsburgh, Pa. Officers: Lyndon D. Wood, president; Charles H. Fritch, secretary-treasurer; Dr. J. P. Blackburn, medical director; R. A. Eaton, supervisor of agents; Stone & Stone, general counsel.

Directors: E. W. Beadel, S. H. Nicholson, Lyndon D. Wood, R. A. Eaton, Ralph K. Smith, Dr. J. P. Blackburn, W. B. Ritchie, Hon. Henry I. Wilson, W. C. Brister, Charles H. Fritch, Charles R. Glock, Wm. E. Wright, H. E. Kunzman, W. D. McGinnis, N. D. Hawkins, Jr., W. A. McMaster, A. S. Fisher.

Operates in Pennsylvania and Indiana.

PEOLPES LIFE, Chicago, Ill. Officers: E. A. Nelson, president; F. Hoy, vice-president and secretary; A. Dwight Hoy, assistant secretary-treasurer; Dr. R. H. Carr, medical director.

Directors: F. Hoy, Dr. A. M. Markle, C. O. R. Stabeck,

L. T. Hoy, M. L. Nelson, B. A. Wilson, C. F. Hoy, A. C. Osborn, E. A. Nelson.
Operates in Illinois, Indiana, Michigan and Nebraska.

PEOPLES LIFE INSURANCE COMPANY, Frankfort, Ind. Officers: A. A. Laird, president; J. C. Shanklin, vice-president; E. O. Burget, secretary; J. G. Phipps, assistant secretary; H. M. Cohee, treasurer; M. T. McCarty, medical director; J. V. Kent, general counsel; C. N. Coverdale, superintendent of agents.

Directors: A. A. Laird, J. C. Shanklin, H. M. Cohee, M. T. McCarty, J. V. Kent, J. G. Phipps, E. O. Burget, C. N. Coverdale.
Operates in Indiana only.

PEORIA LIFE, Peoria, Ill. Officers: Emmet C. May, president; John H. Hungate, vice-president; O. B. Wyssong, secretary and treasurer; E. N. Woodruff, assistant treasurer; N. M. Monahan, cashier; Dr. G. Parker, medical director; H. Loucks, superintendent of agents; G. B. Pattison, actuary and assistant secretary; J. B. Wolfenbarger, general counsel; J. H. Hungate, chairman board of directors.
Directors: G. Parker, G. A. Clark, E. C. May, J. B. Wolfenbarger, E. N. Woodruff, Henry Loucks, J. H. Hungate, J. R. Paisley, O. B. Wyssong.
Operates in Illinois, Iowa, Kansas and Michigan.

PHILADELPHIA LIFE, Philadelphia, Pa. Officers: A. J. Maloney, president; W. H. Hubbard, secretary; E. M. Blehl, actuary; F. G. Combes, treasurer; T. H. Bradford, M.D., medical director.

Directors: A. J. Maloney, W. H. Hubbard, W. F. Fell, T. H. Bradford, M.D., R. Duane, G. W. Norris, C. Maloney, H. Greene, G. L. Low, T. Bradley, J. F. Schaperkötter, G. Bodenstein.

Operates in California, Delaware, Illinois, Kentucky, Maryland, Mississippi, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, Tennessee, Utah, West Virginia, Indiana, Virginia, District of Columbia, Georgia and Michigan.

PHOENIX MUTUAL, Hartford, Conn. Officers: J. M. Hokome, president; A. A. Welch, vice-president and actuary; S. H. Cornwell, secretary; Winslow Russell, agency manager; H. E. Johnson and O. M. Thurman, assistant secretaries; W. D. Morgan, M.D., medical director; R. L. Rowley, M.D., medical director.

Directors: J. M. Holcombe, J. W. Brooks, L. R. Cheney, J. P. Elton, C. E. Gross, C. M. Jarvis, J. Nichols, S. H. Cornwell, W. Russell, J. R. Ensign, A. A. Welch, F. L. Wilcox, L. P. Andrews, A. Collins, George Dwight Pratt.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington and West Virginia.

PIONEER LIFE, Kansas City, Mo. Officers: James Cowgill, president; Ben H. Berkshire, vice-president; R. C. Van Dyke, assistant secretary; Dr. F. B. Hiller, medical director; A. L. Reeves, general counsel.

Directors: F. B. Hiller, James Cowgill, W. T. Kemper, E. M. Harber, B. H. Berkshire, W. G. Holt, E. T. Orear, C. M. Howell, E. L. Miller, J. V. Aikens, E. H. Moore, Bruce Dodson, A. L. Reeves.

Operates in Kansas and Missouri.

PIONEER LIFE INSURANCE COMPANY OF NORTH DAKOTA, Fargo, N. D. Officers: W. A. Scott, president and general counsel; J. J. Feckler, first vice-president and secretary; G. H. Hollister, treasurer; Dr. G. A. Carpenetr, medical director; T. D. Hughes, manager of agents and second vice-president; R. S. Lewis, third vice-president; A. L. Dern, assistant secretary and actuary.

Directors: W. A. Scott, A. Nelson, G. H. Hollister, M. A. Baldwin, J. T. Newlove, Clay Larimore, A. M. Christianson, R. S. Lewis, J. J. Feckler, T. D. Hughes, G. A. Carpenter, A. L. Dern, T. H. Canfield, E. I. Donovan, D. C. Cullen.

Operates in North Dakota, Idaho, Minnesota, South Dakota and Montana.

PITTSBURGH LIFE AND TRUST, Pittsburg, Pa. Officers: W. C. Baldwin, president and general manager; W. H. Nimick, vice-president; J. J. Donnell, vice-president; J. Carothers, vice-president; F. C. Parsons, comptroller; J. H. Mahan, secretary and treasurer; F. Ewing, general counsel; Dr. H. A. Miller, medical director; Dr. H. A. Baker, medical director; Dr. F. P. Righter, assistant medical director; E. O. Dunlap, actuary.

Directors: J. J. Donnell, W. W. Blackburn, W. H. Nimick, W. C. McCausland, J. Carothers, R. Garland, V. Q. Hickman, W. I. Berryman, F. W. Kiefer, W. H. Seif, H. R. Rea, W. C. Baldwin, F. C. Parsons, J. H. Muddock, Hon. E. F. Acheson, G. W. Johnson, J. H. Mahan.
Operates in Alabama, Colorado, Maryland, New York, Ohio, Pennsylvania, Texas, Virginia, Georgia, North Carolina, Oregon, Illinois, West Virginia, District of Columbia, Indiana, Louisiana, Mississippi, Missouri, Nevada and Iowa.

POSTAL LIFE, New York, N. Y. Officers: W. R. Malone, president; W. S. Russell, vice-president; W. Sisson, secretary; W. H. Mendel, treasurer; C. W. Jackson, actuary; C. E. Bedell, medical director; C. C. Lockwood, legal counsel.

Directors: F. C. Hoyt, H. E. Payne, W. H. Mendel, J. W. Young, W. Sisson, F. Brooks, J. A. Slesicher, T. C. Vischer, W. S. Russell, G. H. Grone, W. R. Malone, W. H. Moore, H. E. Allan.

This company is authorized in New York, but receives business by mail from every State in the Union.

PRAIRIE LIFE INSURANCE COMPANY, Omaha, Neb. Officers: M. M. Heptonstall, president; M. J. Flynn, vice-president; F. R. Jones, secretary and treasurer; T. W. Blackburn, attorney; W. R. McGrew, M.D., medical director; Dr. J. M. Emery, actuary.

Directors: M. J. Flynn, J. L. Tennant, W. R. McGrew, M. W. Thornburg, F. R. Jones, T. W. Blackburn, M. M. Heptonstall, H. J. Colburn.

Operates in Nebraska, Iowa, South Dakota and Minnesota.

PREFERRED LIFE OF AMERICA, Grand Rapids, Mich. Officers: William A. Watts, president; E. G. Filer, C. Hamilton, W. H. Gay, vice-presidents; R. S. Wilson, secretary; C. H. Hollister, treasurer.

Directors: J. R. Wylie, E. G. Filer, C. Hamilton, W. H. Gay, C. H. Hollister, W. A. Watts, L. H. Withey, R. W. Irwin, H. Idema, L. M. Hutchins, C. W. Garfield, A. H. Vandenberg, J. B. Martin, Van A. Wallin, G. W. Rouse, A. G. Dickinson, F. J. Cobbs, L. A. Cornelius, C. J. Tolonen, J. S. Stearns, P. Noud, F. A. Diggins, R. E. Olds, C. A. Peck.

Operates in Michigan, Ohio and Minnesota.

PRESBYTERIAN MINISTERS FUND, Philadelphia, Pa. Officers: P. S. Allen, president and actuary; J. C. Neff, treasurer; A. M. Clifford, secretary; C. R. Craig, M.D., medical director.

Directors: P. S. Allen, J. G. Bolton, J. E. Faunce, W. P. Fulton, W. S. Furst, H. G. Goodrich, L. Y. Graham, M. J. Hyndman, C. N. Liggett, T. E. Patterson, E. A. Miller.

Operates in Pennsylvania.

PROTECTIVE LEAGUE LIFE, Decatur, Ill. Officers: J. R. Paisley, president; Walter R. Kimzey, vice-president; H. W. Shafer, secretary; Geo. L. Tipton, treasurer; E. P. Gracey, auditor.

Directors: R. P. Boulton, C. O. Swart, G. E. McCaslin, Salem Ely, C. A. Weaver.

Operates in Illinois, Missouri, Kansas, Oklahoma, Nebraska, Iowa, Indiana.

PROTECTIVE LIFE, Birmingham, Ala. Officers: W. D. Jelks, president; R. W. Massey, vice-president; W. W. Crawford, treasurer; C. J. Palmer, secretary; W. G. Harrison, medical director; Cabaniss & Bowie, attorneys.

Directors: J. C. Maben, C. Henderson, R. A. Mitchell, Richard W. Massey, W. A. Davis, R. Jemison, Sr., E. H. Cabaniss, J. L. Kaul, G. R. Harsh, W. W. Crawford, F. Nelson, S. J. Bowie, J. H. Wilson, M. M. Baldwin, W. G. Harrison, C. J. Palmer, W. D. Jelks.

Operates in Alabama, Mississippi and Texas.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, Philadelphia, Pa. Officers: A. S. Wing, president; T. W. Brown, vice-president; J. B. Townsend, vice-president and assistant trust officer; J. T. Moore, manager insurance department; D. G. Alsop, actuary; S. H. Troth, treasurer; C. W. Borton, secretary; J. Way, assistant treasurer.

Directors: T. W. Brown, A. S. Wing, R. M. Janney, M. C. Morris, J. B. Townsend, Jr., J. B. Morgan, F. H. Strawbridge, C. H. Harding, J. T. Emlen, M. R. Bockius, H. H. Collins, L. L. Rue, G. Wood, J. W. Nicholson.

Operates in California, Colorado, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Dakota, Vermont, Virginia, Oregon, Washington and West Virginia.

PROVIDENT LIFE, Des Moines, Ia. Officers: B. F. Carroll, president, J. B. Butler, vice-president; Wm. Buxton, Jr., secretary; Paul W. Carroll, assistant secretary and agency manager; J. F. Wissler, auditor; Dr. A. C. Page, medical director; Parker, Parrish & Miller, counsel.

Directors: Scott Skinner, Dr. A. C. Page, D. D. Murphy, J. B. Butler, A. C. Parker, Dr. M. Bannister, C. F. Johnston, Wm. Buxton, Jr., B. F. Carroll.

Operates in Iowa and Minnesota.

PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N. J. Officers: F. F. Dryden, president; J. K. Gore, vice-president and actuary; W. S. Johnson, second vice-president and comptroller; E. Gray, third vice-president; E. D. Duffield, fourth vice-president and general solicitor; E. Kanouse, treasurer; W. I. Hamilton, secretary; R. V. Lindabury, general counsel; T. C. E. Blanchard, superintendent real estate; F. A. Boyle, cashier; F. L. Hoffman, statistician; V. Riker, assistant secretary; G. W. Munick, assistant secretary; G. P. Williams, assistant secretary; G. B., assistant secretary; F. A. C. Baker, assistant secretary; R. Gemmell, assistant secretary; A. M., assistant secretary; W. R. Konow, assistant secretary; E. F. Kulp, assistant secretary; F. W. Tasney, assistant secretary; W. A. Jaquith, medical director; W. P. Watson, consulting medical director; J. A. Patton, associate medical director; P. Fitzgerald, associate medical director; F. H. Johnston, associate actuary; H. E. Krause, assistant actuary; G. S. Mower, assistant actuary; J. F. Little, assistant actuary; G. W. Gore, supervisor; H. Vliet, supervisor; J. H. Huntington, Jr., supervisor; J. A. Sandford, supervisor; W. J. Graff, supervisor; C. A. Stonelake, office supervisor; W. W. Van Natta, office supervisor; D. A. McIntyre, supervisor of printing and allied departments; J. H. Birkett, supervisor; R. H. Elphinstone, supervisor; J. W. Halsey, supervisor; H. C. Thompson, assistant comptroller; H. Thomas, supervisor of publications; J. L. Dexter, supervisor; F. E. Boyd, supervisor; E. J. MacIver, supervisor; L. F. MacKenzie, assistant medical director; A. Hurrell, associate general solicitor.

Directors (elected by the stockholders): T. C. E. Blanchard, E. Kanouse, F. F. Dryden, W. T. Carter, A. R. Kuser, W. S. Johnson, R. V. Lindabury, J. K. Gore, W. J. Magie, B. Van Syckel, G. Collins, E. Gray, E. D. Duffield, J. S. Alexander, H. Bayne. (Appointed by the Chancellor, from the policyholders pursuant to Chapter 81, Laws of 1907 of the State of New Jersey): E. J. III, E. A. Stevens, I. F. Roe.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming and Canada.

PRUDENTIAL LIFE INSURANCE COMPANY OF TEXAS, San Antonio, Texas. Officers: Dr. W. A. King, president and medical director; Mrs. C. O. Wilson, vice-president; J. H. Haile, vice-president; J. A. King, vice-president and general attorney; E. M. Tighe, vice-president and secretary; Ogden Wilson, treasurer.

Directors: Dr. W. A. King, Dr. G. M. Callaway, Dr. W. C. Farner, E. M. Tighe, Mrs. C. O. Wilson, J. A. King, O. Wilson, R. R. Russell, J. J. Waggoner, J. H. Haile, C. D. Brid, Dr. L. Hirschfeld, J. M. Graham, W. S. Evill, Mrs. Alice Rayner.

Operates in Texas.

PRUSSIAN LIFE, Home Office, Berlin, Germany. Officers: Dr. Hager, general director; Dr. Bentzien, secretary. United States Department, Hartford, Conn.: C. F. Sturhahn, general attorney for United States; W. C. Scheide, resident manager; C. Hughes, assistant manager.

United States Trustees: R. W. Huntington, Jr., A. A. Welch, G. H. Burt.

Does a reinsurance business all over the United States and is especially licensed in the following States: Colorado, Connecticut, Illinois, Indiana, Massachusetts, New Jersey, New York, Oregon and Texas.

PUBLIC SAVINGS INSURANCE COMPANY OF AMERICA, Indianapolis, Ind. Officers: H. T. Head, president; M. C. Leeth and W. F. Fox, vice-presidents; C. W. Folz, secretary and treasurer; M. C. Leeth, medical director; Dr. Carl G. Winter, assistant medical director; G. Vondersaar, auditor; Korbly & New, counsel.

Directors: H. T. Head, C. W. Folz, C. G. Winter, W. M. Elles, C. A. O'Connor, M. C. Leeth, G. Vondersaar, B. Korbly, B. F. Miller, W. F. Fox, L. C. Boyd.

Operates in Indiana.

PURITAN LIFE, Providence, R. I. Officers: D. L. Goff, president; W. Callender, vice-president; R. P. Brown, vice-president; C. Perry, treasurer; Clinton C. White, secretary and assistant treasurer; E. D. Cheseboro, M. D., medical director.

Directors: D. L. Goff, R. P. Brown, W. Callender, E. D. Cheseboro, M.D., L. B. Goff, J. H. Hambly, J. S. Murdock, A. Henius, A. J. Pothier, C. Perry, E. H. Rathbun, C. Swanson, H. G. Thresher, G. B. Waterhouse, C. C. White.

Operates in Rhode Island and Connecticut.

REGISTER LIFE, Davenport, Iowa. Officers: W. M. Radcliffe, president and general manager; Hon. P. W. McManus, vice-president and treasurer; Louis E. Knoke, secretary and auditor; George E. Decker, M.D., medical director.

Directors: Hon. P. W. McManus, W. M. Radcliffe, Louis E. Knoke, Dr. George E. Decker, Herman J. Zeuch, Charles Griik, Ralph W. Cram, Frank B. Yetter, John H. Schaefer, Parke T. Burrows, Edward C. Crossett, George S. Johnson.

Operates in Iowa only.

RELIABLE LIFE, Indianapolis, Ind. Officers: G. Vonnegut, president; Ralph Bamberger, vice-president; Wilson H. Hinton, secretary; O. L. Kipp, treasurer; Dr. G. W. Combs, medical director; Isidore Feibleman, counsel.

Directors: Dr. G. W. Combs, I. Feibleman, G. Vonnegut, R. Bamberger, O. L. Kipp, L. L. Bracken, Clement Kessing, Dr. F. A. Tucker, Alonzo Powell, G. A. Pfeiffer, John A. Hook, W. H. Hinton.

Operates in Indiana and Pennsylvania.

RELIANCE LIFE, Pittsburg, Pa. Officers: James H. Reed, president; T. H. Given, vice-president; H. G. Scott, vice-president and secretary; E. G. McCormack, general manager; J. W. Fleming, treasurer; Angus Alimond, superintendent of agencies; O. M. Eakins, M.D., medical director; Geo. J. Wright, M.D., assistant medical director; W. J. Snodgrass, assistant treasurer; Jay N. Jamison, T. J. McKenna, Jr., L. P. Gregory, assistant secretaries; W. L. Wilhoite, inspector of agencies; Reed, Smith, Shaw & Beal, counsel.

Directors: James H. Reed, T. H. Given, Hay Walker, Jr., D. C. Noble, Joseph A. Herron, D. M. Clemson, Herbert DuPu, William Walker, George L. Craig, Chas. W. Friend, J. W. Painter, Edwin W. Smith, J. W. Fleming, W. L. Curry, H. G. Scott, A. E. Braun.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Maryland, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Oregon, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia and Wyoming.

RESERVE LOAN, Indianapolis, Ind. Officers: C. Brown, president; W. R. Zulich, vice-president and treasurer; G. L. Stayman, secretary; G. A. Deitch, general counsel.

Directors: W. R. Zuich, G. A. Deitch, G. L. Stayman, C. Brown, H. M. Deitch.

Operates in Alabama, Arkansas, Florida, Georgia, Indiana, Kansas, Kentucky, Mississippi, Missouri, Ohio, Pennsylvania, South Dakota, Texas, Virginia, Washington, West Virginia, Delaware, North Carolina, Oregon, Tennessee and Oklahoma.

ROCKFORD LIFE, Rockford, Ill. Officers: A. J. Lovejoy, president; P. A. Peterson, vice-president; F. L. Brown, vice-president; C. J. Lundberg, secretary; H. S. Burpee, treasurer; Dr. J. E. Tuite, medical director; Henricka B. Beach, actuary.

Directors: A. J. Lovejoy, C. J. Lundberg, N. F. Thompson, H. S. Burpee, W. H. Cook, P. A. Peterson, E. D. Reynolds, A. P. Floberg, J. E. Tuite, M.D., A. L. Maxwell, R. K. Welsh, F. L. Brown.

Operates in Illinois and Indiana.

ROMAN STANDARD LIFE INSURANCE COMPANY, Manistee, Mich. Officers: Aaron V. McAlvay, president; William Lloyd, first vice-president; Parm C. Gilbert, second vice-president; Frank W. White, treasurer; David E. Cole, secretary.

Directors: Aaron V. McAlvay, William Lloyd, Frank W. White, Parm C. Gilbert, Fred C. Wetmore, T. J. Elton, H. D. Ribinson, Harry V. Huston, D. E. Cole, Geo. N. Stray, Chas. H. Morey, Edward F. Parks, B. P. Barnes, Robert Y. Speir, Fred Lindblom, A. R. Swartz, A. T. Brookins.

Operates in Michigan.

ROYAL LIFE INSURANCE COMPANY, Chicago, Ill. Officers: Alfred Clover, president; Earl A. Barker, Oscar W. Stech, vice-presidents; J. W. Singleton, secretary; S. P. Gibbs, M.D., medical field supervisor.

The directors consist of the above officers.

ROYAL UNION MUTUAL, Des Moines, Ia. Officers: F. D. Jackson, president; S. A. Foster, vice-president and secretary; C. B. Pray, treasurer; N. M. Hubbard, Jr., second vice-president and general counsel; J. T. Priestley, M.D., medical director.

Directors: F. D. Jackson, S. A. Foster, C. B. Pray, N. M. Hubbard, Jr., J. T. Priestley, M.D., D. J. Batsner, C. D. Boardman, L. M. Clausen, J. S. Graydon, J. A. Graydon.

Operates in Iowa, Kansas, Missouri, Ohio and Pennsylvania.

SAN JACINTO LIFE INSURANCE CO., Beaumont, Texas. Officers: J. C. Wilson, president; H. M. Hargrove, active vice-president; W. H. Stark, C. H. Moore, Ed. Paggi, J. J. Nathan, vice-presidents; J. S. Edwards, secretary; B. R. Norvell, treasurer; E. E. Townes, attorney; Dr. D. S. Wier, medical director; Dr. J. H. Reagan, associate medical director; Chas. H. Stroeck, assistant treasurer; Geo. A. Wells, assistant secretary.

Directors: A. C. Breeden, John T. Duncan, J. S. Edwards, E. J. Emerson, J. A. Glen, J. G. Gray, R. E. Hardwicke, H. M. Hargrove, J. E. Josey, John L. Keith, W. F. Keith, John H. Kiirby, C. H. Moore, B. R. Norvell, Ed. Paggi, H. A. Perlstein, S. W. Pipkin, Dr. J. H. Reagan, C. C. Roberts, F. L. Sheeks, R. E. Smith, W. H. Stark, H. F. Triplett, E. E. Townes, W. C. Tyrrell, Dr. D. S. Wier, J. C. Wilson, J. J. Nathan.

Operates in Texas only.

ST. JOSEPH LIFE INSURANCE COMPANY, St. Joseph, Mo. A. L. McPherson, president; Walter W. Head, first vice-president; W. F. Rankin, second vice-president; W. S. McLucas, secretary; Robert A. Brown, counselor; H. E. McPherson, treasurer; Charles H. Wallace, medical director.

Directors: A. L. McPherson, Milton Tootle, Jr., Henry Krug, Jr., R. M. Stevenson, Ells-

worth Block, W. F. Rankin, C. H. Wallace, M.D., Walter W. Head, R. R. Calkins, Graham G. Lacy, A. J. Hitt, W. S. McLucas, Alden B. Swift. Operates in Missouri and Kansas.

SCANDIA LIFE INSURANCE COMPANY, Chicago, Ill. Officers: N. A. Nelson, president; E. A. Olson, vice-president; C. H. Boman, secretary and treasurer.

Directors: N. A. Nelson, C. H. Boman, E. P. Strandberg, L. G. Abrahamson, Wm. A. Peterson, A. Ringman, N. P. Severin, A. G. Larson, A. J. Laurence, T. Freeman, I. M. Anderson, T. G. Northwall, C. E. Wallen, E. A. Olson, A. G. Anderson.

Operates in Illinois, Minnesota, Iowa, Connecticut, South Dakota, North Dakota, Nebraska, Michigan, Washington.

SCRANTON LIFE, Scranton, Pa. Officers: J. S. McAnulty, president; A. J. Connell, M.D., vice-president and medical director; G. G. Lindsay, M.D., assistant medical director; M. F. Larkin, treasurer; J. F. Lavis, assistant treasurer; Hon. F. W. Fleitz, general counsel; W. E. Napier, secretary; G. W. Swain, actuary and assistant secretary; C. C. Sampson, superintendent of agencies.

Directors: J. S. McAnulty, S. T. McCormick, R. J. Foster, J. B. Fassett, M. B. Fuller, Hon. W. L. Connell, C. LaRue Munson, Dr. A. J. Connell, M. F. Larkin, J. K. Griffith, Hon. F. W. Fleitz, F. W. Wollerton, T. J. Foster, A. E. Connell, W. E. Napier.

Operates in California, Delaware, Kentucky, West Virginia, Pennsylvania and Indiana.

SECURITY LIFE OF AMERICA, Chicago, Ill. Officers: W. O. Johnson, president; G. C. Gale, vice-president; S. W. Goss, vice-president; O. W. Johnson, secretary-treasurer; S. S. Werth, M.D., medical director; W. E. King, superintendent of agencies; J. C. Seitz, actuary; F. W. Bull, general counsel.

Directors: E. A. Bancroft, C. A. Carlisle, Irving Randall, G. W. Dixon, W. T. Durbin, G. C. Gale, W. O. Johnson, P. A. Myers, E. D. Newman, J. E. Otis, G. C. Strauss, O. W. Johnson.

Operates in Arkansas, California, Illinois, Indiana, Kansas, Kentucky, Michigan Ohio, Oregon, Pennsylvania, Virginia and West Virginia.

SECURITY MUTUAL, Binghamton, N. Y. Officers: D. S. Dickenson, president; W. G. Phelps and A. B. Howe, vice-presidents; C. A. LaDue, secretary; J. W. Manier, treasurer; Z. Bennett Phelps, comptroller; F. C. Goodnough, assistant secretary; F. R. Brunner, assistant actuary; H. D. Hinman, general counsel; R. L. Lounsberry, medical director; C. H. Jackson, agency director.

Directors: Daid S. Dickenson, Clarence F. Hotchkiss, Albert B. Howe, Fredric W. Jenkins, Geo. F. Lyon, Jas. W. Manier, Wm. G. Phelps, Z. Bennett Phelps and Chas. M. Stone.

Operates in Alabama, Arkansas, District of Columbia, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Washington, West Virginia and Wyoming.

SECURITY MUTUAL LIFE, Lincoln, Neb. Officers: W. A. Lindly, president and general manager; A. W. Field and L. M. Keene, vice-presidents; M. Weil, secretary; Wray A. Lindly, assistant secretary; L. J. Dunn, treasurer; Dr. H. B. Miller, medical director; Field, Ricketts and Ricketts, attorneys.

Directors: A. W. Field, M. Weil, L. J. Dunn, D. P. Cropsey, L. M. Keene, C. J. Guenzel, F. D. Mason, W. A. Lindly.

Operates in Kansas, Nebraska, Iowa and South Dakota and Missouri.

SOUTHERN CO-OPERATIVE LIFE INSURANCE COMPANY, Fort Worth, Texas. Officers: D. M. Doyle, president; O. S. Lattimore, vice-president; G. T. Bludworth, secretary; P. V.

Miller, assistant secretary; W. M. Massie, treasurer; W. D. Littler, medical director; Geo. R. Heev, auditor.

Directors: G. T. Bludworth, D. M. Doyle, O. S. Lattimore, D. D. Littler, W. M. Massie.

Operates in Texas only.

SOUTHEASTERN LIFE INSURANCE COMPANY, Greenville, S. C. Officers: T. Oregon Lawton, Jr., president; F. A. Lawton, vice-president; A. D. L. Barksdale, general manager; C. B. Earle, medical director; F. M. Phillippi, actuary and secretary; Miss R. L. Bryant, treasurer; Haynsworth & Haynsworth, general counsel.

Directors: A. D. L. Barksdale, C. W. Estes, F. M. Phillippi, B. E. Geer, C. B. Earle, E. A. Gilfillin, F. A. Lawton, T. O. Lawton, Jr., W. S. Montgomery, H. J. Haynsworth, H. L. Watson, T. F. Parker, E. A. Smyth, J. E. Swearingen.

Operates in South Carolina only.

SOUTHERN INSURANCE COMPANY, Nashville, Tenn. Officers: F. M. Searight, president; A. R. King, vice-president; Charles I. Stephens, secretary; J. D. Land, assistant secretary; Judge W. K. McAllister, general counsel; Dr. Robt. Caldwell, medical director; V. H. Carroll, cashier.

Directors: B. F. Allnutt, John R. Baker, Dr. Robt. Caldwell, Nat Ryan, Chas. Q. Stephens, R. B. Currey, C. T. Mathews, M. E. Ridley, F. M. Searight, J. D. Goodwin, Wm. Hall, Rush Hawes, D. A. Kersey, W. T. Westcoat.

Operates in South Carolina and Mississippi.

SOUTHERN LIFE AND TRUST, Greensboro, N. C. Officers: A. W. McAlister, president and manager; R. G. Vaughn, first vice-president and treasurer; A. M. Scales, second vice-president and general counsel; R. J. Mebane, third vice-president and assistant manager; Arthur Watt, secretary and actuary; Dr. J. T. J. Battle, medical director; L. G. Beall, assistant medical director; Fackler & Fackler, consulting actuaries; S. A. Holleman, auditor; S. A. Kerr, assistant secretary; H. B. Gunter, superintendent of publicity department.

Directors: J. Van Lindley, J. M. Hendrix, H. T. Ham, E. E. Bain, W. D. Mendenhall, A. W. McAlister, W. C. Boren, D. White, Z. V. Taylor, A. M. Scales, R. G. Vaughn, T. A. Hunter, C. P. Frazier, R. J. Mebane, R. C. Hood, Arthur Watt.

Operates in North Carolina, South Carolina, Virginia, West Virginia and Georgia.

SOUTHERN STATES LIFE, Mitylene, Ala. General office, Atlanta, Ga. Officers: W. L. Moore, president; T. D. Meador, vice-president; F. Orme, secretary and treasurer; Jackson & Orme, counsel; W. S. Kendrick, M.D., medical director; J. H. Williams, auditor; R. F. Moore, agency secretary.

Directors: F. S. Ball, L. H. Beck, J. W. Calahan, J. F. Cann, R. Cay, T. C. Coxe, W. T. Gentry, C. E. Harman, L. C. Hayne, L. P. Hill, A. B. Hull, M. M. Jackson, H. Jordan, W. S. Kendrick, W. J. Kincaid, V. H. Kreigshaber, T. D. Meador, W. L. Moore, J. E. Murphy, W. J. Murray, A. J. Orme, F. Orme, J. E. Rankin, J. P. Sawyer, J. M. Stephens, R. J. Taylor, C. A. Wickersham, J. R. Wilkinson, M. R. Wilkinson, J. H. Williams, H. C. Worthen, Frank E. Block.

Operates in Alabama, Florida, Georgia and South Carolina.

SOUTHERN UNION LIFE, Waco, Texas. Officers: H. B. Mistrot, president; J. L. Mistrot, secretary-treasurer; E. R. Nash, vice-president; F. H. Connally, medical director; J. D. Williamson, A. Sigtenhorst, consulting actuary.

Directors: H. B. Mistrot, E. R. Nash, J. L. Mistrot, T. Poynor, A. Sigtenhorst, J. W. Williamson, G. W. Cole, Jr., C. Cobb, Jr., W. W. Walton.

Operates in Texas.

SOUTHLAND LIFE INSURANCE COMPANY, Dallas, Texas. Officers: Jas. A. Stephenson, president; Harry L. Seay, vice-president and

treasurer; Louis Linzmeyer, vice-president and actuary; A. S. Doerr, W. W. Collier, E. J. Fry, James Callan, W. O. Connor, John W. Philip, vice-presidents; J. W. Hurst, secretary; P. N. Thevenet, assistant secretary; Dr. John S. Turner, medical director; Dr. W. A. Boyce, associate medical director.

Directors: Frank E. Austin, M. M. Blakeney, G. W. Bowman, Dr. W. A. Boyce, D. W. Brunson, Prof. H. E. Byrne, James Callan, W. A. Callaway, B. F. Carpenter, Dr. J. W. Carter, J. C. Casler, T. A. Cheeves, W. W. Collier, W. O. Connor, C. B. Cozart, H. E. Crowley, A. S. Doerr, J. C. Duke, Capt. W. E. Easterwood, R. D. Erwin, Major E. J. Fry, Judge R. D. Gage, W. A. Green, T. H. Harbin, J. S. Heard, C. W. Hobson, I. Hockwald, John V. Hughes, Judge J. E. Lancaster, Clarence E. Linz, L. Linzmeyer, Louis Lipsitz, O. M. Love, Dr. John O. McReynolds, Edward T. Moore, W. McCarty Moore, John W. Philip, J. H. Power, J. W. Rosson, R. W. Sandifer, Eli Sanger, N. K. Smith, Oscar C. Snow, Jas. A. Stephenson, T. H. Stephenson, Dr. J. W. Torbett, Dr. John S. Turner, W. H. Wray.

Operates in Arkansas, Texas and New Mexico.

SOUTHWESTERN LIFE, Dallas, Texas. Officers: T. W. Vardell, president; T. L. Bradford, vice-president; L. M. Cathles, F. F. A., secretary and actuary; W. Harral, M.D., medical director; E. Gray, general attorney.

Directors: T. W. Vardell, T. L. Bradford, L. M. Cathles, W. Harral, E. Gray, C. S. Barry, J. E. Cockrell, P. L. Downs, W. H. Featherston, R. A. Ferris, B. F. Frymier, W. K. Gordon, J. H. Ardrey, J. K. Hexter, A. A. Jackson, G. W. Littlefield, C. H. Platter, A. Sanger, A. F. Sittig, E. Titcher.

Operates in Texas.

STANDARD LIFE, Des Moines, Iowa. Officers: F. W. Sprague, president; O. H. Davison, vice-president; T. H. Knotts, secretary; J. A. McKinney, treasurer; Dr. E. E. Dorr, medical director.

Directors: F. W. Sprague, T. H. Knotts, O. H. Davison, E. E. Dorr, J. A. McKinney.

Operates in Iowa only.

STANDARD LIFE INSURANCE COMPANY OF AMERICA, home office, Pittsburgh, Pa. Officers: John C. Hill, president; W. W. Miller, vice-president and treasurer; Hon. H. M. Cribbs, vice-president; F. A. Wesley, vice-president and director of agencies; E. A. Hill, secretary; Dr. E. W. Stevenson, medical director; F. W. Scott, counsel; W. A. Wood, auditor; C. M. Harnies, manager of accident department.

Directors: D. J. Brown, Hon. H. M. Cribbs, H. W. F. Graham, Elgin A. Hill, J. C. Hill, Wm. R. Jarvis, J. H. McCready, C. A. Martin, W. W. Miller, J. S. Oursler, F. W. Scott, F. A. Wesley, C. E. Dinkey, Dr. J. B. Keaggy. Advisory Board: Paul Heine, H. I. Schotter, H. N. Thayer, H. H. Weaver, C. E. Dinkey, W. W. Keefer, W. A. Calverly.

Operates in Pennsylvania.

STANDARD LIFE INSURANCE COMPANY, Atlanta, Ga. Heman E. Perry, president; A. L. Lewis, vice-president; T. H. Hayes, vice-president; L. J. Garth, vice-president; R. L. Isaacs, vice-president; Harry H. Pace, secretary and treasurer; C. C. Cater, Jr., medical director; Geo. Dyre Eldridge, N. Y., consulting actuary.

Directors: A. L. Lewis, Harry H. Pace, H. C. Dugas, W. S. Scott, Wm. Driskell, J. O. Ross, Herman E. Perry, M. C. B. Mason, R. L. Isaacs, A. D. Hamilton, N. B. Young, Sol. C. Johnson, Thos. H. Hayes, Toombs McLendon, W. S. Buchanan, J. F. Dugas, L. J. Garth, J. W. Huguley, Henry A. Boyd, B. J. Davis.

Operates in Georgia, Alabama, Tennessee, Arkansas, Kentucky, Missouri, Texas.

STATE LIFE, Indianapolis, Ind. Officers: H. W. Bennett, president; C. F. Coffin, vice-president and general counsel; J. I. Dissette, second vice-president; A. Sahm, secretary-treasurer; R. W. McBride, counsel loan department; W. Howe, auditor; A. Maxwell, M.D., and C. B. McCulloch, M.D., medical directors; W. C. Bobbs, chairman executive committee.

Directors: H. W. Bennett, H. McK. Landon, C. F. Coffin, A. Sahn, R. W. McBride, W. C. Bobba, J. I. Disette, H. D. Stalnaker, W. J. Mooney.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Nevada, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, West Virginia, Canada.

STATE LIFE INSURANCE COMPANY of Montana, Great Falls, Mont. Officers: Geo. H. Stanton, president; F. E. Beaty, secretary; C. C. Green, treasurer and actuary, Nesbit Rochester, Samuel Phillips, Thomas A. Snidow, A. M. Hart, vice-presidents; F. E. Murray, medical director; J. H. Irwin, assistant medical director.

Directors: Samuel Phillips, Wayne W. Wheeler, S. T. Cogswell, Geo. H. Stanton, John G. Bair, F. M. Carr, T. E. Murray, M.D., Nesbit Rochester, R. J. Reynolds, C. C. Green, A. M. Hart, F. E. Beaty, J. B. Taylor.

Operates in Montana only.

STATE MUTUAL, Worcester, Mass. Officers: B. H. Wright, president; A. G. Bullock, vice-president; G. F. Blake, vice-president; D. W. Carter, secretary; C. W. Macintire, treasurer; C. R. Fitzgerald, actuary; Homer Gage, M.D., medical director; C. Bullock, general counsel; E. C. Fowler, superintendent of agencies; Charles D. Wheeler, M.D., assistant medical director.

Directors: A. G. Bullock, O. W. Norcross, H. M. Quinby, M.D., G. F. Blake, G. W. Macintire, B. H. Wright, C. Bullock, H. Gage, M.D., H. Parker, J. Logan, M. Williams, G. A. Gaskill, P. B. Morgan, S. E. Winslow, M. J. Whittall, F. B. Washburn.

Operates in Connecticut, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee and Vermont.

TEXAS LIFE INSURANCE COMPANY, Waco, Tex. Officers: John D. Mayfield, president; H. G. Bostwick, vice-president; I. J. Mayfield, secretary and agency director; A. Sigtenhorst, actuary; A. M. Curtis, M.D., medical director, E. M. Ewing, attorney.

Directors: J. D. Mayfield, A. M. Curtis, M.D., E. M. Ewing, H. E. Kleinecke, F. W. Krause, I. J. Mayfield, William Green.

Operates in Texas.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY, Toledo, O. Officers: W. H. Schaefer, president; Charles Feilbach, vice-president; F. T. Baldwin, treasurer; E. W. Gage, secretary and assistant treasurer; R. F. Lowe, assistant secretary; Dr. Jas. L. Watson, medical director, R. E. Ferguson, general manager.

Directors: A. D. Allen, F. T. Baldwin, J. F. Baumgardner, J. F. Cummins, F. W. C. Diebel, E. B. Ensworth, Charles Feilbach, George L. Freeman, E. W. Gage, Wm. G. Baldwin, Charlie H. Holdridge, Ezra E. Kirk, Julius G. Keller, J. W. Koehman, Robt C. Pew, I. M. Rosenthal, W. H. Schaefer, W. H. Standart, John E. Thomas, W. J. Walding, Jas. L. Watson.

Operates in Ohio.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: S. C. Dunham, president; J. L. Way, vice-president; L. F. Butler, vice-president; W. G. Cowles, vice-president; B. A. Page, vice-president; J. L. Howard, secretary; E. V. Preston, general manager of agencies; W. Bro Smith, counsel; L. E. Zacher, treasurer; J. W. H. Pyc, comptroller; D. A. Dunham, assistant secretary; B. D. Flynn, assistant secretary; A. B. Wright, M.D., F. L. Grosvenor, M.D., medical directors; C. C. Beach, M.D., consulting medical director; W. R. Slocum, cashier; G. B. Newton, manager mortgage loan division; R. C. Dickenson, attorney; C. S. Robbins, assistant cashier; G. W. Ellis, editor; Louis N. Denniston, agency instructor; Frank W. Theis, purchasing agent.

Life Department: J. S. Scott, secretary; F. H.

Landon, Jr., assistant secretary; E. B. Morris, actuary; E. D. Church, superintendent policy loan division.

Directors: W. B. Clark, A. C. Dunham, G. Roberts, C. C. Beach, S. C. Dunham, C. L. Spencer, J. G. Batterson, J. L. Way, E. B. Bennett, A. L. Shipman, F. T. Maxwell, L. F. Butler, C. L. F. Robinson, L. E. Zacher.

Operates in all the States except Alaska, Hawaii, Idaho, Mississippi, New Mexico, Porto Rico, Texas, Wyoming, Philippine Islands and Cuba.

TWIN CITY LIFE INSURANCE COMPANY, Minneapolis, Minn. Officers: John W. Maher, president; S. H. Franklin, vice-president; Rasmus Sorensen, secretary and treasurer; A. M. Mikkelsen, assistant secretary and treasurer; Dr. T. T. Warham, medical director.

Directors: S. H. Franklin, J. Burke, P. Sargison, T. T. Warham, I. C. MacDonald, M.D., J. W. Maher, Rasmus Sorensen, A. O. Sather, Ole Scrumgard, Norman Morrison, A. T. Rasmussen.

Operates in Minnesota and North Dakota.

TWO REPUBLICS LIFE, El Paso, Texas. Officers: Julius Krakauer, president; S. T. Turner, vice-president; W. W. Turney, vice-president; B. M. Worsham, vice-president and medical director; Louis St. J. Thomas, secretary; W. L. Tooley, treasurer.

Directors: J. E. Anderson, W. S. Clayton, H. P. Jackson, W. L. Kohlberg, Julius Krakauer, Robert Krakauer, A. Schwartz, Henry Seggerman, D. P. Stewart, L. St. J. Thomas, W. L. Tooley, S. T. Turner, W. M. Turney, B. M. Worsham, G. Zork.

Operates in Texas, New Mexico and Arizona.

UNION CENTRAL LIFE, Cincinnati, O. Officials: J. R. Clark, president; E. P. Marshall, vice-president; J. D. Sage, second vice-president; Geo. L. Williams, secretary; L. Breiling, treasurer; C. W. Davis, medical director; Allan Waters, superintendent of agents, E. E. Hardcastle, actuary; Maxwell and Ramsey, general counsel; E. D. Haynes, auditor; R. Fred Rust, assistant secretary; J. R. Clark, Jr., assistant treasurer; W. Muhlberg, assistant medical director; Meyer, assistant superintendent of

Carrington, assistant actuary; W. Carrington, assistant medical director.

R. Clark, E. P. Marshall, C. B. Sey, C. Murphy, G. L. Williams, V. Davis, A. Waters, L. Breiling, E. E. Hardcastle, R. F. Rust, J. A. Ault, J. W. Pattison, L. N.

the States and Territories except Nevada, Wisconsin, Philippine Islands.

UNION MUTUAL, Portland, Me. Officers: Arthur L. Bates, president; J. Frank Lang, vice-president; Sylvan B. Phillips, secretary; Harold D. Lang, assistant secretary; Samuel S. Boyden, actuary; Fred A. Hamblen, assistant actuary; Josiah H. Drummond, solicitor; Edwin M. Northcott, M.D., medical director.

Directors: Hon. Fred E. Richards, Edward A. Noyes, Frank E. Allen, Gen. Selden Connor, Arthur L. Bates, J. Frank Lang, Hon. Josiah H. Drummond, Hon. William T. Cobb, Hon. Edward B. Winslow, Hon. Charles H. Prescott, Hon. Weston Lewis, George F. West.

Operates in Arizona, California, Colorado, Delaware, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming and Canada.

UNION PACIFIC LIFE, Portland, Ore. Officers: F. H. Wiencken, president; C. H. Feldmann, first vice-president; N. W. Merrifield, second vice-president; E. W. Henneman, secretary; C. F. Hendricksen, treasurer; S. E. Josephi, M.D., medical director.

Directors: F. H. Wiencken, J. M. Manning, R. W. Henneman, J. H. Baylor, Wm. Slusher,

Albert S. Roberts, C. F. Hendricksen, Joe Woernle, C. H. Feldman, H. R. Biersdorf, M.D., Freed Knecht, N. W. Merriveld, E. E. Howes, J. C. French, J. A. Russell.
Operates in Oregon.

UNITED LIFE & ACCIDENT INSURANCE COMPANY, Concord, New Hampshire. Officers: Hon. Clarence E. Carr, president; S. W. Jameson, vice-president; Allen Hollis, secretary; John B. Jameson, treasurer; Charles L. Jackman, assistant, treasurer; F. A. Stillings, M.D., medical director.

Directors: Col. Walter R. Porter, Hon. Eugene E. Reed, Rolland H. Spaulding, Allen Hollis, Edson J. Hill, J. Duncan Upham, Hon. Clarence E. Carr, John B. Jameson, F. A. Stillings, M.D., Charles L. Jackman, Charles E. Tilton, David A. Gregg, Harry W. Keyes, Edward N. Pearson.

Operates in New Hampshire, Georgia, Kansas, Maine, North Carolina, Pennsylvania, Tennessee and Vermont.

UNITED STATES ANNUITY AND LIFE, Chicago, Ill. Officers: H. A. Salzer, president; J. H. Stowell, vice-president; W. T. Smith, secretary and treasurer; C. O. Shepherd, actuary.

Directors: L. Appel, R. J. Moore, J. Krause, J. C. Sprong, H. A. Salzer, W. T. Smith, W. B. Secharner, Rev. H. W. Mohrhoff, James H. Stowell, M. P. Ohlman, C. O. Shepherd.

Operates in Alabama, Illinois, Indiana, North Dakota, South Dakota, Texas, Georgia, Pennsylvania, Arkansas and Kentucky.

UNITED STATES LIFE, New York, N. Y. Officers: J. P. Munn, M.D., president; W. H. Porter, C. P. Fraleigh and R. E. Cochran, vice-presidents; A. Wheelwright, secretary; J. L. Ken-

Operates in Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont and West Virginia.

VOLUNTEER STATE LIFE INSURANCE COMPANY, Chattanooga, Tenn. Officers: Z. C. Patten, president; A. L. Key, vice-president and general manager; W. L. McPheeters, second vice-president and manager of agencies; W. A. Sadd, treasurer; W. C. Stacy, secretary; Dr. Jos. W. Johnson, medical director; W. B. Miller, counsel.
Directors: Z. C. Patten, W. A. Sall, J. W. Johnson, F. G. Voigt, T. B. Lampton, W. O. Mims, W. D. Carwell, Gracey Childers, R. S. Faxon, H. S. Probasco, L. W. Llewellyn, W. B. Miller, W. R. Miller, Abe Goodman, T. L. Montague, L. L. Fischer, J. A. Patten, J. W. Bishop, A. L. Key, S. H. Campbell, W. C. Bright, W. L. McPheeters, W. C. Stacy.

Operates in Alabama, Georgia, Mississippi, North Carolina, South Carolina, Tennessee and Texas.

WEST COAST LIFE, San Francisco, Cal. Officers: T. L. Miller, president; C. O. G. Miller, vice-president; J. Sonntag, second vice-president; G. H. Beaudry, secretary and actuary; W. R. Cluness, Jr., medical director; F. P. Deering, counsel; B. W. Ford, assistant secretary and treasurer.

Directors: L. P. Behrens, M. J. Brandenstein, T. C. Tognazzini, J. Sonntag, G. U. Hind, E. J. Holt, A. J. Merle, C. O. G. Miller, T. L. Miller, C. C. Moore, G. Allen Moore, G. A. Moore, H. H. Noble, W. B. Rea, V. J. A. Rey, S. F. Earl, K. Wright, F. P. Deering, R. O. Bliss.

Operates in California, Oregon, Washington, Utah, Territory of Hawaii and the Philippine Islands.

WESTERN AND SOUTHERN LIFE, Cincinnati, O. Officers: W. J. Williams, president; C. F. Williams, vice-president; J. W. Johnson, second vice-president and counsel; H. W. Wannanwetsch, secretary.

Directors: W. J. Williams, C. F. Williams, J. W. Johnson, H. W. Wannanwetsch, R. A. Ryan, T. J. Cogan, E. Runnells.

Operates in Indiana, Kentucky, Ohio, Pennsylvania and West Virginia.

WESTERN, Des Moines, Ia. Officers: J. H. Jamison, president; A. D. Struthers, secretary and treasurer; Dr. M. L. Turner, chief medical director; H. D. St. John, assistant secretary.

Directors: J. H. Jamison, A. D. Struthers, M. L. Turner, S. F. Ellis, H. D. St. John, J. C. Pettl, R. T. St. John.

Operates in Iowa.

WESTERN MUTUAL LIFE, Aberdeen, S. D. Officers: R. D. Alway, president; C. F. Easton, vice-president; W. M. Frederick, secretary; A. C. Witte, treasurer; H. B. Kelley, agency manager.

Trustees: C. N. Herreid, R. H. Angell, F. J. McArthur, W. D. Swain, J. E. Kelly, R. D. Alway, C. F. Easton, A. C. Witte, A. Beil, C. A. Howard, W. M. Frederick.

Operates in South Dakota.

WESTERN RESERVE, Muncie, Ind. Officers: D. P. Campbell, president; J. W. Dragoo, secretary; D. A. McLain, treasurer; J. H. Leffler, first vice-president; M. Cunningham, second vice-president; L. L. Ball, medical director; H. H. Orr, general counsel.

Directors: D. P. Campbell, D. A. McLain, A. G. Schlicker, August A. Braun, M. A. Cunningham, E. Hoover, C. Tuhey, J. H. Leffler, L. L. Ball, C. L. Kirk, C. O. Peutzman.

Operates in Indiana.

WESTERN STATES LIFE INSURANCE COMPANY, San Francisco. Officers: Warren R. Porter, president; H. J. Saunders, vice-president and manager of agencies; Otto Irving Wise, vice-president and general counsel; Frederick S. Withington, F. A. I. A., secretary and actuary; D. A. Dickie, assistant secretary and auditor; Morton R. Gibbons, M. D., medical director; Henry W. Gibbons, M. D., associate medical director.

Directors: Alden Anderson, Chas. M. Belshaw, Geo. E. Crothers, Geo. W. Dickie, Robt. E. Easton, J. E. Fishburn, Marshall C. Harris, A. C. Hellman, C. F. Hunt, S. O. Johnson, D. A. Madeira, Geo. N. Merritt, Leopold Michels, Richard O'Connor, Geo. M. Perine, Warren R. Porter, H. J. Saunders, W. W. Watterson, G. X. Wendling, Otto Irving Wise, A. G. Wishon.

Operates in California, Alaska, Utah, Idaho, Washington, Oregon, Arizona, Wyoming, New Mexico and Hawaii.

WESTERN UNION LIFE, Spokane, Wash. Officers: R. L. Rutter, president; C. W. Winter, vice-president; R. Insinger, vice-president; W. M. McConnell, general manager; Charles Timblin, assistant general manager; J. N. Wright, secretary; F. H. Clausen, assistant secretary; C. S. Kalb, medical director; Paul L. Woolston, consulting actuary; Ralph R. Nelson, resident actuary.

Trustees: R. L. Butter, L. M. Davenport, J. P. McGoldrick, R. B. Paterson, Charles H. Jones, E. F. Cartier Van Dissel, R. Insinger, F. A. Blackwell, C. W. Winter, Walter G. Merryweather, Will G. Graves.

Operates in Washington, Montana, Oregon, Idaho, Wyoming, Utah.

WICHITA SOUTHERN LIFE, Wichita Falls, Tex. Officers: J. A. Kemp, president; E. P. Greenwood, vice-president and general manager; R. E. Huff, vice-president; F. Kell, vice-president; A. B. Huff, secretary; Joe E. Daniel, medical director; J. T. Montgomery, general attorney; W. M. McGregor, treasurer.

Directors: R. E. Huff, J. E. Daniel, E. P. Greenwood, W. O. Wright, J. G. Cooper, W. T. Campbell, J. P. Goodman, F. Kell, W. W. Linnville, B. M. Wooldridge, J. Duffy, J. T. Montgomery, W. M. McGregor, C. W. Snider, G. S. Myers, J. G. Hardin, F. M. Power, F. W. Grif-

fin. A. B. Huff, W. P. Ponder, J. A. Kemp, T. H. White, W. M. Coleman, W. R. Ferguson, P. P. Langford, J. A. Espy, W. P. Starr, S. B. Daniel, J. R. Fimple, J. W. Stringer, J. A. Fisher.

Operates in Texas, Oklahoma and New Mexico.

THE WISCONSIN LIFE, Madison, Wis. Officers: R. B. Anderson, president; A. C. Blackburn, vice-president; P. Fox, medical director; P. R. Fox, assistant medical director; C. B. Chapman, treasurer; N. J. Frey, secretary and manager; L. A. Regan, assistant secretary.

Directors: S. H. Goodnight, A. C. Blackburn, C. B. Chapman, Dr. P. Fox, M. S. Dudgeon, R. B. Anderson, A. M. Stoddall.

Operates in Wisconsin only.

WISCONSIN NATIONAL LIFE, Oshkosh, Wis. Officers: G. M. Paine, president; C. R. Boardman, first vice-president, secretary and general manager; H. J. Weed, second vice-president and general counsel; E. A. Hanks, assistant sec-

retary; F. A. Labudde, treasurer; R. A. Hollister, assistant counsel; J. C. Foute, superintendent of agencies; D. F. Campus, consulting actuary.

Directors: G. M. Paine, E. P. Sawyer, C. R. Boardman, H. I. Weed, J. J. Sherman, W. Larsen, G. A. Knapp, S. W. Hilloster, R. C. Brown. Operates in Wisconsin, Indiana, Michigan, South Dakota and Illinois.

WYOMING LIFE INSURANCE COMPANY, Cheyenne, Wyo. Officers: Wm. R. Schnitger, president; Jas. K. Walsh, vice-president; F. J. Niswander, secretary; Ann C. Hansen, assistant secretary; William E. Mullen, general counsel; George P. Johnston, M.D., medical director; Paul L. Woolston, consulting actuary; E. W. Justice, superintendent of agents.

Directors: B. B. Brooks, E. P. Bowman, W. E. Chaplin, H. A. France, Otto Gramm, W. T. Hogg, W. P. Ricketts, C. W. Riner, Wm. R. Schnitger, E. W. Stone, Wm. Storey.

Operates in Wyoming only.

LIABILITIES OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for fifty years ending January 1, 1915 :

YEAR.	No. of Companies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Items.	Total Liabilities.
		\$	\$	\$	\$	\$	\$
1914.....	35	3,873,613,420	24,133,417	2,622,184	8,700,872	†101,759,399	4,010,829,292
1913.....	34	3,677,450,917	19,505,871	2,403,135	6,975,490	†95,737,611	3,802,073,024
1912.....	34	3,466,552,483	17,750,517	1,743,287	6,988,082	†78,924,486	3,571,958,855
1911.....	34	3,267,350,026	16,752,621	1,652,376	6,494,034	†89,716,992	3,381,966,049
1910.....	33	3,070,609,096	15,985,529	1,591,650	6,195,606	†53,397,538	3,147,779,419
1909.....	35	2,894,840,303	16,532,586	1,666,545	5,037,272	†49,085,031	2,967,161,737
1908.....	35	2,708,939,131	14,003,296	1,683,232	6,274,803	†47,143,211	2,778,053,673
1907.....	37	2,550,184,977	13,979,240	1,330,232	5,861,824	†35,489,428	2,606,845,701
1906.....	43	2,418,646,657	15,296,335	1,036,708	5,027,426	†29,760,333	2,469,767,459
1905.....	43	2,242,171,935	14,443,761	904,933	4,680,729	†26,829,155	2,289,030,513
1904.....	42	2,057,516,703	12,876,869	777,681	4,214,093	†21,937,610	2,097,322,956
1903.....	42	1,872,890,594	12,476,216	712,972	3,757,454	†17,783,909	1,907,621,145
1902.....	39	1,703,971,584	11,698,875	661,705	3,496,382	†14,691,794	1,734,520,341
1901.....	38	1,543,023,185	10,427,312	775,477	3,932,201	56,932,482	1,615,090,657
1900.....	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899.....	37	1,296,507,958	8,586,813	1,056,463	3,196,631	42,584,202	1,351,932,067
1898.....	36	1,192,961,159	7,730,354	784,443	2,802,142	35,260,171	1,239,538,270
1897.....	35	1,110,096,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896.....	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,078,284	1,053,608,138
1895.....	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894.....	33	900,666,558	6,132,299	1,061,957	2,109,540	6,620,784	916,591,138
1893.....	32	839,859,858	6,787,102	824,090	1,996,792	5,840,186	855,308,037
1892.....	31	776,604,100	5,476,888	310,246	1,753,356	5,529,427	789,674,017
1891.....	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890.....	31	659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889.....	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
1888.....	30	556,939,405	3,655,527	139,211	1,173,681	2,570,740	564,488,564
1887.....	30	*518,447,814	2,966,433	114,135	1,151,666	2,053,828	524,733,876
1886.....	30	452,772,975	3,779,377	305,481	884,900	2,020,582	459,763,315
1885.....	30	424,996,999	3,637,634	387,415	827,636	1,701,261	431,650,945
1884.....	30	403,307,814	4,075,214	523,474	773,827	1,416,570	410,099,879
1883.....	30	385,233,361	3,978,194	678,141	773,656	1,232,382	391,895,734
1882.....	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881.....	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880.....	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879.....	32	328,319,009	4,754,857	842,305	979,077	1,437,020	336,332,868
1878.....	34	329,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877.....	34	326,560,668	4,734,762	1,212,416	1,129,030	1,229,944	334,815,493
1876.....	38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875.....	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330,953
1874.....	50	320,305,667	5,058,811	1,177,640	1,433,119	417,315	328,392,552
1873.....	56	300,279,125	6,325,544	1,037,190	1,263,370	2,747,699	311,550,928
1872.....	59	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871.....	68	243,330,577	5,448,375	852,310	3,733,537	1,186,982	254,551,781
1870.....	71	209,429,002	4,521,211	727,071	5,201,447	1,281,971	221,160,702
1869.....	70	170,930,594	3,745,429	328,530	4,084,331	1,225,078	180,313,971
1868.....	55	126,047,779	2,404,981	245,050	6,237,198	873,949	135,806,958
1867.....	43	81,157,413	2,083,856	190,743	4,860,645	304,766	88,597,422
1866.....	30	59,821,029	1,545,600	57,100	3,891,166	273,631	65,588,549
1865.....	39	42,752,031	1,115,341	65,500	2,313,938	94,689	46,341,499

* Reserve at 4 per cent instead of $4\frac{1}{2}$, as in previous years. † Not including special surplus funds.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1865 to 1914, inclusive:

NUMBER OF COM- PANIES.	Year Ending Dec. 31.	INCOME AND EXPENDITURES.							Surplus as to Policyholders.	Liabilities, Exclusive of Capital.	Assets.	Capital.
		Premium Income.	Annuity Receipts.	Income from Investments and Miscella- neous Sources.	Total Income.	Taxes, Com- missions and Other Expenses.	Total Disbursements.					
30.....	1865	\$21,540,045	(1)	\$3,285,996	\$24,826,041	\$4,025,905	\$10,595,357	\$14,927,301	\$49,304,829	\$64,232,130	\$3,498,200	1865
39.....	1866	35,921,814	\$41,373	4,523,133	40,486,320	6,745,434	17,057,049	25,791,569	65,270,583	91,062,152	4,790,600	1866
43.....	1867	50,342,045	43,101	6,096,851	56,481,997	9,480,443	26,325,213	36,951,529	88,597,422	125,548,951	5,577,600	1867
55.....	1868	67,767,863	65,462	9,546,833	77,382,158	13,789,689	40,959,021	39,455,372	135,806,958	175,262,330	8,387,768	1868
70.....	1869	85,995,363	57,792	12,454,164	98,507,319	17,278,478	54,471,576	48,164,566	180,932,859	229,097,425	9,876,364	1869
71.....	1870	90,215,300	82,966	14,727,882	105,026,148	18,349,431	63,876,840	48,359,739	221,160,702	269,520,441	10,519,484	1870
68.....	1871	96,615,820	95,057	16,779,685	113,490,562	20,242,707	77,536,280	48,006,418	254,551,781	302,558,199	10,898,359	1871
59.....	1872	96,520,575	82,108	20,703,346	117,306,029	18,006,861	78,207,257	46,841,436	288,327,107	335,168,543	9,667,416	1872
56.....	1873	95,815,349	184,740	22,396,413	118,396,502	17,208,206	84,501,446	48,589,756	311,550,928	360,140,684	9,313,456	1873
50.....	1874	89,223,702	211,294	26,297,718	115,732,714	15,986,881	81,232,333	58,889,345	328,392,552	387,281,897	7,227,000	1874
45.....	1875	83,393,656	394,855	24,856,573	108,645,084	14,128,594	79,982,466	60,812,029	342,330,953	403,142,982	5,746,700	1875
38.....	1876	71,712,290	344,408	24,301,885	96,358,583	13,174,419	76,618,183	61,126,553	346,279,780	407,406,333	5,176,500	1876
34.....	1877	62,672,063	261,627	23,228,454	86,162,144	13,327,565	74,337,324	61,604,098	334,816,493	396,420,591	4,866,500	1877
34.....	1878	56,771,541	464,794	23,226,664	80,462,999	10,992,051	72,128,070	64,493,518	339,585,627	404,079,145	4,950,500	1878
32.....	1879	52,096,253	747,027	23,460,301	76,303,581	11,278,356	68,965,599	69,697,705	341,857,542	411,555,247	5,262,900	1879
31.....	1880	51,953,594	1,212,207	23,037,221	76,203,022	13,924,284	66,561,687	71,646,608	346,472,555	418,119,163	4,050,500	1880
31.....	1881	54,454,141	1,925,107	23,441,265	79,820,513	13,308,595	65,815,377	72,634,999	357,153,509	429,788,508	3,150,500	1881
31.....	1882	59,413,683	1,662,186	24,578,858	85,654,727	13,622,618	66,693,779	76,943,936	373,050,680	449,994,616	3,637,087	1882
30.....	1883	65,959,615	2,191,415	25,257,636	93,408,666	15,760,746	72,445,653	80,473,366	391,895,733	472,369,099	4,396,500	1883
30.....	1884	71,836,635	1,307,367	24,986,954	98,130,956	18,781,616	77,603,161	82,140,718	410,099,879	492,240,597	4,405,500	1884
30.....	1885	78,784,824	1,197,302	27,055,401	107,037,527	20,813,089	81,499,913	93,154,549	431,550,945	524,705,494	4,440,000	1885
30.....	1886	89,123,718	1,717,492	28,285,062	119,126,272	22,250,571	84,111,350	101,787,765	459,763,315	561,551,080	4,440,000	1886
30.....	1887	101,617,392	1,909,027	30,144,458	133,670,877	26,628,952	95,979,784	*72,912,971	*524,733,876	597,646,847	4,787,800	1887
30.....	1888	115,616,765	2,402,260	32,762,490	150,781,515	30,703,494	106,284,574	79,133,469	564,488,564	643,622,033	4,767,800	1888
31.....	1889	134,683,894	2,921,803	35,180,300	172,785,997	37,487,658	118,092,648	87,816,772	613,051,245	700,868,017	5,527,100	1889
31.....	1890	151,944,632	3,246,193	38,055,787	193,246,612	42,413,339	131,288,705	90,085,275	668,228,379	758,313,654	5,936,750	1890
31.....	1891	166,355,396	2,914,373	39,610,953	208,880,722	45,328,408	141,041,093	98,088,020	728,535,726	826,623,746	7,157,700	1891
31.....	1892	178,030,225	2,577,931	42,416,842	223,024,998	49,665,730	152,890,333	114,060,520	789,674,017	903,734,547	7,407,700	1892
32.....	1893	190,731,873	1,974,966	43,976,367	236,683,206	55,205,336	166,512,254	116,549,186	855,308,038	971,857,224	8,570,500	1893
33.....	1894	202,547,591	2,584,453	51,492,434	256,624,478	61,073,545	177,863,333	139,740,545	916,591,138	1,056,331,683	8,970,500	1894
35.....	1895	211,621,718	3,577,584	51,697,900	266,897,202	62,052,872	185,772,902	159,750,174	982,669,752	1,142,419,926	9,570,500	1895
36.....	1896	218,675,475	5,038,846	55,658,786	279,373,107	64,160,732	199,173,299	174,716,204	1,053,608,138	1,228,324,342	9,810,500	1896
35.....	1897	233,330,276	6,064,135	61,873,768	301,268,179	67,582,025	205,866,394	185,802,015	1,148,249,330	1,334,051,345	9,740,500	1897
36.....	1898	247,689,649	5,027,385	68,093,594	320,810,628	72,898,502	218,515,257	211,578,644	1,239,538,270	1,451,116,914	9,740,500	1898

37.....	1899	9,740,500	1,576,334,673	1,351,939,067	224,402,606	276,637,528	6,400,834	72,907,643	335,946,005	86,622,697	243,154,558
40.....	1900	10,340,500	1,723,737,723	1,478,899,335	244,898,388	310,544,627	6,301,666	75,512,448	392,358,741	94,782,023	261,467,238
38.....	1901	10,165,500	1,879,624,564	1,615,090,657	264,533,907	340,200,953	8,985,099	88,749,418	437,935,470	103,051,203	287,181,045
39.....	1902	9,715,500	2,062,430,804	1,734,520,341	327,610,463	383,498,860	10,333,550	94,903,862	488,736,272	116,474,384	312,931,556
42.....	1903	11,365,500	2,226,423,202	1,907,621,145	318,802,057	423,029,228	8,809,865	102,322,766	534,161,859	128,440,557	349,453,708
42.....	1904	11,840,500	2,454,669,487	2,007,322,956	357,346,531	460,594,972	8,947,950	111,201,037	580,743,959	138,202,722	380,049,676
43.....	1905	11,940,500	2,651,316,714	2,289,030,513	362,286,201	484,406,586	8,125,880	126,893,002	619,425,668	139,034,385	397,830,481
43.....	1906	13,340,500	2,851,784,229	2,469,767,459	382,016,770	494,255,053	5,055,801	133,135,764	632,446,618	124,797,879	404,215,088
37.....	1907	10,389,000	2,917,968,313	2,606,845,701	311,122,612	483,082,927	4,725,175	137,010,721	625,718,823	107,942,425	401,089,735
35.....	1908	10,189,000	3,228,078,079	2,778,053,673	450,024,406	492,676,987	3,848,581	148,047,184	644,572,752	108,754,949	428,536,036
35.....	1909	11,089,000	3,466,643,071	2,967,161,737	499,481,334	507,114,261	4,939,114	167,670,312	679,723,687	119,648,990	462,485,855
33.....	1910	11,139,000	3,665,196,866	3,164,490,981	500,705,875	527,276,716	5,642,697	171,001,129	703,920,542	123,433,710	488,781,352
34.....	1911	11,042,000	3,918,070,814	3,377,124,824	540,945,990	558,425,246	6,329,638	185,360,938	750,115,822	132,545,773	521,320,114
34.....	1912	11,139,000	4,136,484,342	3,571,928,855	564,555,487	590,614,002	6,588,209	194,711,560	791,913,771	138,127,446	558,735,836
34.....	1913	11,139,000	4,351,042,584	3,802,073,024	548,969,560	622,845,389	5,804,822	205,031,233	833,681,444	146,683,432	586,312,066
35.....	1914	11,389,000	4,595,977,467	4,010,829,292	585,148,175	647,438,405	6,496,667	211,932,057	865,867,129	152,294,269	630,936,910
Ag's 50 yrs.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
							\$161,864,184	\$3,109,883,048	\$14,561,593,147	\$2,898,176,166	\$10,034,235,319

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years. ‡ Included in premium receipts.

PAYMENTS MADE AND POLICIES ISSUED.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.						Total Dividends to Stockholders.	POLICIES ISSUED AND REVIVED DURING THE YEAR ‡		POLICIES IN FORCE AT END OF YEAR. ‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
30.....	1865	\$4,304,623	(†)	(†)	\$694,343	\$1,293,386	\$6,291,752	\$277,700	86,261	\$245,427,057	209,392	\$580,882,253
39.....	1866	6,055,764	\$312,560	\$15,352	1,147,733	2,542,905	10,074,314	237,301	134,300	404,510,474	305,390	865,105,877
43.....	1867	7,628,430	586,134	38,439	2,007,782	6,183,624	16,504,409	340,361	158,605	471,611,744	401,140	1,161,729,776
55.....	1868	10,108,134	899,414	51,138	3,762,735	11,707,663	26,529,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70.....	1869	15,640,266	(†)	52,565	5,148,900	15,733,862	36,575,593	617,595	231,269	614,762,420	656,572	1,836,617,818
71.....	1870	19,455,908	(†)	66,804	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68.....	1871	28,685,923	(†)	87,118	13,263,390	14,624,608	56,661,039	632,534	209,753	488,655,022	785,360	2,101,461,834
59.....	1872	25,578,371	(†)	94,009	13,922,009	20,077,999	59,672,388	528,008	201,366	489,924,857	804,444	2,114,742,591
56.....	1873	27,124,575	(†)	107,860	16,669,594	22,938,235	66,840,264	452,976	199,050	465,614,001	817,081	2,086,027,178
50.....	1874	25,655,389	(†)	142,471	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230
45.....	1875	24,994,840	2,012,427	167,364	20,414,574	17,900,605	65,489,810	364,062	133,095	299,276,337	774,625	1,922,043,146
38.....	1876	22,338,037	3,047,738	182,075	21,354,376	16,187,128	63,109,354	334,410	99,036	232,665,489	706,179	1,735,995,190
34.....	1877	20,977,923	4,906,140	219,223	19,152,318	15,397,370	60,652,974	356,785	81,909	178,283,617	633,096	1,556,105,323
34.....	1878	19,655,882	9,238,870	258,474	17,095,994	14,637,449	60,886,669	249,350	67,040	156,501,129	612,843	1,480,921,223

† Included in death losses. ‡ Industrial business not included.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS—PAYMENTS MADE AND POLICIES ISSUED—Continued.

NUMBER OF COM- PANIES.	Year ending Dec. 31	PAYMENTS TO POLICYHOLDERS.						Total Dividends to Stock- holders.	POLICIES ISSUED AND RE- VIVED DURING THE YEAR.†		POLICIES IN FORCE AT END OF YEAR.†	
		Total Payments for Death Losses.	Total Pay- ments for Matured Endowments.	Total Annuity Payments.	Total Pay- ments for Lapsed, Surren- dered and Pur- chased Policies.	Total Dividends to Policy- holders.	Total Pay- ments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
32.....	1879	\$20,596,281	\$8,809,136	\$257,820	\$12,702,088	\$13,331,468	\$55,696,793	\$287,272	67,399	\$167,865,390	595,486	\$1,439,961,165
31.....	1880	21,278,806	7,900,631	340,697	9,552,350	13,081,376	52,153,860	339,355	72,267	187,504,256	608,681	1,475,995,172
31.....	1881	22,815,952	7,880,309	483,391	8,947,354	12,579,151	52,706,157	250,624	80,929	222,582,483	627,385	1,540,089,680
31.....	1882	23,007,639	6,361,288	615,652	9,255,077	13,555,105	52,794,761	276,400	91,945	257,517,216	661,458	1,637,648,872
30.....	1883	25,430,581	7,853,418	832,390	8,837,857	13,417,464	56,372,710	315,197	110,302	308,064,893	705,659	1,763,730,015
30.....	1884	27,126,634	8,778,834	1,019,458	9,503,530	13,043,498	58,471,954	349,591	127,965	321,310,170	750,713	1,870,745,521
30.....	1885	30,331,300	7,635,761	1,076,383	9,630,269	12,963,660	61,637,373	374,981	156,214	378,214,523	814,691	2,024,102,988
30.....	1886	30,817,888	6,931,211	1,120,564	9,433,378	13,218,286	61,521,327	339,451	151,664	449,242,742	848,908	2,223,358,050
30.....	1887	35,931,143	6,544,403	1,205,326	10,413,974	14,852,624	68,917,470	403,362	175,249	531,859,783	930,588	2,475,750,049
30.....	1888	40,293,292	8,023,318	1,349,588	11,235,219	14,324,827	75,226,244	354,836	204,823	632,364,114	1,022,546	2,763,905,990
31.....	1889	43,996,385	8,880,511	1,532,794	12,243,609	13,951,691	80,604,990	372,385	250,577	787,665,283	1,141,733	3,147,006,173
31.....	1890	49,880,865	8,688,171	1,749,293	13,832,409	14,271,501	88,462,239	413,127	288,281	883,787,019	1,276,167	3,547,034,907
31.....	1891	54,598,198	8,306,719	1,988,235	16,245,731	14,002,019	95,140,902	571,783	327,260	932,705,515	1,405,684	3,868,385,818
31.....	1892	62,734,637	7,744,801	2,097,428	15,658,759	14,386,195	102,621,820	602,783	353,083	952,884,380	1,540,932	4,208,975,473
32.....	1893	65,406,796	8,245,670	2,251,354	19,839,418	14,823,176	110,566,414	768,563	404,236	1,058,659,846	1,681,511	4,523,478,283
33.....	1894	67,914,136	8,063,747	2,335,279	23,164,108	14,577,455	116,054,725	735,063	396,843	1,085,520,033	1,780,307	4,657,583,046
35.....	1895	71,925,224	10,471,736	2,394,662	22,889,493	15,297,604	122,978,718	741,313	366,565	864,815,534	1,877,808	4,818,170,945
36.....	1896	76,110,579	12,026,328	2,631,399	26,368,039	17,083,169	134,219,515	793,052	350,106	796,124,326	1,975,747	4,967,576,418
35.....	1897	76,977,875	12,725,176	2,985,255	26,431,312	18,425,197	137,444,815	739,554	431,457	923,804,876	2,155,241	5,255,725,545
36.....	1898	81,409,305	13,872,118	3,367,804	26,437,777	19,700,600	144,787,644	829,151	485,735	1,018,366,027	2,364,597	5,630,053,311
37.....	1899	92,800,710	15,323,258	3,664,723	23,080,965	22,568,261	165,704,652	745,063	632,704	1,304,306,028	2,700,550	6,265,908,078
40.....	1900	98,534,789	18,297,198	4,113,600	22,190,804	23,811,649	183,393,529	980,563	687,005	1,356,769,653	3,071,253	6,947,096,609
38.....	1901	110,108,487	21,171,431	4,394,550	23,907,412	23,811,649	220,247,094	736,313	787,747	1,470,317,887	3,458,464	7,572,802,805
39.....	1902	115,547,999	22,366,158	4,862,847	26,346,122	26,589,715	195,712,841	744,335	907,171	1,646,013,181	3,954,193	8,440,713,352
42.....	1903	128,063,984	24,537,328	5,530,655	31,497,758	30,617,368	220,247,094	766,057	976,191	1,759,681,523	4,428,627	9,241,273,431
42.....	1904	140,249,739	25,519,375	6,035,164	35,916,236	33,334,133	241,054,647	792,307	1,101,113	1,884,826,365	4,949,722	10,028,090,981
43.....	1905	145,355,756	27,882,459	6,557,373	42,366,501	35,794,581	257,956,730	839,366	1,017,717	1,733,101,511	5,306,101	10,553,839,955
43.....	1906	147,849,013	28,905,238	6,872,372	55,178,177	39,782,313	278,587,113	830,096	715,093	1,229,808,694	5,407,232	10,616,680,066
37.....	1907	152,663,375	32,184,188	7,007,349	55,441,688	45,109,125	292,405,725	741,585	569,054	1,997,261,978	5,324,332	10,404,507,725
35.....	1908	153,664,671	34,032,443	6,982,384	71,084,481	52,830,628	318,594,607	1,186,480	592,396	1,090,979,168	5,468,379	10,623,733,785
35.....	1909	160,255,632	39,615,638	7,042,222	73,044,427	62,034,966	341,992,885	843,980	694,965	1,284,242,047	5,756,447	11,110,457,173
33.....	1910	167,306,642	44,032,901	7,056,002	72,857,068	72,874,539	364,127,162	1,220,480	747,028	1,362,589,920	6,040,617	11,669,700,062
34.....	1911	180,011,387	44,769,373	7,067,579	75,710,202	80,095,320	387,653,861	1,120,480	811,964	1,577,846,251	6,621,386	12,802,989,205
34.....	1912	189,247,534	50,476,761	7,397,995	84,001,513	88,354,107	419,477,910	1,130,480	897,687	1,702,146,572	7,002,352	13,527,321,222
34.....	1913	192,971,810	52,280,086	7,504,650	87,344,372	96,867,236	436,968,154	2,660,480	1,015,788	1,840,577,945	7,452,154	14,324,485,296
35.....	1914	204,014,524	58,944,051	7,426,578	102,510,581	104,128,162	477,023,896	1,618,745	1,012,653	1,826,899,417	7,851,199	14,393,150,898
AGTS 50 yrs	.....	\$3,564,433,033	\$737,073,455	\$132,633,707	\$1,350,864,809	\$1,318,247,721	\$7,103,252,725	\$32,292,330	\$20,245,046	\$42,294,763,977	.....	.....

† Industrial business not included.

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for thirty years ending January 1, 1915:

Number of Companies.	Year.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.
30.....	1884	\$54,595,857	\$205,653,148	\$12,574,649	\$139,576,454	\$29,323,177	\$19,082,071	\$18,994,772	\$6,279,445	\$6,162,024	\$492,240,597
30.....	1885	57,984,316	212,880,527	15,716,287	166,927,973	16,956,741	18,694,821	22,419,197	7,078,450	6,048,124	524,705,494
30.....	1886	59,913,814	227,504,348	13,933,174	183,763,588	22,299,671	18,380,049	21,825,332	7,687,617	6,243,486	561,551,080
30.....	1887	63,420,525	244,867,218	12,402,594	195,428,857	25,540,962	18,060,548	22,687,046	8,730,234	6,508,862	597,646,847
30.....	1888	67,781,150	255,485,469	11,599,312	218,374,996	25,924,061	18,340,628	30,259,566	10,129,241	6,726,520	643,622,033
31.....	1889	74,738,636	275,702,165	9,415,068	240,298,140	30,455,902	19,029,044	30,644,776	11,778,911	6,805,374	700,868,016
31.....	1890	80,018,574	301,949,520	6,448,959	263,499,050	35,508,462	19,316,757	31,837,383	13,069,866	6,665,054	758,313,654
31.....	1891	84,861,300	325,797,319	4,783,494	293,712,910	40,344,114	20,125,492	35,196,282	14,486,911	7,315,924	826,623,746
31.....	1892	95,354,245	342,303,532	4,373,115	338,616,904	37,322,513	21,105,284	39,486,698	17,232,234	7,940,012	903,734,537
32.....	1893	104,024,367	365,061,511	4,746,400	362,708,050	33,605,080	26,308,441	44,344,207	21,272,379	9,786,687	971,857,224
33.....	1894	115,556,793	384,541,200	15,378,336	402,510,709	30,531,549	29,474,627	47,146,172	20,880,423	10,311,874	1,056,331,683
35.....	1895	123,336,168	402,301,939	16,221,442	456,968,091	29,235,145	33,951,929	46,730,953	21,275,149	12,399,111	1,142,419,927
36.....	1896	134,056,013	432,804,324	21,409,773	475,279,081	38,851,538	43,016,972	45,421,280	23,669,630	13,815,730	1,228,324,342
35.....	1897	137,442,861	446,730,545	14,618,738	541,883,174	44,287,550	51,102,804	60,832,823	23,526,763	13,626,087	1,334,051,342
36.....	1898	143,825,440	449,533,058	12,813,195	637,256,001	43,188,056	56,552,385	68,375,262	25,671,033	13,903,882	1,451,116,914
37.....	1899	151,838,650	461,547,993	9,351,202	724,880,573	49,921,949	69,221,457	66,384,175	28,360,349	14,828,325	1,576,334,673
40.....	1900	156,118,291	494,078,324	6,890,249	790,394,003	63,770,839	86,709,010	74,691,963	32,179,517	18,905,527	1,723,737,723
38.....	1901	162,517,058	522,388,811	5,180,295	882,899,227	64,940,715	101,907,537	86,985,879	33,536,721	19,268,321	1,879,624,564
39.....	1902	165,993,425	562,590,998	3,671,091	994,085,875	60,509,188	124,119,550	94,120,944	36,993,839	20,345,894	2,062,430,804
42.....	1903	172,502,479	610,023,103	2,585,580	1,052,421,573	66,012,028	152,598,028	106,909,393	40,697,626	22,673,393	2,226,423,202
42.....	1904	176,568,813	657,413,773	4,087,514	1,224,289,159	41,828,430	181,752,397	100,189,975	43,299,201	25,240,225	2,454,669,487
43.....	1905	165,037,789	704,429,524	3,546,215	1,369,967,824	44,864,594	215,806,094	73,245,247	45,149,901	29,269,526	2,651,316,714
43.....	1906	163,644,988	798,819,928	3,500,000	1,438,415,200	51,532,709	254,116,230	65,798,570	43,809,006	32,147,598	2,851,784,229
37.....	1907	155,896,374	866,817,048	2,000,000	1,383,467,944	43,710,624	326,965,750	59,757,307	42,442,852	36,880,414	2,917,968,313
35.....	1908	157,373,269	921,884,353	1,500,000	1,584,578,030	27,823,842	390,601,493	64,779,277	42,553,670	36,984,145	3,228,078,079
35.....	1909	160,383,490	1,002,256,650	1,600,000	1,720,625,000	16,538,707	420,895,569	59,661,648	40,571,715	44,110,292	3,466,613,071
33.....	1910	163,929,479	1,126,279,861	1,600,000	1,744,687,047	14,070,127	465,949,433	55,707,611	45,265,509	47,707,799	3,665,156,866
34.....	1911	157,203,318	1,237,775,810	1,500,000	1,842,789,570	9,554,382	507,941,393	58,954,308	48,542,683	54,409,350	3,918,670,814
34.....	1912	159,120,250	1,340,836,742	1,250,000	1,914,249,034	12,347,336	548,293,737	49,413,868	51,381,175	59,592,200	4,136,484,342
34.....	1913	147,078,103	1,454,001,586	1,000,000	1,946,659,614	14,317,215	614,451,877	55,404,218	55,588,896	62,541,075	4,351,042,584
35.....	1914	151,213,471	1,521,635,022	1,000,000	2,011,997,737	13,645,699	683,884,688	82,269,033	61,317,675	69,014,142	4,595,977,467
Increase in 30 years....		\$99,565,190	\$133,984,789	*—12,917,536	\$ 1888,332,570	*—34,425,616	\$664,330,439	\$66,084,117	\$55,497,305	\$63,167,110	\$4,123,608,368

*—Decrease.

POLICIES ISSUED

The following table shows the number and amount of policies issued and terminated, Insurance Department for fifty

NUMBER OF COMPANIES	Year	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF			
		ISSUED.		TERMINATED.		By DEATH.		By MATURITY.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
			\$		\$		\$		\$
35.....	1914	963,873	1,727,823,494	615,213	1,180,469,592	70,428	160,807,515	30,071	57,395,737
34.....	1913	1,015,788	1,840,577,945	564,578	1,043,473,871	69,442	152,764,980	26,568	52,083,622
34.....	1912	897,927	1,702,146,572	516,721	977,814,555	66,546	155,161,286	24,989	50,148,773
34.....	1911	811,964	1,577,846,251	466,069	881,297,485	63,133	145,297,139	21,849	44,463,188
33.....	1910	747,028	1,362,589,920	425,925	802,653,838	58,711	139,333,482	21,026	44,479,327
35.....	1909	694,965	1,284,242,047	424,249	821,024,943	55,714	132,547,751	17,681	39,709,534
35.....	1908	592,396	1,090,979,168	439,760	859,370,136	53,319	126,668,925	15,506	34,615,410
37.....	1907	569,054	997,261,978	446,366	844,939,573	53,187	127,183,303	14,274	32,066,455
43.....	1906	715,093	1,229,808,694	582,764	1,093,639,643	52,252	123,870,774	13,098	29,971,901
43.....	1905	1,017,717	1,733,101,511	657,159	1,196,501,744	50,290	123,952,831	12,263	28,201,579
42.....	1904	1,101,113	1,884,826,365	580,225	1,097,952,978	47,701	118,730,326	11,720	27,428,642
42.....	1903	976,191	1,759,681,523	501,425	958,746,760	42,863	108,804,846	11,353	26,817,302
39.....	1902	907,171	1,646,013,181	461,225	900,684,393	38,763	97,246,596	10,296	24,179,262
38.....	1901	787,747	1,470,317,887	392,066	828,302,164	35,991	93,877,539	9,143	22,532,079
40.....	1900	687,005	1,356,769,653	357,175	764,961,374	32,163	83,993,328	7,561	18,498,477
37.....	1899	632,704	1,304,306,028	315,002	711,131,389	29,232	80,487,308	6,783	15,388,740
36.....	1898	485,735	1,018,366,027	287,896	668,082,615	25,644	69,356,122	5,801	14,020,954
35.....	1897	431,457	923,804,876	262,402	656,100,517	23,851	67,006,268	5,601	12,601,171
35.....	1896	350,106	796,124,326	258,465	660,728,006	22,603	65,074,964	5,654	12,439,998
34.....	1895	366,565	864,815,534	251,879	652,904,437	21,574	62,023,805	5,129	10,565,448
32.....	1894	396,843	985,520,033	294,624	837,639,223	19,912	58,411,242	4,316	8,228,407
31.....	1893	404,236	1,058,659,846	265,086	746,332,432	19,746	58,620,804	4,776	8,763,098
30.....	1892	353,083	952,884,380	210,089	626,585,700	18,860	56,164,456	4,226	8,062,702
30.....	1891	327,260	932,705,515	194,112	598,860,801	17,912	47,807,934	4,745	8,606,591
31.....	1890	288,281	883,787,019	153,706	483,734,206	15,526	44,903,130	5,396	8,720,877
31.....	1889	250,577	787,665,283	131,390	403,479,167	13,467	39,061,217	4,876	8,393,958
29.....	1888	204,365	631,731,701	112,587	344,677,818	12,867	37,358,160	4,681	8,661,216
29.....	1887	174,675	531,170,783	93,303	279,089,399	11,673	32,733,282	4,100	7,053,244
29.....	1886	151,102	448,514,242	83,970	244,043,226	10,497	29,234,271	4,192	6,931,844
29.....	1885	156,214	378,214,523	92,236	225,442,556	10,245	28,194,990	4,760	7,870,201
29.....	1884	127,965	321,310,170	83,055	214,312,127	9,183	24,871,825	4,781	8,552,301
29.....	1883	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207
30.....	1882	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101	3,570	7,697,308
30.....	1881	80,920	222,582,483	55,351	146,983,650	8,268	22,565,252	4,254	7,688,222
30.....	1880	72,267	187,504,250	56,837	148,596,335	7,633	21,444,339	4,296	7,989,149
31.....	1879	67,399	167,865,390	67,601	176,606,826	7,359	20,284,347	4,804	9,043,849
34.....	1878	67,040	156,501,129	87,222	231,291,618	7,655	20,890,611	4,813	9,355,809
34.....	1877	81,909	178,283,617	106,046	264,376,280	7,804	20,426,672	.....	.....
38.....	1876	99,036	232,665,489	111,573	285,295,216	8,382	22,702,740	.....	.....
45.....	1875	133,095	299,276,337	129,404	319,372,675	9,002	24,988,434	.....	.....
50.....	1874	144,783	351,803,670	152,555	385,770,256	8,555	23,667,923	.....	.....
56.....	1873	199,056	465,614,001	160,057	419,464,576	9,724	27,312,327	.....	.....
59.....	1872	201,366	489,924,857	152,060	403,355,645	8,766	26,457,864	.....	.....
68.....	1871	209,753	488,665,022	179,477	460,901,914	7,650	22,733,536	.....	.....
71.....	1870	237,180	587,863,236	149,909	401,171,745	6,541	20,065,099	.....	.....
70.....	1869	231,269	614,762,420	124,393	355,238,218	5,022	15,120,191	.....	.....
55.....	1868	201,922	579,657,371	91,035	258,878,058	3,414	9,908,357	.....	.....
43.....	1867	158,605	471,611,744	63,834	179,918,103	2,863	8,343,322	.....	.....
39.....	1866	134,300	404,588,474	38,802	106,607,859	1,806	4,982,290	.....	.....
30.....	1865	86,261	245,427,057	23,277	58,107,955	1,580	4,233,281	.....	.....

AND TERMINATED.

together with the mode of termination, in all companies reporting to the New York years ending January 1, 1915:

TERMINATION.

BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE AND DECREASE.		NOT TAKEN.		Year
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	\$		\$		\$		\$		\$	
81501	128,575,779	174,917	362,744,883	257,445	432,203,556	849	38,742,122	.....	.....	1914
69696	106,246,598	172,823	339,861,747	225,051	363,606,021	999	28,850,903	.....	.....	1913
60195	91,028,102	147,731	276,616,429	211,609	366,276,434	5,651	58,583,531	.....	.....	1912
58209	87,154,465	131,954	252,331,184	190,307	325,728,487	617	26,322,922	.....	.....	1911
49726	77,433,441	118,613	236,729,678	177,392	277,196,939	457	27,480,971	.....	.....	1910
44873	78,137,054	124,807	250,031,205	180,748	270,909,576	426	49,689,823	.....	.....	1909
44216	88,001,867	116,485	250,607,618	209,558	314,945,581	676	44,530,735	.....	.....	1908
64448	123,661,460	102,510	213,551,282	211,299	307,688,580	648	40,788,493	.....	.....	1907
102074	183,197,550	107,711	234,086,670	306,421	454,634,793	1,208	67,877,955	.....	.....	1906
94203	171,800,963	82,636	191,416,929	315,854	452,759,500	4,926	57,538,123	96,987	170,831,828	1905
79096	144,173,299	63,519	151,214,509	275,784	422,366,968	9,517	54,332,030	92,888	179,707,204	1904
67418	127,621,935	53,304	128,379,968	236,942	352,843,070	6,618	41,486,167	82,927	172,793,472	1903
54266	107,851,551	46,193	110,417,008	215,253	334,420,876	19,970	71,055,269	76,484	155,513,831	1902
39428	88,966,675	43,626	99,305,385	181,743	299,712,956	15,034	55,375,979	67,101	168,531,551	1901
27716	68,264,300	37,878	89,436,052	186,871	335,423,323	11,055	42,366,595	53,931	126,979,299	1900
9790	31,533,428	42,555	105,462,261	158,878	285,204,282	12,345	51,569,153	55,419	141,486,217	1899
8581	27,870,448	41,640	105,048,285	152,219	289,118,285	5,850	39,294,267	48,161	123,374,254	1898
9040	29,120,890	52,222	131,457,523	128,716	274,288,306	4,579	38,683,029	38,393	102,943,330	1897
8394	27,658,207	51,380	136,630,809	132,278	288,107,830	4,465	41,290,711	33,691	89,525,487	1896
9931	31,003,172	49,693	135,022,326	129,236	282,768,964	2,803	35,322,988	33,513	96,197,784	1895
8824	29,740,618	46,560	136,091,827	140,128	334,048,737	3,757	36,791,854	71,127	234,326,538	1894
7603	24,565,400	35,791	111,426,382	115,785	291,505,212	2,211	32,796,096	79,174	216,655,040	1893
5932	19,690,292	28,830	92,708,018	96,803	263,566,267	2,087	21,132,219	53,351	165,261,746	1892
6191	19,808,218	22,438	69,788,927	89,515	257,985,176	1,894	16,512,449	51,417	178,291,506	1891
6168	20,564,140	20,791	67,245,214	61,843	172,489,224	1,477	11,825,869	42,505	157,885,752	1890
4899	16,413,832	17,580	56,910,405	52,932	139,280,352	1,736	10,259,467	35,900	133,249,876	1889
3923	13,895,489	16,388	54,153,514	45,114	121,013,284	1,407	8,139,763	28,207	101,456,392	1888
2943	10,432,461	14,451	48,356,157	35,902	91,400,252	1,298	7,131,811	22,936	81,982,192	1887
2857	10,429,692	13,965	45,035,381	31,620	80,895,034	1,348	6,310,241	19,497	65,206,763	1886
2624	9,033,500	13,724	43,882,293	44,189	79,268,220	1,228	5,794,576	15,466	51,398,776	1885
2466	8,334,126	12,524	42,103,980	36,886	77,850,963	1,233	5,175,195	15,982	47,423,737	1884
1767	3,891,670	10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684	1883
2607	5,647,485	10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826	1882
2340	5,770,641	10,139	33,046,732	18,364	41,809,149	2,107	7,597,291	9,879	28,506,363	1881
2508	5,437,309	12,050	37,453,801	18,756	42,787,696	3,034	10,050,440	8,600	23,433,603	1880
3116	7,390,088	18,224	54,257,456	23,305	54,066,929	3,695	12,501,476	7,158	19,062,481	1879
3702	8,843,645	25,805	72,489,046	32,090	78,936,466	5,663	21,178,478	7,494	19,597,563	1878
4433	9,453,795	33,681	89,017,554	44,470	98,800,015	4,907	21,033,762	10,751	25,640,482	1877
2959	6,771,435	33,004	84,548,242	49,549	123,652,153	4,234	15,900,382	13,445	31,720,264	1876
5772	7,309,765	29,174	79,774,666	61,055	142,903,483	5,937	21,251,653	18,464	43,144,674	1875
1895	5,191,254	33,396	92,796,824	76,734	179,023,161	8,541	30,853,237	23,434	54,237,857	1874
1042	2,510,714	30,083	86,541,535	76,570	186,716,581	12,542	43,526,890	30,096	72,856,529	1873
927	2,387,424	24,457	74,078,715	76,993	190,283,427	7,833	31,387,833	31,687	76,595,957	1872
1413	3,545,205	26,506	78,457,761	88,706	214,919,514	9,402	35,221,410	45,800	106,024,488	1871
1250	3,118,793	17,783	53,805,449	69,894	175,888,860	7,835	34,969,990	46,606	108,337,924	1870
1717	5,094,313	14,974	40,237,498	56,465	148,747,676	5,398	26,044,889	39,572	103,935,153	1869
617	1,638,573	8,826	24,791,886	38,767	103,931,689	2,751	18,380,860	28,627	81,211,633	1868
362	972,950	4,052	12,214,034	28,643	79,132,294	2,756	13,754,735	23,240	63,930,635	1867
280	677,050	2,407	6,486,403	17,187	43,805,966	1,166	6,600,657	13,193	36,569,349	1866
350	754,125	1,859	4,577,700	11,635	27,793,061	423	2,409,571	8,550	21,862,124	1865

INSURANCE IN FORCE.

The following table gives the number and amount of the kinds of policies in force in the companies reporting to the New York Insurance Department for the forty-two years ending January 1, 1915:

YEAR.	Number of Companies.	WHOLE LIFE.		ENDOWMENTS.		ALL OTHER.		TOTALS.		Average Policy.
		Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
			\$		\$		\$		\$	\$
1914.	35	4,908,922	9,823,394,878	2,297,816	3,277,860,013	644,461	183,186,007	7,851,199	14,933,150,898	1,902
1913.	34	4,611,746	9,202,228,445	2,201,213	3,047,046,411	639,195	198,520,440	7,452,154	14,324,485,296	1,922
1912.	34	4,284,966	8,683,173,010	2,073,221	3,054,772,798	644,165	178,375,314	7,002,352	13,527,321,222	1,932
1911.	34	4,015,806	8,130,718,979	1,980,397	2,971,594,753	625,183	170,067,473	6,621,386	12,802,980,205	1,934
1910.	33	3,795,090	7,664,709,093	1,900,409	2,886,140,168	353,178	111,884,581	6,049,617	11,669,698,842	1,929
1909.	35	3,602,215	7,251,835,674	1,824,821	2,819,592,392	329,411	103,929,207	5,756,447	11,110,457,173	1,930
1908.	35	3,413,931	6,918,804,055	1,752,863	2,777,469,703	301,585	927,460,027	5,468,379	10,623,733,785	1,943
1907.	37	3,335,880	6,801,543,779	1,727,652	2,797,952,404	260,800	805,011,542	5,324,332	10,404,507,725	1,954
1906.	43	3,373,898	6,907,673,617	1,724,446	2,853,841,886	308,888	855,164,563	5,407,232	10,616,680,066	1,963
1905.	43	3,332,545	6,880,904,553	1,674,912	2,853,154,629	298,644	819,780,773	5,306,101	10,553,839,955	1,989
1904.	42	3,115,867	6,517,003,437	1,526,875	2,685,870,851	306,980	825,216,693	4,949,722	10,028,090,981	2,026
1903.	42	2,824,652	6,032,060,374	1,319,720	2,424,602,853	284,255	764,610,204	4,428,637	9,241,273,431	2,084
1902.	39	2,565,610	5,568,866,603	1,116,094	2,135,182,000	272,489	736,664,749	3,954,193	8,440,713,352	2,135
1901.	38	2,304,173	5,096,706,152	941,098	1,868,476,064	213,193	607,620,589	3,458,464	7,572,802,805	2,190
1900.	40	2,076,264	4,706,763,418	792,952	1,649,201,930	202,037	591,131,261	3,071,253	6,947,096,609	2,262
1899.	37	1,862,438	4,303,939,941	673,419	1,451,121,609	164,693	510,846,528	2,700,550	6,265,908,078	2,319
1898.	36	1,668,445	3,944,919,851	584,172	1,298,862,521	111,980	386,270,939	2,364,597	5,630,053,311	2,381
1897.	35	1,529,901	3,706,985,506	532,926	1,215,644,261	92,414	333,095,778	2,155,241	5,255,725,545	2,439
1896.	35	1,404,859	3,517,032,780	483,882	1,135,706,300	87,006	269,755,151	1,975,747	4,967,576,418	2,514
1895.	34	1,334,519	3,417,113,025	461,947	1,102,507,832	81,342	268,550,088	1,877,808	4,818,170,945	2,566
1894.	32	1,268,408	3,304,199,199	434,320	1,045,117,786	77,575	308,266,061	1,780,307	4,657,583,046	2,616
1893.	31	1,194,008	3,252,513,668	409,033	1,006,981,181	78,470	263,983,434	1,681,511	4,523,478,283	2,690
1892.	30	1,086,386	3,010,157,613	381,498	950,882,647	73,048	247,935,213	1,540,922	4,208,975,473	2,732
1891.	30	982,905	2,784,335,945	349,503	884,210,126	73,216	199,839,747	1,405,684	3,868,385,818	2,752
1890.	31	888,105	2,547,046,672	323,537	818,161,548	64,525	181,826,697	1,276,167	3,547,034,907	2,783
1889.	31	795,894	2,271,769,698	295,544	735,888,575	50,295	139,347,900	1,141,733	3,147,006,173	2,759
1888.	29	714,180	2,003,815,715	266,236	647,425,705	41,215	110,335,708	1,021,631	2,761,577,128	2,703
1887.	29	652,417	1,802,750,478	240,589	574,390,206	30,847	97,366,436	929,853	2,474,507,120	2,661
1886.	29	601,816	1,636,117,662	215,406	506,646,594	31,259	79,648,795	848,481	2,222,413,050	2,619
1885.	29	594,141	1,517,053,856	194,186	442,209,921	26,364	63,253,710	814,691	2,023,517,488	2,484
1884.	29	553,944	1,426,692,966	174,479	394,435,074	22,144	49,600,019	750,367	1,870,728,059	2,492
1883.	29	527,169	1,371,873,073	156,538	345,872,270	21,952	45,984,672	705,659	1,763,730,015	2,499
1882.	29	505,252	1,284,035,608	136,979	287,055,694	19,227	66,557,570	661,458	1,637,648,872	2,476
1881.	29	486,864	1,252,837,272	121,400	247,535,428	19,001	39,475,881	627,265	1,539,848,581	2,455
1880.	30	477,290	1,215,082,831	112,846	216,574,461	18,545	44,337,380	608,681	1,475,994,672	2,425
1879.	31	468,335	1,191,642,091	109,244	202,767,920	17,907	45,551,154	595,486	1,439,961,165	2,401
1878.	34	479,073	1,218,084,463	114,775	210,530,819	18,995	52,305,941	612,843	1,480,921,223	2,417
1877.	34	494,637	1,278,301,131	120,848	228,234,637	17,611	49,569,555	633,096	1,556,105,323	2,458
1876.	38	550,387	1,426,529,353	137,983	260,113,904	17,809	49,351,933	706,179	1,735,995,190	2,458
1875.	45	580,432	1,532,469,181	156,629	308,605,253	37,564	80,968,712	774,625	1,922,043,146	2,481
1874.	50	575,781	1,550,455,549	155,158	307,161,461	32,262	55,374,804	799,534	1,997,236,230	2,498
1873.	56	599,565	1,640,489,200	174,298	367,642,701	27,735	52,016,022	817,081	2,086,027,178	2,552

SYNOPSIS OF LIFE INSURANCE FOR THIRTY YEARS.

Showing aggregates of premiums, interest on investments, payments to policyholders, and accumulation of assets in thirty years (1885-1914) of twenty-eight life insurance companies:

NAME AND LOCATION OF COMPANY.	Admitted Assets, Jan. 1, 1885.	Premiums Received in Thirty Years.	Interest on Investments, etc., for Thirty Years.	Total Income for Thirty Years.	Aggregate Amounts Paid to Policyholders in Thirty Years.	Excess of Premiums Over Payments to Policyholders.	Admitted Assets Jan. 1, 1915.	Assets Accumulated for Policyholders' Benefit in Thirty Years.	Ratio of Benefits to Policyholders.†
Ætna, Hartford.....	29,682,926	217,281,796	86,303,828	303,585,624	176,116,303	41,165,493	109,297,848	79,614,922	117.7
Berkshire, Pittsfield.....	3,749,927	53,441,258	15,567,003	69,008,561	39,578,859	13,862,399	22,396,621	18,646,694	109.0
Connecticut General, Hartford....	1,462,369	24,698,552	7,513,194	32,211,746	12,644,483	12,054,069	14,678,576	13,216,207	104.7
Connecticut Mutual, Hartford.....	63,426,712	158,964,188	94,945,088	253,909,276	193,033,640	—34,067,352	72,768,917	19,342,205	133.6
Equitable, New York.....	67,648,716	1,276,272,495	396,237,331	1,672,509,826	907,273,459	368,999,036	536,376,840	478,828,124	108.6
Equitable, Des Moines.....	513,156	24,023,051	6,604,726	30,627,777	9,142,953	14,830,098	15,840,196	15,327,040	101.9
Germania, New York.....	10,857,819	112,565,670	40,871,163	153,436,833	83,323,428	29,242,242	51,112,748	40,254,929	109.9
Home, New York.....	5,457,587	68,266,195	20,742,468	89,008,663	43,656,624	24,609,571	30,631,249	25,172,662	100.8
Manhattan, New York.....	11,046,053	60,357,223	24,624,396	84,981,618	52,666,766	7,690,457	21,658,390	10,612,337	104.8
Maryland, Baltimore.....	1,219,859	7,059,910	3,294,360	10,354,270	5,428,630	1,631,280	3,549,593	2,329,734	109.9
Massachusetts Mut., Springfield..	7,535,244	155,923,956	45,767,937	201,691,893	91,878,750	64,045,206	81,606,934	74,071,690	106.4
Michigan Mutual, Detroit.....	1,343,802	34,861,022	10,483,013	45,344,035	22,693,408	12,167,614	12,084,657	10,740,855	95.9
Mutual Benefit, Newark.....	38,607,396	357,601,167	123,361,471	480,962,638	271,774,203	85,826,964	176,733,516	138,126,120	114.6
Mutual Life, New York.....	103,583,301	1,305,367,887	483,622,311	1,788,991,198	973,417,113	331,950,774	611,033,800	507,450,499	113.4
National Life, Montpelier.....	3,181,162	119,862,133	35,063,213	154,925,346	66,996,505	52,865,628	61,506,848	58,325,686	104.6
National Life of U. S., Chicago....	2,779,282	25,640,053	13,027,243	38,667,296	16,997,690	8,642,343	12,690,285	9,911,003	104.9
New England, Boston.....	17,026,978	141,102,690	48,236,844	189,339,434	105,209,356	35,893,234	70,163,011	53,136,033	112.2
New York Life, New York.....	58,941,739	1,566,219,483	432,164,855	1,998,384,338	911,324,278	654,895,205	790,935,396	731,993,657	104.9
Northwestern Mut., Milwaukee..	22,497,773	667,279,593	200,404,359	867,683,952	442,887,667	224,891,926	328,247,427	305,749,654	112.2
Pacific Mutual, Los Angeles.....	1,241,237	59,578,384	16,221,596	75,799,980	26,872,100	32,706,284	30,415,364	29,174,127	94.1
Penn Mutual, Philadelphia.....	9,605,390	301,602,967	86,582,366	388,185,333	179,253,367	122,349,600	151,940,637	142,335,247	106.6
Phoenix Mutual, Hartford.....	10,537,870	77,374,093	27,749,450	105,123,543	55,252,898	22,121,195	38,207,387	27,669,517	107.2
Provident L. and T., Philadelphia	9,149,210	170,116,027	63,419,161	233,535,188	119,160,551	50,955,476	86,509,727	77,360,517	115.5
State Mutual, Worcester.....	3,549,301	95,488,753	27,289,117	122,777,870	60,201,877	35,286,876	46,464,071	42,914,770	108.0
Travelers, Hartford.....	5,680,683	120,530,276	49,062,759	169,593,035	61,680,250	58,850,026	77,121,666	71,440,983	110.4
Union Central, Cincinnati.....	2,266,397	173,672,065	64,240,143	237,912,460	92,373,049	81,299,016	104,170,464	101,904,067	111.9
Union Mutual, Portland, Me.....	6,311,402	46,248,155	14,065,312	60,313,367	31,415,969	14,832,186	18,917,683	12,606,281	95.2
United States, New York.....	5,154,412	32,350,949	11,855,411	44,206,360	28,304,168	4,046,781	7,862,595	2,708,183	95.9
Aggregates (28 companies).....	473,957,703	7,451,749,891	2,449,220,117	9,902,970,008	5,060,557,244	2,371,172,647	3,582,922,446	3,108,964,743	109.9

*Payments to policyholders exceed premiums received. † Being the ratio of payments to policyholders, plus the increase of assets, to premium receipts for the thirty years.

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS.

The following tables show the total annual payments to policyholders by thirty prominent life companies for twenty years (1895-1914), compared with the increase of assets during same period:

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.											
	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.
Aetna, Hartford.....	4,549,204	4,328,894	4,778,300	4,517,472	4,787,570	4,916,166	5,470,726	5,677,980	5,604,726	5,688,681	6,320,555	7,048,441
Berkshire, Pittsfield.....	1,019,860	1,126,929	1,160,352	1,266,586	1,269,865	1,272,670	1,487,652	1,545,743	1,463,058	1,542,466	1,812,297	1,679,045
Connecticut General, Hartford.....	208,507	308,537	324,021	266,871	256,964	282,941	274,179	304,291	356,873	480,092	518,083	474,380
Connecticut Mutual, Hartford.....	6,282,518	6,543,125	6,338,560	6,212,100	6,121,363	6,673,091	6,481,709	6,192,814	6,646,891	7,234,628	6,384,764	6,322,783
Equitable, New York.....	19,568,300	21,937,439	21,106,314	24,020,523	24,107,541	25,995,999	27,714,621	29,191,251	34,949,672	36,389,047	41,159,574	44,457,439
Equitable, Des Moines.....	100,896	84,579	152,120	145,199	122,268	138,021	218,639	227,637	258,397	311,544	316,601	378,940
Germania, New York.....	2,227,842	2,025,259	2,216,511	2,094,273	2,628,725	2,522,972	2,620,320	2,423,581	2,570,622	3,026,985	3,286,351	3,287,413
Home, New York.....	936,781	1,141,952	1,014,276	1,126,848	1,038,398	997,138	1,283,610	1,337,683	1,548,349	1,601,965	1,725,334	1,867,708
John Hancock Mutual, Boston.....	1,821,162	2,075,679	2,173,545	2,401,139	2,738,635	3,223,514	3,624,871	4,029,377	4,704,252	5,344,969	5,775,674	6,389,835
Manhattan, N. Y.....	1,624,175	1,762,778	1,557,918	1,577,337	1,651,122	1,560,935	1,629,411	1,742,697	1,788,897	1,844,559	1,724,859	1,680,200
Massachusetts Mutual, Springfield.....	1,800,336	1,987,282	2,115,111	2,580,395	2,626,804	2,564,631	3,163,698	2,943,591	3,357,239	3,615,294	4,264,078	4,153,361
Metropolitan, New York.....	6,781,837	7,116,677	7,731,795	8,418,030	9,628,422	10,805,195	11,708,909	12,362,164	14,178,731	16,559,494	17,388,051	19,456,665
Michigan Mutual, Detroit.....	551,993	574,920	677,699	625,091	612,366	621,595	760,977	750,762	783,489	885,462	898,743	1,086,625
Mutual Benefit, Newark.....	6,849,871	7,066,461	7,339,778	7,260,689	8,054,050	8,020,450	8,344,315	8,608,884	9,297,789	9,854,781	10,300,023	10,372,161
Mutual, New York.....	23,126,728	25,437,569	25,992,055	24,751,659	26,369,037	26,361,864	28,679,670	29,071,358	32,655,204	34,484,275	35,466,821	37,736,684
National, Montpelier.....	1,385,047	1,259,979	1,468,873	1,617,694	1,642,319	1,568,954	1,653,247	1,899,269	2,057,076	2,426,681	2,226,248	3,085,625
New England Mutual, Boston.....	2,665,113	3,044,357	3,036,681	3,033,041	2,951,569	3,137,210	3,040,346	3,219,488	3,533,797	3,444,957	3,870,251	3,951,542
New York, New York.....	16,793,532	18,483,620	19,409,456	21,519,866	22,206,977	23,355,826	27,609,389	30,558,560	34,604,247	40,288,583	40,262,040	44,971,419
Northwestern Mutual.....	5,684,861	6,325,528	6,724,994	7,286,080	9,029,471	9,855,223	12,344,477	13,553,790	15,106,219	16,690,243	20,258,675	21,800,231
Pacific Mutual, Los Angeles.....	345,800	405,627	412,816	445,990	442,412	556,131	654,960	621,022	699,142	659,974	822,057	1,466,971
Penn Mutual, Philadelphia.....	3,184,563	3,606,082	3,561,304	3,639,631	3,965,047	4,552,042	5,088,185	4,861,303	5,415,565	6,342,775	7,339,923	7,932,734
Phoenix Mutual, Hartford.....	1,113,250	1,212,151	1,166,144	1,322,445	1,478,402	1,457,976	1,563,202	1,524,757	1,716,470	1,801,115	1,820,422	1,993,929
Provident Life and Trust, Phila.....	2,487,470	2,901,438	2,917,930	3,335,253	3,436,645	3,473,767	3,627,549	3,093,739	4,558,211	4,510,087	4,983,323	5,521,215
Prudential, Newark.....	3,915,491	4,406,517	4,986,776	5,380,403	6,256,645	7,200,453	8,542,540	9,491,459	11,544,899	13,495,399	14,325,816	16,245,588
Royal Union, Des Moines.....	12,009	13,971	37,195	28,811	48,118	113,412	114,664	118,968	104,932	150,013	159,628	163,866
State Mutual, Worcester.....	1,210,023	1,302,329	1,403,126	1,651,224	1,699,617	1,680,853	1,745,839	1,715,696	2,192,040	2,192,332	2,725,900	2,774,738
.....	1,010,117	1,241,530	1,234,120	1,371,356	1,523,585	1,520,666	1,898,646	1,872,278	2,299,183	2,481,703	2,891,901	2,998,120
O.....	1,232,278	1,349,519	1,493,109	1,601,060	1,991,038	2,128,420	2,229,426	2,581,227	2,701,236	3,250,436	3,397,157	3,957,461
le.....	728,296	739,527	833,417	829,688	837,642	907,141	971,694	976,616	960,683	1,085,593	1,121,006	1,302,571
.....	704,813	945,542	900,879	892,974	1,054,620	875,714	1,042,679	1,078,230	1,108,981	1,266,932	1,303,447	1,195,045
Aggregates (30 companies) ...	120,082,673	130,755,790	134,265,175	141,257,728	150,641,237	158,379,970	176,610,150	184,536,195	209,817,870	229,941,065	245,449,602	265,754,805

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS—Continued.

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.								Aggregate Amount Paid to Policyholders in Twenty Years, 1895-1914.	Admitted Assets Jan. 1, 1895	Admitted Assets Jan. 1, 1915.	Increase of Assets in Twenty Years.
	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.				
Aetna, Hartford.....	\$ 7,491,778	\$ 8,285,158	\$ 8,868,001	\$ 9,482,682	\$ 9,580,068	\$ 10,438,973	\$ 10,833,906	\$ 12,063,132	\$ 141,732,413	\$ 42,030,800	\$ 109,297,848	\$ 67,267,048
Berkshire, Pittsfield.....	1,807,663	1,647,143	1,897,559	1,908,653	1,864,887	2,064,754	1,921,452	2,516,376	32,275,010	6,430,146	22,396,621	15,966,475
Conn. Gen., Hartford...	566,998	703,225	689,405	840,032	861,782	1,045,951	1,095,430	1,187,197	11,025,759	2,652,727	14,678,576	12,025,849
Conn. Mut., Hartford...	6,580,741	6,697,971	6,907,600	7,132,108	7,532,294	7,581,966	8,089,275	7,212,619	135,168,920	62,229,586	72,768,917	10,538,331
Equitable, New York...	45,161,364	47,641,930	51,555,765	53,119,670	54,921,301	55,846,278	54,805,925	56,700,461	770,320,414	183,138,559	536,376,840	353,238,281
Equitable, Des Moines.	435,975	417,568	610,501	644,838	762,393	954,122	982,008	1,276,509	8,543,755	1,101,891	15,840,196	14,738,305
Germania, New York...	3,603,786	3,928,219	4,102,638	4,443,725	4,747,361	4,939,633	5,189,853	5,729,298	67,635,367	20,037,685	51,112,748	31,075,063
Home, New York.....	2,109,558	2,144,937	2,284,246	2,481,201	2,809,865	2,937,060	2,940,303	3,110,507	36,437,719	8,570,839	30,631,249	22,060,410
John Hancock Mutual..	7,314,583	7,467,975	8,392,852	9,354,222	9,603,958	10,527,448	11,916,884	13,810,602	122,845,176	6,673,255	116,186,474	109,513,219
Manhattan, New York..	1,854,491	2,109,773	2,317,568	2,306,348	2,187,362	2,076,898	2,387,571	2,599,425	37,985,324	13,701,318	21,658,390	7,957,072
Mass. Mut., Springfield.	4,329,728	4,825,118	5,206,286	5,343,477	5,580,439	6,421,232	7,024,505	7,544,647	81,546,352	15,653,366	81,606,934	65,953,568
Metropolitan, New York	23,098,151	24,297,389	26,676,247	31,290,624	34,421,570	35,819,644	38,794,466	44,163,686	400,827,747	22,326,622	496,862,771	474,536,149
Michigan Mut., Detroit.	1,145,568	1,048,524	1,217,167	1,399,643	1,487,048	1,485,663	1,483,235	1,367,998	19,464,636	4,905,834	12,084,657	7,178,823
Mut. Ben., Newark.....	11,135,673	11,874,247	12,463,655	14,283,178	14,320,822	16,380,967	17,098,749	18,379,927	217,361,470	55,687,872	176,733,516	121,045,644
Mutual, New York.....	43,651,121	52,662,701	54,909,649	56,507,928	57,052,589	60,630,937	63,381,014	68,570,166	807,499,029	202,289,423	611,033,800	408,744,377
National, Montpelier....	3,356,954	3,450,073	3,862,185	4,542,961	4,895,342	5,373,030	5,195,435	6,142,391	59,729,383	11,036,279	61,506,848	50,470,551
New England Mutual...	4,405,660	4,629,336	4,694,555	4,887,745	5,080,611	6,075,022	6,081,337	6,535,083	81,314,701	24,165,418	70,163,012	45,997,593
New York, New York...	48,048,867	49,191,258	51,990,221	53,564,443	53,650,847	57,922,557	66,303,924	71,963,430	802,699,062	162,011,771	790,935,396	628,923,625
Northwestern Mut.....	23,448,481	26,947,678	28,835,020	32,869,899	35,627,462	37,267,300	36,644,774	38,465,326	404,765,732	73,324,694	328,247,427	254,922,733
Pacific Mut., Los Angls.	1,553,314	1,703,086	1,603,678	1,928,244	1,887,678	2,190,418	2,584,390	2,840,869	23,815,559	2,813,858	30,415,364	27,601,506
Penn Mutual, Phila.....	8,921,992	9,013,394	10,327,845	11,952,163	12,680,364	14,838,658	14,998,894	16,967,636	159,190,100	24,800,850	151,940,637	127,139,787
Phoenix Mutual.....	2,234,248	2,506,096	2,824,004	2,991,844	3,221,121	3,852,699	4,119,095	4,723,152	44,644,522	10,230,474	38,207,387	27,976,913
Provident L. and T.....	6,432,324	6,397,250	6,500,575	6,880,270	7,724,987	8,332,332	8,620,367	9,155,057	105,779,789	27,049,119	86,509,727	59,460,608
Prudential, Newark.....	18,040,216	19,496,113	20,893,400	24,301,676	27,078,415	31,252,520	33,848,546	39,273,810	319,987,682	13,041,809	361,104,317	348,062,508
Royal Union.....	245,099	291,801	279,092	329,737	352,589	379,341	391,182	523,173	3,847,601	134,292	5,258,737	5,124,445
State Mut., Worcester..	2,979,642	3,562,510	3,583,588	3,707,346	3,753,542	4,249,947	4,202,107	4,671,487	53,003,886	9,893,072	46,464,071	36,570,999
Travelers, Hartford.....	2,916,044	3,660,269	3,550,289	3,647,029	4,427,391	4,459,936	4,765,869	5,249,868	55,028,900	14,878,453	77,121,666	62,243,213
Union Central, Cin.....	4,553,213	4,917,946	5,691,056	6,512,967	7,569,783	8,611,349	9,168,321	11,308,201	86,245,196	12,522,069	104,170,464	91,648,395
Union Mut., Portland..	1,264,855	1,264,955	1,237,184	1,396,984	1,685,205	1,816,115	2,105,444	2,277,910	24,352,532	6,583,252	18,917,683	12,334,431
United States, New York	1,260,201	1,211,805	1,279,682	1,083,050	1,196,702	1,206,161	1,081,886	1,003,234	21,752,577	7,068,151	7,862,595	794,444
Aggregates (30 co's)....	289,958,288	313,995,438	335,251,513	360,634,687	378,565,778	406,978,911	428,056,147	467,333,177	5,136,826,313	1046,993,502	4,548,094,867	3,501,101,365

INDUSTRIAL INSURANCE IN THE UNITED STATES, 1876 TO 1914, INCLUSIVE.

The following table shows the business written and in force of the companies transacting industrial insurance, year by year, since this class of business was commenced:

AMERICAN ASSURANCE, PHILADELPHIA, PA.				COMMONWEALTH LIFE, LOUISVILLE, KY.				INDEPENDENT LIFE, NASHVILLE, TENN.			
YEAR.	Insurance Written.	INSURANCE IN FORCE.		YEAR.	Insurance Written.	INSURANCE IN FORCE.		YEAR.	Insurance Written.	INSURANCE IN FORCE.	
		Number.	Amount.			Number.	Amount.			Number.	Amount.
1914.....	\$1,860,213	25,814	\$2,721,787	1914.....	\$4,206,859	59,663	\$9,092,792	1914.....	\$2,363,672	23,830	\$2,815,396
1913.....	2,938,135	31,711	3,999,166	1913.....	4,682,593	56,069	8,504,189	1913.....	2,056,202	22,359	2,612,914
1912.....	4,618,471	29,051	4,317,371	1912.....	4,688,771	49,350	7,429,854	1912.....	1,997,325	20,270	2,333,827
1911.....	736,760	16,998	1,730,968	1911.....	4,342,253	41,809	6,244,689	1911.....	872,755	20,408	1,671,486
AMERICAN NATIONAL, GALVESTON, TEX.				1910.....	3,697,043	33,933	4,999,939	1910.....	925,707	18,619	1,462,738
1914.....	\$13,522,258	261,865	\$34,290,578	1909.....	2,929,181	26,933	3,908,084	1909.....	3,770,514	15,039	1,695,505
1913.....	18,044,122	230,367	31,499,194	1908.....	3,253,518	22,355	3,336,724	1908.....	5,318,948	15,441	2,403,533
1912.....	12,034,628	168,046	22,365,201	1907.....	3,462,190	18,929	2,846,978	JOHN HANCOCK, BOSTON, MASS.			
1911.....	11,188,984	137,447	19,029,288	1906.....	3,509,370	13,117	1,994,991	1914.....	\$84,958,672	2,434,905	\$413,434,636
1910.....	5,282,459	90,866	12,481,273	1905.....	1,023,859	4,978	695,097	1913.....	79,179,959	2,311,659	391,100,718
1909.....	4,399,615	68,720	9,568,976	EQUITABLE LIFE, WASHINGTON, D. C.				1912.....	74,668,764	2,166,744	365,548,417
1908.....	9,095,597	48,456	8,167,769	1914.....	\$2,219,792	53,458	\$5,716,048	1911.....	71,146,197	2,042,402	342,377,838
1907.....	3,425,285	27,223	4,303,311	1913.....	2,226,648	50,077	5,467,990	1910.....	67,828,646	1,941,106	323,010,618
1906.....	4,619,519	26,457	3,686,043	1912.....	2,062,146	44,696	4,925,193	1909.....	63,505,979	1,834,692	302,547,364
1905.....	2,928,420	9,554	1,671,950	1911.....	2,174,895	40,882	4,460,568	1908.....	54,340,440	1,738,421	280,903,308
BALTIMORE LIFE, BALTIMORE, MD.				1910.....	2,292,092	38,606	4,222,945	1907.....	49,168,067	1,692,395	273,116,166
1914.....	\$5,600,171	167,534	\$16,901,557	1909.....	2,019,424	35,174	3,825,230	1906.....	58,890,665	1,645,923	263,147,965
1913.....	5,602,197	158,872	16,006,819	1908.....	1,619,992	30,056	3,394,167	1905.....	54,720,721	1,548,599	245,567,818
1912.....	6,564,693	149,807	15,049,027	1907.....	1,599,113	29,111	3,381,688	1904.....	61,840,600	1,474,399	233,069,767
1911.....	6,441,734	140,712	13,969,563	1906.....	1,806,134	28,135	3,314,943	1903.....	57,444,640	1,395,779	216,375,960
1910.....	6,591,553	131,499	12,947,630	1905.....	1,772,393	27,122	3,173,555	1902.....	68,137,409	1,312,630	200,294,696
1909.....	5,805,309	121,587	11,472,183	1904.....	1,690,736	25,522	2,960,212	1901.....	57,928,751	1,223,500	177,597,439
1908.....	5,619,650	116,525	10,584,914	1903.....	1,665,414	23,304	2,692,699	1900.....	52,060,760	1,152,444	159,893,856
1907.....	4,922,577	111,922	9,947,606	1902.....	1,334,923	20,401	2,325,483	1899.....	44,358,633	1,069,197	141,609,904
1906.....	4,837,595	109,767	9,094,487	EUREKA LIFE, BALTIMORE, MD.				1898.....	37,936,626	956,382	124,923,200
1905.....	5,058,851	106,090	8,482,322	1914.....	\$1,441,932	63,978	\$6,349,608	1897.....	35,959,176	899,418	115,750,709
1904.....	4,548,840	103,965	7,977,954	1913.....	3,407,374	58,196	5,579,312	1896.....	36,871,080	835,351	105,640,047
1903.....	4,969,152	105,587	7,770,477	1912.....	3,714,515	53,113	5,204,369	1895.....	41,905,652	771,972	95,640,574
1902.....	5,723,118	100,292	7,133,760	1911.....	3,360,374	48,079	4,282,523	1894.....	33,146,067	681,802	82,876,338
1901.....	5,774,038	100,714	6,529,913	1910.....	3,571,168	45,572	3,843,871	1893.....	34,571,979	607,150	73,043,678
1900.....	5,354,140	92,310	5,642,853	1909.....	3,388,020	39,700	3,001,709	1892.....	29,326,680	556,435	65,428,121
1899.....	4,486,212	86,061	5,038,963	1908.....	2,358,831	33,080	2,128,112	1891.....	25,374,745	476,612	54,516,514
1898.....	4,451,355	76,974	4,251,905	1907.....	1,473,147	34,061	1,809,796	1890.....	23,083,151	402,147	45,772,709
				1906.....	1,352,730	30,559	1,567,893	1889.....	18,239,650	320,264	36,365,419
				1905.....	1,073,922	26,711	1,357,363	1888.....	15,953,123	256,574	29,943,052
				1904.....	1,031,487	23,634	1,073,648	1887.....	13,334,392	203,467	23,802,502
				1903.....		23,476	968,051				

BOSTON MUTUAL, BOSTON, MASS.			
1914.....	\$3,763,654	66,583	\$11,844,345
1913.....	4,116,995	62,825	11,410,733
1912.....	3,634,390	57,477	10,634,409
1911.....	3,503,941	53,679	10,044,827
1910.....	3,957,257	48,926	9,212,427
1909.....	6,094,915	44,470	8,536,472
1908.....	8,372,524	44,887	8,728,350
1907.....	11,553,007	41,957	8,104,783
1906.....	9,532,580	32,714	6,173,949
1905.....	9,423,808	21,580	4,851,097
1904.....	3,025,518	10,609	2,187,680
1903.....	1,846,003	7,658	1,578,767
CAROLINA LIFE, COLUMBIA, S. C.			
1914.....	\$4,207,242	63,463	\$2,407,380
1913.....	2,884,688	61,638	2,362,921
1912.....	1,654,187	43,500	1,242,128
COLONIAL, JERSEY CITY, N. J.			
1914.....	\$11,844,645	202,292	\$25,844,484
1913.....	10,979,888	196,233	24,571,279
1912.....	10,524,875	182,765	22,316,186
1911.....	8,566,390	166,918	20,115,059
1910.....	8,608,296	157,603	18,853,631
1909.....	10,672,452	152,612	17,939,212
1908.....	10,487,057	139,374	16,392,759
1907.....	10,721,436	131,595	15,629,430
1906.....	9,282,005	110,981	13,176,326
1905.....	9,206,841	101,453	11,886,563
1904.....	8,784,984	83,690	9,781,317
1903.....	7,122,800	70,076	8,028,103
1902.....	6,454,644	55,597	6,149,410
1901.....	5,211,301	43,520	4,668,763
1900.....	4,209,047	34,674	3,650,629
1899.....	4,042,526	27,697	2,854,075
1898.....	2,719,798	10,623	1,423,482

FIRST TEXAS STATE, GALVESTON, TEX.			
1914.....	\$3,051,855	.....	\$2,032,346
1913.....	2,363,747	24,000	2,547,402
1912.....	2,559,765	23,951	2,386,223
HOME BENEFICIAL, RICHMOND, VA.			
1913.....	\$2,929,393	32,301	\$3,151,948
HOME, WILMINGTON, DEL.			
1914.....	\$1,729,726	52,056	\$5,476,542
1913.....	3,204,510	50,177	5,567,803
1912.....	4,684,200	42,972	5,005,774
1911.....	2,386,008	28,302	2,740,828
1910.....	1,268,600	17,510	1,724,519
1909.....	1,301,633	17,800	1,729,173
1908.....	623,628	12,289	1,241,077
1907.....	200,206	9,944	950,579
1906.....	196,444	9,928	1,067,574
1905.....	314,842	9,811	1,059,853
1904.....	350,160	9,804	1,073,517
1903.....	284,400	12,948	1,691,809
1902.....	1,104,223	12,842	1,448,963
1901.....	1,417,440	12,132	1,450,393
1900.....	1,551,079	5,146	920,980
IMMEDIATE BENEFIT, BALTIMORE, MD.			
1914.....	\$3,275,321	82,480	\$8,769,067
1913.....	2,670,282	68,827	7,191,659
1912.....	2,144,249	55,501	5,685,265
1911.....	2,239,412	46,221	4,603,972
1910.....	2,225,137	40,309	3,911,931
1909.....	1,327,920	29,679	2,853,279
1908.....	1,156,954	26,273	2,358,531
1907.....	1,350,404	25,037	2,281,583
1906.....	1,303,287	21,746	1,950,810
1905.....	1,270,270	18,928	1,592,625
1904.....	1,233,420	15,002	1,210,675
1903.....	391,268	10,703	705,128
1902.....	421,318	7,587	509,131
1901.....	441,309	7,201	406,849
1900.....	139,535	5,131	228,512
1899.....	1,102,618	4,481	195,802
1898.....	1,488,774	13,651	1,006,704
1897.....	1,520,337	11,843	845,954

BOSTON MUTUAL, BOSTON, MASS.			
1914.....	\$3,763,654	66,583	\$11,844,345
1913.....	4,116,995	62,825	11,410,733
1912.....	3,634,390	57,477	10,634,409
1911.....	3,503,941	53,679	10,044,827
1910.....	3,957,257	48,926	9,212,427

† Partly estimated.

INDUSTRIAL INSURANCE IN THE UNITED STATES—Continued.

METROPOLITAN, NEW YORK, N. Y.				PRUDENTIAL, NEWARK, N. J.				WESTERN AND SOUTHERN, CINCINNATI, O.			
Year.	Insurance Written.	Insurance in Force.		Year.	Insurance Written.	Insurance in Force.		Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount.			Number.	Amount.			Number.	Amount.
1914.....	\$289,005,085	13,588,050	\$1837,584,189	1914.....	\$287,381,918	11,959,621	\$1567,542,431	1914.....	\$27,427,646	537,802	\$66,827,928
1913.....	280,660,196	12,820,667	1,778,415,069	1913.....	323,347,820	11,164,296	1,462,516,043	1913.....	22,826,868	490,221	61,710,724
1912.....	290,633,245	11,827,419	1,694,702,238	1912.....	313,956,711	10,381,909	1,350,200,628	1912.....	20,657,739	421,624	51,485,702
1911.....	277,544,014	11,100,387	1,596,861,726	1911.....	303,630,556	9,616,349	1,239,743,380	1911.....	20,478,780	386,404	47,116,127
1910.....	264,658,941	10,465,074	1,512,599,124	1910.....	324,808,772	8,957,170	1,143,352,017	1910.....	15,049,220	361,926	40,826,735
1909.....	292,394,358	9,885,207	1,435,247,999	1909.....	359,063,122	8,295,427	1,049,808,021	1909.....	11,388,426	334,391	36,856,556
1908.....	246,208,474	9,301,001	1,334,951,425	1908.....	216,776,808	7,258,704	891,057,438	1908.....	15,277,021	313,934	36,753,834
1907.....	254,369,673	9,013,087	1,317,883,486	1907.....	195,831,950	6,852,793	840,291,172	1907.....	13,162,868	302,845	33,529,081
1906.....	288,515,643	8,487,670	1,264,684,502	1906.....	196,831,542	6,474,689	788,261,730	1906.....	13,116,741	277,086	30,501,871
1905.....	323,547,732	8,119,158	1,207,024,312	1905.....	206,786,807	6,117,575	738,502,100	1905.....	12,312,511	251,577	27,370,792
1904.....	305,258,155	7,614,729	1,127,889,229	1904.....	202,524,911	5,612,335	675,992,239	1904.....			
1903.....	297,968,863	7,187,345	1,059,875,827	1903.....	190,386,204	5,176,456	613,935,910	1903.....			
1902.....	312,990,338	6,698,291	981,676,306	1902.....	184,327,303	4,692,182	550,464,265	1902.....			
1901.....	296,606,312	6,008,662	881,491,451	1901.....	191,712,877	4,290,539	498,127,133	1901.....			
1900.....	264,737,682	5,327,067	768,977,676	1900.....	182,270,423	3,908,622	448,596,996	1900.....			
1899.....	253,396,620	4,855,756	688,629,175	1899.....	165,760,248	3,406,189	389,039,257	1899.....			
1898.....	210,508,694	4,317,274	591,427,272	1898.....	121,080,784	2,924,596	333,992,200	1898.....			
1897.....	232,264,188	4,028,722	534,343,756	1897.....	112,371,379	2,658,700	303,770,952	1897.....			
1896.....	169,820,543	3,643,569	454,068,004	1896.....	108,223,712	2,437,251	279,030,538	1896.....			
1895.....	175,905,407	3,458,846	416,062,194	1895.....	124,374,407	2,330,741	268,414,100	1895.....			
1894.....	994,270,451	3,559,165	423,514,171	1894.....	205,128,243	2,256,014	259,840,927	1894.....			
1893.....	150,057,703	2,932,064	343,917,746	1893.....	128,208,941	1,941,533	218,199,566	1893.....			
1892.....	127,222,476	2,715,414	305,451,576	1892.....	92,677,524	1,653,465	184,306,206	1892.....			
1891.....	94,927,488	2,278,487	254,939,881	1891.....	72,966,176	1,360,383	150,758,907	1891.....			
1890.....	100,852,802	2,096,595	231,115,440	1890.....	95,674,484	1,228,332	135,084,498	1890.....			
1889.....	96,726,883	1,849,113	200,829,929	1889.....	73,576,853	1,099,312	117,357,415	1889.....			
1888.....	91,242,946	1,632,642	176,533,122	1888.....	58,214,981	850,064	92,418,854	1888.....			
1887.....	64,059,118	1,345,125	147,758,287	1887.....	60,202,194	736,909	81,694,088	1887.....			
1886.....	72,783,721	1,066,875	119,560,339	1886.....	49,122,316	548,433	59,328,627	1886.....			
1885.....	57,819,912	829,833	91,234,252	1885.....	28,860,882	422,671	40,266,445	1885.....			
1884.....	59,505,421	670,999	71,965,635	1884.....	24,892,268	324,794	28,545,189	1884.....			
1883.....	52,505,697	526,042	56,536,325	1883.....	20,496,140	273,917	23,053,935	1883.....			
1882.....	36,822,169	335,769	34,679,927	1882.....	11,541,210	196,007	15,738,973	1882.....			
1881.....	24,469,300	190,348	17,894,620	1881.....	9,688,362	133,582	10,959,948	1881.....			
1880.....	20,728,700	110,193	9,103,870	1880.....	8,555,904	87,462	7,347,892	1880.....			
1879.....	523,539	5,143	516,618	1879.....	3,157,352	43,715	3,866,913	1879.....			
				1878.....	1,785,696	22,808	2,027,808	1878.....			
				1877.....	967,932	11,226	1,030,655	1877.....			
				1876.....	727,168	4,816	443,072	1876.....			

AGGREGATES.

Year.	Insurance Written.	Insurance in Force.		Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount.			Number.	Amount.
1914.....	825,682,808	31,134,302	4,170,971,777	1914.....	825,682,808	31,134,302	4,170,971,777
1913.....	845,962,307	29,243,950	3,962,385,085	1913.....	845,962,307	29,243,950	3,962,385,085
1912.....	840,909,323	26,942,106	3,707,567,867	1912.....	840,909,323	26,942,106	3,707,567,867

MUTUAL OF BALTIMORE, BALTIMORE, MD.			PRUDENTIAL LIFE, SAN ANTONIO, TEX.		
1914.....	\$5,299,806	84,239	1914.....	\$4,639,618	21,584
1913.....	4,000,653	77,361	1913.....	4,596,847	18,935
1912.....	3,797,420	71,025	1912.....	4,463,839	12,073
1911.....	3,563,812	66,237	1911.....	1,046,447	4,245
1910.....	2,536,380	62,177	PUBLIC SAVINGS, INDIANAPOLIS, IND.		
1909.....	2,764,326	58,682	1914.....	\$8,526,081	51,266
1908.....	2,651,708	56,558	1913.....	8,124,239	45,631
1907.....	3,257,785	56,534	1912.....	6,958,557	35,990
1906.....	2,636,705	48,803	1911.....	7,607,742	28,559
1905.....	2,279,010	41,349	1910.....	5,604,760	18,820
1904.....	2,016,918	35,730	SOUTHERN INSURANCE, NASHVILLE, TENN.		
1903.....	1,815,548	32,162	1914.....	\$3,579,393	21,029
1902.....	1,684,671	28,093	1913.....	2,870,216	19,425
1901.....	1,322,112	23,981	1912.....	3,377,934	12,195
1900.....	1,217,455	20,855	1911.....	1,955,295	7,894
1899.....	300,572	17,574	WEST COAST LIFE, SAN FRANCISCO.		
1898.....	1,454,344	19,015	1914.....	\$21,267,176	438,894
1897.....	1,148,486	14,746	1913.....	18,799,283	405,298
1896.....	550,013	8,155	1912.....	13,320,351	319,083
1895.....	495,226	5,999	PENNSYLVANIA MUTUAL, PHILADELPHIA, PA.		
1894.....	387,993	4,340	1914.....	\$1,828,693	37,140
1893.....	602,196	2,028	1913.....	1,908,196	34,033
1892.....	440,989	2,856	1912.....	2,040,851	28,010
NATIONAL LIFE AND ACCIDENT, NASHVILLE, TENN.			NATIONAL LIFE AND ACCIDENT, NASHVILLE, TENN.		
1914.....	\$15,960,591	438,894	1914.....	\$21,267,176	438,894
1913.....	5,014,301	405,298	1913.....	18,799,283	405,298
1912.....	9,972,738	319,083	1912.....	13,320,351	319,083
PENNSYLVANIA MUTUAL, PHILADELPHIA, PA.			PENNSYLVANIA MUTUAL, PHILADELPHIA, PA.		
1914.....	\$1,828,693	37,140	1914.....	\$1,828,693	37,140
1913.....	1,908,196	34,033	1913.....	1,908,196	34,033
1912.....	2,040,851	28,010	1912.....	2,040,851	28,010

DIVIDENDS TO STOCKHOLDERS OF LIFE INSURANCE COMPANIES.
FOR 25 YEARS—1890-1914, INCLUSIVE.

YEAR.	AETNA LIFE OF HARTFORD.		AMARILLO NATIONAL, AMARILLO, TEX. Cap.\$150,000	AMERICAN CENTRAL, INDIANAPOLIS.		AMERICAN LIFE DES MOINES, IA.		AMERICAN NATL., GALVESTON, TEX.		AMICABLE, WACO, TEX.	
	Capital.	Divi- dends.	Dividends.	Cap- ital.	Divi- dends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	1250,000	125,000									
1891		125,000									
1892	1500,000	125,000									
1893		187,500									
1894		150,000									
1895	1750,000	156,250									
1896		175,000									
1897		175,000									
1898		175,000									
1899		†218,750		137,923	....	25,000	....			
1900		†218,750		135,962	....		....	
1901		†218,750		136,785	8,196		....			
1902		†218,750		137,000	8,347		....			
1903	2000,000	†237,500	Organized in 1909.		8,265		....			
1904		†250,000			8,203		....	100,000			
1905		†250,000			8,228		....		....
1906		†250,000			8,210		1,250		....	
1907		†250,000			8,220		1,250		....	
1908		\$300,000			38,275	47,900	1,500		....	
1909		\$300,000	....		10,960	105,000	....	150,000	....	
1910		\$300,000	....		10,960	129,400	4,903		....	281,220	....
1911		\$300,000	....		10,960	175,000	8,670		15,000	472,580	14,177
1912	3596,400	\$300,000	11,002		10,960		11,672	250,000	20,000	800,000	....
1913	4000,000	\$300,000	....		10,960		....		25,000	820,000	....
1914		\$500,000	....		10,960		....		25,000		....

† Including \$48,750 from accident branch. ‡ \$50,000 from accident branch. § \$100,000 from accident branch.

YEAR.	BANKERS OF NEB. Capital, \$100,000.	BANKERS RESERVE. Capital, \$100,000.	BENEFICIAL LIFE.		BERKSHIRE LIFE. Capital, \$25,500.*	BOSTON MUTUAL. Capital, \$106,100.	CAROLINA LIFE, COLUMBIA, S. C.		CEDAR RAPIDS. Capital, \$50,000.	CENTRAL OF IOWA. Capital, \$100,000
	Divi- dends.	Dividends.	Capital.	Divi- dends.	Dividends.	Dividends.	Capital.	Dividends.	Divi- dends.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	6,000				1,785					
1891	6,000				1,785					
1892	6,000				1,785					
1893	6,000				1,785					
1894	6,000				1,785					
1895	6,000				1,785					
1896	6,000				1,785					
1897	6,000				1,785					
1898	6,000				1,785					
1899	6,000				1,785					
1900	5,760				1,785					
1901	6,000				1,785					
1902	6,000				1,785					
1903	6,000				1,785					2,000
1904	6,000				1,785					3,311
1905	6,000		100,000	....	1,785					4,173
1906	6,000			....	1,785				....	....
1907	6,000			....	1,785				....	4,000
1908	6,000	3,000		4,000	....	....			....	8,000
1909	6,000	8,000		10,000	....	....			....	8,000
1910	6,000	10,000		10,000	....	....			....	8,000
1911	6,000	10,000		10,000	....	....			3,000	8,000
1912	6,000	10,000	200,000	17,500	....	3,296	50,000	27,500	3,000	10,000
1913	6,000	10,000		20,000	....	7,352	75,000	28,500	3,000	10,000
1914	8,000	10,000		20,000	....	7,357		....	3,000	10,000

* Guarantee fund; retired in 1907.

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	CENTRAL OF ILLINOIS, OTTAWA, ILL.		COLUMBIA L. & T. PORTLAND, ORE.		COLUMBIAN NATIONAL, BOSTON, MASS.		COLUMBUS MUTUAL, COLUMBUS, O.		COMMONWEALTH, LOUISVILLE, KY.	
	Capital.	Dividends	Capital.	Dividends.	Capital.	Dividends	Capital.	Dividends.	Capital.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890										
1891										
1892										
1893										
1894										
1895										
1896										
1897										
1898										
1899										
1900										
1901										
1902										
1903					200,000	.....			
1904						.....			
1905						30,000				
1906			100,000	.....	1000,000	46,111			148,143	.....
1907	100,000	.....		.....		70,000			200,000	.....
1908	106,720	3,782		.....		70,000	100,000	.....	214,053	.....
1909	113,960	5,336	200,000	.....		70,000			223,676	.....
1910	117,740	5,482		.....		70,000	108,125	.....	224,309	.....
1911	120,300	5,840		8,000		70,000	116,800	.....		.....
1912	200,000	5,961		8,000		70,000	118,100	2,910		.....
1913	200,000	6,374		8,000		70,000	125,000	12,020	413,265	6,744
1914		10,000		6,000		70,000	125,900	12,525	413,765	33,081

YEAR.	CONNECTICUT GENERAL, HARTFORD, CONN.		CONTINENTAL ASSURANCE, Capital, \$100,000.	CONTINENTAL UTAH, Capital, \$208,875.	CONTINENTAL, WILMINGTON, DEL.		DAKOTA LIFE, WATERTOWN, S. D.		DAKOTA WESTERN, SIOUX FALLS, S. D.	
	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	150,000	12,000								
1891		12,000								
1892		12,000								
1893		12,000								
1894		12,000								
1895		12,000								
1896		12,000								
1897		12,000								
1898		12,000								
1899		12,000								
1900		12,000								
1901		12,000								
1902		12,000								
1903		11,250								
1904		12,000								
1905		12,000		10,028						
1906		12,000		.....					
1907		12,000		.....	100,180	.....			
1908		12,000		.....	104,130	.....			
1909		13,500		85,944			117,590	.....	108,392	.....
1910		15,000		14,621	104,630	.....	154,620	5,318	120,975	.....
1911	300,000	30,000	.....	14,621	124,840	.....	200,000	14,659	131,488	19,085
1912		35,000	.....	.....	127,140	.....		18,913	137,387	.....
1913	400,000	40,000	2,000	14,621	168,700	27,033		20,000	100,000	.....
1914		40,000	4,000	.....	290,810	38,732		20,000		.....

DIVIDENDS TO STOCKHOLDERS.—*Cont.*

YEAR.	DETROIT LIFE.		EQUITABLE, NEW YORK. Capital, \$100,000.	EQUITABLE, WASHINGTON, D.C.		EQUITABLE OF IOWA, DES MOINES, IA.		FEDERAL LIFE, CHICAGO.		FIRST NATIONAL, L. & A., PIERRE, S. D.	
	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.
1890	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1891			7,000			100,000	6,000				
1892			7,000				6,000				
1893			7,000				7,000				
1894			7,000				7,000				
1895			7,000				6,000				
1896			7,000				7,000				
1897			7,000				7,000				
1898			7,000				7,000				
1899			7,000				7,000				
1900			7,000				7,000	125,000			
1901			7,000				7,000	150,000			
1902			7,000	100,000	2,712		7,000				
1903			7,000		5,988		7,000				
1904			7,000		6,018		7,000				
1905			7,000		6,000		7,000				
1906			7,000		6,000		7,000				
1907			7,000		6,000		7,000				
1908			7,000		6,000	300,000	16,256				
1909			7,000		6,000		21,000	177,300		150,000	
1910			7,000		6,000		21,000	194,200	9,195	204,300	9,228
1911	191,402	.....	7,000		6,201		21,000	300,000	21,210	207,058	11,038
1912	206,821	.....	7,000	110,000	6,402		21,000			224,111	13,972
1913	105,000	3,720	7,000		6,568		21,000			229,767	13,618
1914		4,045	7,000	120,000	6,716		21,000			234,517	499

YEAR.	FIRST NATIONAL, TACOMA, WASH.		FLORIDA LIFE, JACKSONVILLE.		FORT WORTH, FORT WORTH, TEX.		FRANKLIN LIFE, SPRING- FIELD, ILL. Capital, \$100,000.	GATE CITY, GREENSBORO, N.C. Capital, \$25,000.	GEO. WASHINGTON LIFE, CHARLESTON, W. VA. Capital, \$250,000.
	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Dividends.	Dividends.
1890	\$	\$	\$	\$	\$	\$	\$	\$	\$
1891									
1892									
1893									
1894									
1895									
1896									
1897									
1898									
1899									
1900									
1901									
1902									
1903									
1904									
1905									
1906			100,000	.....	100,000	.....		
1907			121,090	1,657					
1908	97,950	.....	124,050		101,943				
1909	79,939	.....	136,620	8,684	103,920	.....		
1910	112,930	.....	193,520	10,930	104,230	5,000			
1911	123,177	5,627	184,920	11,546	104,690	5,000		25,000	
1912	125,377	.....	254,280	19,552	104,900	5,000			4,999
1913		.....	239,900	.....	105,130	8,394	5,000	6,000	4,999
1914	200,000	.....		.....	105,700	8,410	5,000	5,000	4,999

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	GERMANIA, NEW YORK Capital, \$800,000.	GREAT NORTHERN, WAUSAU, WIS.		GREAT SOUTHERN, BIRMINGHAM, ALA.		GUARANTEE LIFE, TEX. Capital, \$100,000.	GUARANTY LIFE, DAV- ENPORT, IA. Capital, \$100,000.	HOME, NEW YORK, Capital, \$125,000.	HOME LIFE AND ACCIDENT, FORDYCE, ARK.	
	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Dividends.	Divi- dends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$		\$	\$	\$
1890	24,000							15,000		
1891	24,000							15,000		
1892	24,000							15,000		
1893	24,000							15,000		
1894	24,000		Organized in 1909.		Organized in 1908.	Organized in 1906.	Capitalized in 1910.	15,000		Organized in 1910.
1895	24,000							15,000		
1896	24,000							15,000		
1897	24,000							15,000		
1898	24,000							15,000		
1899	24,000							15,000		
1900	24,000							15,000		
1901	24,000							15,000		
1902	24,000							15,000		
1903	24,000							15,000		
1904	24,000							15,000		
1905	24,000							15,000		
1906	24,000							15,000		
1907	24,000							15,000		
1908	24,000			100,000	.....	8,000		15,000		
1909	24,000	200,000	.....	156,587	.....			15,000		
1910	24,000	.....	.....	.....	.....	8,000	.....	15,000		
1911	24,000	.....	.....	.....	.....	8,000	6,000	15,000		
1912	24,000	221,350	.....	.....	.....	10,000	7,000	15,000	160,625	.....
1913	24,000	234,150	8,916	.....	7,829	10,000	7,000	15,000	250,000	24,521
1914	24,000	224,550	.....	.....	9,395	.....	7,000	15,000		24,798

YEAR.	HOME LIFE OF AMERICA, PHILADELPHIA.		ILLINOIS LIFE, CHICAGO.		INDEPENDENT, NASHVILLE, TENN.		INDIANA NATIONAL, INDIANAPOLIS.		INTERMEDIATE LIFE, EVANSVILLE, IND.	
	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890										
1891										
1892		Organized in 1899.		Organized in 1899.	Organized in 1908.	Organized in 1906.	Organized in 1907.	Organized in 1907.	Organized in 1907.	Organized in 1907.
1893										
1894										
1895										
1896										
1897										
1898										
1899	100,000	.....	100,000	.....					
1900		.....		7,000						
1901		.....		7,000						
1902		.....		7,000						
1903		.....		7,000						
1904		.....		7,000						
1905		.....		7,000						
1906		.....		7,000			100,000	.....	
1907		.....		7,000			143,780	.....	
1908	102,250	6,000		7,000	189,070	.....	100,910	.....	125,000	.....
1909	110,560	6,156		7,000	200,000	.....	103,380	.....	183,557	13,566
1910	116,810	6,605		7,000	213,180	.....	132,040	764	190,985	19,034
1911	122,380	7,011		7,000	211,480	4,482	236,000	5,556	195,415	19,284
1912	127,800	7,351	500,000	7,000	210,000	2,115	320,700	18,858	198,675	.....
1913		5,778		46,750	200,935	.....	366,880	20,045	200,015	11,950
1914		7,668		60,000	202,695	.....	394,500	25,412	200,035	12,001

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	INTERNATIONAL, ST. LOUIS, MO.		INTER-S * UTHERN, LOUISVILLE, KY.		JEFFERSON STANDARD, GREENSBORO, N.C.		KANSAS CITY LIFE, KANSAS CITY, MO. Cap. \$100,000.	LAMAR LIFE, JACKSON, MISS.		LIFE INSURANCE CO. OF VIRGINIA, RICHMOND.	
	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.
1890	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1891										100,000	5,877
1892											9,220
1893											323
1894											.....
1895											.....
1896											.....
1897											.....
1898											.....
1899											17,724
1900											12,000
1901											12,000
1902											12,000
1903							.....			150,000	24,000
1904							.....				27,000
1905							.....				27,072
1906							.....			200,000	27,000
1907			100,000	.....	250,000	.....	8,000	50,000	.....		24,000
1908							8,000	56,650	.....		36,000
1909	620,350	.....	144,435	.....		.....	8,000	57,350	.....	250,000	42,000
1910		25,950	207,571	.....		.....	8,000	91,540	.....	300,000	95,000
1911		.....	422,379	.....		.....	8,000	102,960	.....	400,000	104,000
1912	330,000	.....	485,423	24,501	350,000	.....	8,000	104,730	.....		72,000
1913	525,000	133,188	668,398	.....		28,000	8,000		5,236	500,000	130,000
1914		78,909	816,704	22,594	.....	38,500	8,000	104,704	6,284		100,000

* Incorporated Feb., 24, 1915.

YEAR.	LINCOLN NATIONAL, FORT WAYNE, IND.		MANHATTAN NEW YORK. Capital, \$100,000.	MANUFACTURERS AND MERCHANTS, ROCKFORD, ILL.		MARQUETTE LIFE SPRINGFIELD, ILL.		MARYLAND Capital, \$100,000.	MERIDIAN LIFE, INDIANAPOLIS. Capital, \$200,000.
	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Dividends.
1890	\$	\$	\$	\$	\$	\$	\$	\$	\$
1891			16,000					6,000	
1892			16,000					6,000	
1893			16,000					6,000	
1894			16,000					6,000	
1895			16,000					6,000	
1896			16,000					6,000	
1897			16,000					6,000	
1898			20,000					6,000	
1899			16,000					6,000	
1900			16,000					6,000	
1901			20,000					6,000	
1902			16,000					6,000	
1903			16,000					6,000	
1904			16,000					6,000	
1905	150,000	.....	16,000					6,000	
1906		.....	16,000					6,000	
1907		.....	26,000					6,000	
1908		.....	20,000					6,000	
1909	164,000	7,500	26,000	112,375	.....	100,000		6,000	
1910	166,000	9,840	20,000	129,214	5,600	108,630	3,101	6,000	8,000
1911	177,170	11,680	16,000	100,794	4,315	136,860	4	6,000	15,101
1912	200,000	14,403	21,000	104,416	.....	183,840	.....	6,000	16,000
1913		16,000	16,000	104,083	.....	228,720	.....	6,000	16,000
1914		16,000	74,265		.....	242,560	.....	6,000	16,000

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	METROPOLITAN, NEW YORK.		MICHIGAN MUTUAL, Capital, \$250,000.	MIDLAND MUTUAL, COLUMBUS, O.		MIDWEST LIFE, LINCOLN, NEB.		MISSOURI STATE, ST. LOUIS.	
	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	500,000	70,000	17,500						
1891	1,000,000	126,000	17,500						
1892	2,000,000	140,000	17,500						
1893		140,000	25,000						
1894		140,000	25,000						
1895		140,000	25,000						
1896		140,000	25,000						
1897		140,000	25,000						
1898		140,000	25,000						
1899		140,000	25,000						
1900		140,000	25,000						
1901		140,000	25,000						
1902		140,000	25,000					100,000	1,200
1903		140,000	25,000						8,000
1904		140,000	25,000						8,000
1905		140,000	25,000						8,000
1906		140,000	25,000	120,500	.....				8,000
1907		140,000	25,000	145,900	.....	110,200	.....		8,000
1908		140,000	25,000	200,000	.....	117,700	.....		8,000
1909		140,000	25,000	225,000	.....	120,000	.....	300,000	8,000
1910		140,000	25,000			120,400	.....		24,000
1911		140,000	25,000			122,100	.....		30,000
1912		140,000	25,000			122,500	3,630		24,000
1913		140,000	25,000			150,000	4,180	1,000,000	6,000
1914		140,000	42,500				8,680		.....

* Company mutualized in 1915.

YEAR.	NATIONAL OF UNITED STATES OF AMERICA.		NIAGARA, BUFFALO, N. Y.		NORTH AMERICAN, CHICAGO, ILL.		NORTHERN DETROIT, MICHIGAN, Capital, \$100,000.	NORTH STATE, KINSTON, N. C.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	1,000,000	100,000							
1891		100,000							
1892		.....						
1893		200,000							
1894		50,000							
1895		50,000							
1896		100,000							
1897		100,000							
1898		.....						
1899		.....	100,000	.....				
1900		.....		65,500					
1901		.....		6,000					
1902		.....		6,000					
1903		.....		.....		
1904		.....		.....		
1905		.....		.....		
1906		.....		.....		
1907		50,000		.....	200,000	.....	.....	100,000	.....
1908	500,000	50,000		.....	265,000	.....	.....		.....
1909		35,000		.....	400,000	.....	3,000		.....
1910		50,000		6,000	500,000	.....	4,000		.....
1911		50,000		.....	600,000	.....	5,000		2,500
1912		50,000		.....	700,000	.....	5,000	50,000	.....
1913		50,000		.....		69,880	5,000		.....
1914		50,000	150,000	.....		87,575	5,000		.....

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	OCCIDENTAL LIFE, ALBUQUERQUE, N. Mex.		OHIO STATE, COLUMBUS, O.		OLD LINE LIFE, MILWAUKEE, Capital, \$672,788.	NORTHERN, SEATTLE, WASH.		OREGON LIFE, PORTLAND, ORE. Capital, \$100,000.	PACIFIC MUTUAL, LOS ANGELES, CAL.	
	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890									100,000	10,000
1891										10,000
1892										.....
1893										10,000
1894		Organized in 1907.		Organized in 1906.	Organized in 1910.		Reorganized in 1906.	Organized in 1906.		8,000
1895										8,000
1896										8,000
1897										8,000
1898									200,000	11,600
1899										14,000
1900										14,000
1901										14,000
1902									500,000	26,775
1903										35,000
1904										35,000
1905			100,000	.....		62,500	.....	.....	1,000,000	35,000
1906										62,500
1907	100,000	.....	114,300	.....				7,000		70,000
1908		.....	127,200	.....		112,075		7,000		70,000
1909			188,000	.....				7,000		80,000
1910	140,000	.....	206,300	.....	.....	125,000		7,000		80,000
1911		.....	214,500	.....	.....			7,000		80,000
1912		.....	222,300	.....	26,905		3,750	7,000		135,000
1913		7,000		6,669	26,905		7,500	7,000		195,000
1914		7,000		.....	26,905		10,000	7,000		200,000

YEAR.	PEOPLES LIFE, CHICAGO. Capital, \$100,000.	PEOPLES LIFE, FRANKFORT, IND. Capital, \$100,000.	PEORIA LIFE, PEORIA, ILL. Capital, \$100,000.	PHILADELPHIA LIFE, PHILADELPHIA, PA.		PITTSBURGH L. AND T.		PROVIDENT L. AND T.† Capital, \$1,000,000.	PRUDENTIAL OF NEWARK.	
	Dividends.	Dividends.	Dividends.	Capital.	Divi- dends.	Capital.	Divi- dends.	Dividends.	Capital.	Divi- dends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890								46,590	200,300	83,720
1891								46,370		83,720
1892								48,730	837,200	83,720
1893								46,970		200,000
1894		Reincorporated in 1910			Organized in 1906.		Organized in 1903.	47,170	2,000,000	200,000
1895								48,790		200,000
1896								44,620		200,000
1897								45,970		200,000
1898								48,370		200,000
1899								43,205		200,000
1900								41,065		200,000
1901								40,500		200,000
1902						304,300		40,040		200,000
1903							.....	40,670		200,000
1904								40,700		200,000
1905						657,550	.....	40,865		200,000
1906						659,050	.....	41,515		200,000
1907							39,543	43,200		200,000
1908			.....	560,870	33,611	1,000,000	52,933	40,312		200,000
1909			.....	560,320	33,652		80,000	40,935		200,000
1910			.....		33,581		80,000	39,215		200,000
1911	4,000	5,500	5,000		33,589		100,000	38,687		200,000
1912		11,880	5,000		33,619		100,000	41,869		200,000
1913		10,000	6,000		33,619		100,000	43,650		200,000
1914		10,000	6,000		33,619		100,000	45,630		400,000

† The charter of this company provides that the interest earned by the capital goes to the trust department, from which source dividends are also paid. Figures given represent capital earnings from interest. * Company mutualized in 1915.

DIVIDENDS TO STOCKHOLDERS—Cont.

YEAR.	SCRANTON LIFE.		SECURITY LIFE OF AMERICA, CHICAGO, ILL.		SOUTHERN LIFE & TRUST, GREENSBORO, N. C.		SOUTHERN STATES, ATLANTA, GA. Capital, \$100,000.	SOUTHWESTERN DALLAS, TEX.		STANDARD LIFE, PITTSBURG, PA.		TEXAS LIFE.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890													
1891													
1892													
1893													
1894													
1895													
1896													
1897													
1898													
1899													
1900													
1901													
1902													
1903			125,000	.....	200,000	.....		100,580				100,000	6,000
1904			155,000	.....		.....							6,000
1905			165,550	.....		.....							6,500
1906			188,650	.....		.....		102,146					6,500
1907			492,560	.....	300,000	.....	6,000	102,246					8,000
1908	300,000	.....	500,000	.....		36,000		200,000					8,000
1909		5,388		.....		.....		250,000				105,100	6,350
1910		12,670		.....		35,000			16,000			161,900	4,610
1911		18,120		.....		36,000			25,000	300,000	.....	195,100	13,336
1912		20,865		.....		45,000			25,000		18,000	207,400	13,123
1913	330,000	22,000	220,000	50,000		5,173	.....		30,000	324,275	21,644	207,200	13,923
1914	340,000	73,100		.....		6,244	.....		40,000	347,215	23,059	200,000	48,955

YEAR.	TRAVELERS OF HARTFORD.		UNION CENTRAL.		U. S. ANNUITY AND LIFE, CHICAGO.		UNITED STATES LIFE.		VOLUNTEER STATE, CHATTANOOGA, TENN.		WESTERN & SOUTHERN, CINCINNATI. Capital, \$100,000.	WEST'N UNION. Capital, \$200,000
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1890	600,000	96,000	100,000	10,000			440,000	30,800				
1891		96,000		10,000				30,800				
1892		113,000		10,000				30,800				
1893		100,000		10,000				30,800				
1894	1,000,000	100,000		10,000				30,800				
1895		100,000		10,000				30,800				
1896		125,000		10,000				30,800				
1897		125,000		10,000				30,800				
1898		175,000		10,000				30,800				
1899		150,000		10,000				30,800				
1900		150,000		10,000				30,800				
1901		150,000		10,000				30,800				
1902		150,000		10,000				30,800				
1903		250,000		10,000				30,800	200,000	.....	
1904		250,000		10,000				30,800				
1905		250,000		10,000				30,800				
1906		250,000		10,000	250,000	.....		30,800				
1907		250,000		10,000	266,448	9,820		30,800				
1908	2,000,000	300,000	430,000	269,700	269,700	11,360	264,000	18,480	100,000	.....		7,969
1909		400,000	500,000	50,000	275,000	11,279		18,480			10,000	12,000
1910	2,500,000	1,125,000		50,000	300,000	13,433		18,480			10,000	3,000
1911		625,000		50,000	293,900	14,898		18,480			60,000	.....
1912		625,000		50,000	300,000	15,286		18,480	3,000		10,000	.....
1913	5,000,000	3,300,000		50,000		.....		18,480			10,000	12,000
1914		800,000		50,000		.....		18,480			195,000*	16,000

* Prior to 1898 dividends were paid from accident branch; for the years 1892 to 1898 they were paid from life branch, \$75,000 was paid from accident branch in 1897, \$80,000 in 1898 and \$100,000 in 1899; dividends 1899-1907 and 1909 paid from accident branch; 1908 life branch \$80,000, accident branch \$80,000; 1910 life branch \$375,000, accident branch \$750,000; 1911 and 1912 life branch \$380,000, accident branch \$375,000; 1913 life branch \$1,780,000, accident branch \$1,520,000; 1914 life branch \$380,000, accident branch \$320,000. * \$10,000 plus \$180,000 unpaid from 1888 to 1906.

The following shows the capital stock and amount paid for dividends to stockholders by stock companies reporting to the New York Insurance Department in the past fifty years:

YEAR.	No. of Companies.	Capital.	Dividends.	YEAR.	No. of Companies.	Capital.	Dividends.
		\$	\$			\$	\$
1865.....	25	3,498,200	277,700	1891.....	17	7,157,700	571,783
1866.....	32	4,790,600	218,526	1892.....	17	7,407,700	602,783
1867.....	35	5,577,600	340,361	1893.....	17	8,570,500	768,563
1868.....	45	8,387,768	640,248	1894.....	18	8,970,500	735,063
1869.....	57	9,876,364	617,505	1895.....	19	9,570,500	741,313
1870.....	58	10,519,484	578,152	1896.....	20	9,810,500	793,051
1871.....	55	10,898,359	632,534	1897.....	20	9,740,500	739,554
1872.....	46	9,667,416	528,008	1898.....	20	9,740,500	829,151
1873.....	45	9,313,456	452,976	1899.....	20	9,740,500	745,063
1874.....	35	7,227,000	376,619	1900.....	22	10,340,500	980,563
1875.....	31	5,746,700	364,062	1901.....	20	10,165,500	736,313
1876.....	26	5,176,500	334,410	1902.....	19	9,715,500	744,335
1877.....	22	4,866,500	356,785	1903.....	22	11,365,500	766,057
1878.....	22	4,950,500	249,350	1904.....	22	11,840,500	792,307
1879.....	19	5,262,900	287,272	1905.....	23	11,940,500	798,501
1880.....	18	4,050,500	339,355	1906.....	23	13,340,500	830,066
1881.....	17	3,150,500	250,624	1907.....	19	10,389,000	741,585
1882.....	17	3,637,087	276,400	1908.....	18	10,289,000	756,480
1883.....	17	4,396,500	315,197	1909.....	18	11,089,000	843,980
1884.....	17	4,405,500	349,591	1910.....	16	11,039,000	1,220,480
1885.....	17	4,440,000	374,931	1911.....	16	11,042,000	1,120,480
1886.....	17	4,440,000	339,451	1912.....	16	11,139,000	1,130,480
1887.....	17	4,787,800	403,362	1913.....	16	11,139,000	2,660,480
1888.....	17	4,767,800	354,836	1914.....	17	11,389,000	1,618,745
1889.....	17	5,527,100	372,385				
1890.....	18	5,936,750	413,127				
				Total (50 years) .	..	.....	32,780,889

NEW BUSINESS ISSUED.

The following table shows the particulars of the new business written by all companies reporting to the New York Insurance Department during forty-nine years ending with January 1, 1915 :

YEAR.	Number of Companies.	New ISSUES.		OLD POLICIES REVIVED.		POLICIES CHANGED AND INCREASED.		Additions by Dividends, Amount.	TOTAL REPORTED AS NEW ISSUES.	
		No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
			\$		\$		\$			\$
1914....	35	963,873	1727,823,494	48,382	62,789,994	398	472,620	17,644,364	1012,653	1,808,730,481
1913....	34	962,677	1756,612,666	51,758	64,122,325	1,353	3,022,428	16,820,526	1015,788	1,840,577,945
1912....	34	847,258	1626,835,386	50,135	57,563,940	294	1,830,859	15,916,387	897,687	1,702,146,572
1911....	34	769,362	1512,613,530	42,343	49,787,554	259	1,132,869	14,312,298	811,964	1,577,846,251
1910....	33	709,935	1304,408,437	36,668	42,755,203	425	2,515,205	12,911,075	747,028	1,362,589,920
1909....	35	654,066	1207,623,395	39,382	45,418,342	617	1,870,048	12,231,473	694,965	1,267,143,258
1908....	35	548,856	1020,524,812	42,888	51,411,383	652	92,495	18,950,478	592,396	1,090,979,168
1907....	37	528,887	936,001,076	39,525	47,987,535	622	484,328	12,789,039	569,054	997,261,978
1906....	43	673,939	1141,994,182	39,124	55,957,595	2,030	20,784,363	11,072,454	715,093	1,229,808,694
1905....	43	979,814	1651,217,169	32,635	43,106,104	5,268	28,459,092	10,219,146	1017,717	1,733,101,511
1904....	42	1005,030	1799,586,813	26,178	37,505,943	9,905	37,097,623	10,635,986	1101,113	1,842,826,365
1903....	42	945,366	1684,139,386	24,324	36,780,598	6,482	28,109,736	10,561,304	976,191	1,759,681,523
1902....	39	868,510	1557,948,826	23,181	39,389,988	15,480	38,896,564	9,777,803	907,171	1,646,013,181
1901....	38	752,813	1397,162,009	21,970	37,432,547	12,964	26,575,175	9,148,156	787,747	1,470,317,887
1900....	40	663,092	1298,771,229	15,123	26,834,488	8,790	22,143,100	9,020,836	687,005	1,356,769,653
1899....	37	607,535	1239,890,685	13,965	26,357,504	11,204	28,789,247	9,268,592	632,704	1,304,306,028
1898....	36	471,001	975,024,562	10,659	23,593,155	4,075	9,312,990	10,525,320	485,735	1,018,366,027
1897....	35	418,778	882,667,547	9,440	22,831,573	3,239	7,854,536	10,451,220	431,457	923,804,876
1896....	35	338,159	755,660,192	8,436	19,780,252	3,511	14,733,870	5,950,012	350,106	796,124,326
1895....	34	355,917	816,433,866	10,053	25,471,535	1,599	13,812,665	8,979,368	366,565	864,815,534
1894....	32	372,561	914,067,279	18,085	46,160,659	2,596	16,835,406	8,357,589	396,843	985,520,033
1893....	31	375,941	991,374,980	17,096	50,368,922	1,199	7,745,561	9,172,754	404,236	1,058,659,846
1892....	30	339,186	805,107,518	11,741	35,586,224	1,051	6,977,933	10,709,842	353,083	952,884,380
1891....	30	314,844	882,011,836	10,424	33,008,830	1,105	4,773,908	11,911,040	327,260	932,705,515
1890....	31	279,728	844,641,401	6,855	21,276,126	647	3,160,808	13,706,404	288,281	883,787,019
1889....	31	242,513	737,649,272	6,326	19,238,990	504	4,344,466	13,933,646	250,577	787,665,283
1888....	29	199,401	603,290,423	4,412	13,220,273	651	1,672,260	12,557,737	204,365	631,731,701
1887....	29	170,381	504,046,082	3,681	10,993,218	598	1,498,084	13,522,310	174,675	531,170,783
1886....	29	146,663	427,187,668	3,212	9,732,175	665	1,463,180	13,138,739	151,102	448,514,242
1885....	29	151,759	354,138,561	2,493	9,362,734	735	1,469,574	13,243,953	156,214	378,214,523
1884....	29	124,141	297,999,559	2,916	8,696,180	255	737,964	13,667,467	127,965	321,310,170
1883....	29	107,368	287,194,576	2,464	7,063,045	476	1,103,694	12,635,642	110,302	308,064,893
1882....	30	88,867	236,204,979	2,409	7,045,247	669	1,417,886	12,538,995	91,945	257,517,216
1881....	30	76,929	202,904,030	2,440	6,671,283	780	1,648,358	11,446,710	80,929	222,582,483
1880....	30	68,230	166,084,259	3,349	9,545,529	686	1,839,362	9,937,906	72,267	187,504,256
1879....	31	62,291	143,500,140	4,334	12,501,132	874	2,429,347	9,635,701	67,399	167,865,390
1878....	34	60,478	127,493,741	5,022	14,357,906	1,530	3,822,133	10,567,349	67,040	156,501,129
1877....	34	75,943	154,203,757	4,485	13,043,070	1,009	2,647,288	29,407,112	81,909	178,283,617
1876....	38	91,711	204,256,355	5,446	15,833,044	769	1,889,397	28,170,689	99,036	232,665,489
1875....	45	126,682	276,981,809	6,017	17,468,888	235	583,947	4,203,766	133,095	299,276,337
1874....	50	147,168	318,314,777	9,019	24,783,378	76	1,404,067	4,303,350	144,783	351,803,670
1873....	56	189,682	431,244,627	6,722	18,665,607	2,666	5,979,708	10,820,592	199,050	465,614,001
1872....	59	187,173	445,389,184	7,920	23,158,525	950	3,122,375	6,863,701	201,366	489,924,857
1871....	68	187,881	429,906,054	7,248	20,110,179	2,699	4,552,494	3,432,259	209,753	488,665,022
1870....	71	220,530	524,992,564	5,567	15,490,044	1,912	3,239,537	24,748,306	237,180	587,863,230
1869....	70	224,995	595,842,354	4,071	11,296,660	830	2,780,033	3,648,999	231,269	614,762,421
1868....	55	192,749	554,417,404	3,391	9,535,878	996	1,582,134	2,809,967	201,922	579,657,376
1867....	43	154,055	457,878,617	2,524	7,067,433	16	263,190	1,915,972	158,605	471,611,744
1866....	39	130,813	395,944,163	1,871	4,218,123	32	156,160	423,227	134,300	404,508,474

GAIN AND LOSS

NAME OF COMPANY.	ÆTHA LIFE.	AMERICAN CENTRAL	AMERICAN LIFE, LA.	AMERICAN NATIONAL, TEXAS.
Divisible Surplus at Beginning of Year.....	7,539,059	278,016	16,889	545,956
Loading Earned on Premiums and Annuities.....	2,056,032	199,122	127,727	706,936
Insurance Expenses Incurred.....	2,584,042	392,360	187,842	800,884
Percentage of Insurance Expenses to Loading.....	125.69	197.08	146.81	113.28
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	5,072,341	219,726	61,521	141,855
Interest Required to Maintain Reserve..... (b)	3,083,816	146,822	32,267	63,337
Percentage of (a) to (b).....	164.55	150.67	190.70	223.91
Expected Mortality Cost.....	3,920,124	353,116	103,714	410,718
Actual Net Mortality.....	2,849,947	207,963	49,077	428,696
Percentage of Actual to Expected Mortality.....	72.68	58.88	47.81	103.89
Reserves Released by Surrender and Lapse.....	3,521,065	129,811	37,528	178,644
Surrender and Lapse Values Allowed.....	3,248,132	126,701	38,977	50,663
Percentage of Reserves Returned on Surrenders and Lapses	92.15	97.62	77.22	28.37
Credits from Other Items*.....	39,061	.....	.....	53,350
Debits to Other Items*.....	267,069	91	321	4,225
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	10	—192,328	—59,814	—93,948
Gain or Loss from Mortality.....	77	145,153	54,637	—15,978
Gain or Loss from Surrendered and Lapsed Policies.....	32	3,110	6,551	127,861
Gain or Loss from Surplus Interest.....	26	73,914	29,254	78,518
Gain or Loss from Other Sources.....	88	—91	—321	49,125
Total Realized Gain.....	36	28,858	31,807	145,686
Gains or Losses on Investments.....	43	—6,114	—6,466	—33,739
Surplus Earned During the Year.....	79	22,744	25,341	111,948
Dividends Applied During the Year.....	04	2,578	21,915	71,749
Special Funds.....	.....	—7,562	.....	.....
Dividends to Stockholders.....	400,000	10,960	.....	25,000
Increase or Decrease in Surplus.....	+2,612,175	+16,771	+3,427	+15,219
Divisible Surplus at End of Year.....	10,151,234	294,787	19,316	661,175

* Including annuities.

NAME OF COMPANY.	CANADA LIFE.	CAPITOL LIFE.	CENTRAL LIFE, IOWA.	CLEVELAND LIFE.
Divisible Surplus at Beginning of Year.....	2,555,691	117,347	276,100	51,217
Loading Earned on Premiums and Annuities.....	1,050,154	187,617	290,506	48,003
Insurance Expenses Incurred.....	1,123,918	238,988	457,624	122,054
Percentage of Insurance Expenses to Loading.....	106.95	127.35	157.52	254.20
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	2,751,216	78,113	162,791	42,342
Interest Required to Maintain Reserve..... (b)	1,609,108	40,988	86,745	21,292
Percentage of (a) to (b).....	171.00	190.61	164.75	198.85
Expected Mortality Cost.....	1,670,190	134,039	211,306	97,382
Actual Net Mortality.....	1,209,452	60,983	101,110	63,967
Percentage of Actual to Expected Mortality.....	72.40	45.51	47.87	65.66
Reserves Released by Surrender and Lapse.....	618,556	52,740	97,267	22,122
Surrender and Lapse Values Allowed.....	588,347	43,352	71,157	11,091
Percentage of Reserves Returned on Surrenders and Lapses	90.28	82.20	73.18	50.08
Credits from Other Items*.....	383,579	302	1,947	2,060
Debits to Other Items*.....	277,454	5,542	13,062	215
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	—73,761	—51,371	—167,118	—74,051
Gain or Loss from Mortality.....	460,727	73,055	210,197	33,426
Gain or Loss from Surrendered and Lapsed Policies.....	60,209	9,288	26,060	11,041
Gain or Loss from Surplus Interest.....	1,142,110	37,125	64,046	21,048
Gain or Loss from Other Sources.....	—23,875	—5,240	—11,136	1,865
Total Realized Gain.....	1,565,420	62,957	122,067	—5,672
Gains or Losses on Investments.....	+80,824	—5,023	—22,959	—2,104
Surplus Earned During the Year.....	1,646,244	57,934	99,108	—3,776
Dividends Applied During the Year.....	936,902	41,798	22,458	10,242
Special Funds.....	+329,156	+337	.....	.....
Dividends to Stockholders.....	80,000	2,000	10,000	.....
Increase or Decrease in Surplus.....	+300,187	+12,803	+66,627	—19,119
Divisible Surplus at End of Year.....	2,855,878	130,149	344,727	32,198

* Including annuities.

EXHIBIT FOR 1914.

ATLANTIC LIFE.	BALTIMORE LIFE.	BANKERS, IOWA.	BANKERS, NEB.	BANKERS RESERVE.	BANK SAVINGS.	BENEFICIAL LIFE.	BERKSHIRE.
103,165	331,830	571,413	1,000,000	602,399	54,800	177,096	1,488,452
201,771	393,240	1,296,021	342,569	360,455	49,702	134,362	569,603
241,835	368,527	1,338,529	330,023	330,240	92,299	185,592	517,500
119.00	93.71	103.25	95.36	91.64	135.69	138.11	90.85
134,639	118,801	1,219,613	352,377	229,511	28,992	67,626	953,445
68,379	30,864	102,087	214,193	144,840	7,722	20,955	754,263
196.87	146.31	1195.10	164.55	168.50	375.41	322.30	126.29
212,431	301,854	8,363,734	384,327	303,926	52,974	127,968	363,098
110,608	201,916	4,065,355	169,781	116,481	19,063	44,179	300,701
51.34	100.05	63.89	44.15	28.31	35.93	34.54	92.78
78,923	63,002	168,886	150,220	222,530	14,307	14,713	626,565
61,817	34,431	9,324	70,586	177,212	9,606	13,859	802,708
76.32	54.64	5.53	47.09	79.48	67.18	94.18	95.96
2,351	50,808	.....	.....	532	.....	.....	.....
3,367	30,072	2,078,589	.....	14,277	318	16,034	2,559
-40,114	24,713	.....	12,546	30,185	-42,697	-51,232	52,103
101,873	-81	.....	214,546	167,445	33,911	83,789	62,397
17,106	28,571	.....	79,634	45,218	4,701	854	33,857
66,360	37,428	.....	138,184	84,671	21,370	46,641	198,182
-1,016	-29,264	.....	.....	-13,745	-312	-16,034	-2,559
144,109	61,397	.....	444,910	333,774	16,872	64,018	343,980
-13,936	+26,538	.....	444,910	+10,998	-1,712	-10,841	-64,389
130,173	87,935	.....	444,910	244,772	15,100	53,177	279,611
70,207	26,835	.....	45,749	155,531	.....	80,104	409,216
+24,967	.....	.....	.....	.....	.....	.....	+138
+25,000	+41,099	+149,831	+391,160	+179,241	+15,160	-26,928	-129,742
128,165	392,929	721,244	2,252,044	781,640	79,460	150,168	1,358,709

COLONIAL LIFE.	COLUMBIA LIFE, OHIO.	COLUMBIA LIFE AND TRUST.	COLUMBIAN NATIONAL.	COLUMBUS MUTUAL.	CONNECTICUT GENERAL.	CONNECTICUT MUTUAL.	CONSERVATIVE LIFE, W. VA.
26,199	16,235	15,000	454,527	71,914	1,210,902	2,004,895	70,067
485,461	50,369	52,104	365,401	80,700	419,957	1,354,411	53,623
562,560	68,007	112,143	589,808	73,659	630,334	1,363,149	97,173
115.64	135.05	215.19	165.50	91.28	147.72	100.53	181.15
117,527	45,360	41,817	439,743	22,744	660,858	3,162,361	38,234
61,702	25,127	11,519	284,663	8,494	444,592	2,221,812	6,466
190.45	180.70	363.30	154.51	279.50	148.62	142.35	591.15
317,068	75,403	74,435	613,931	37,977	722,974	2,723,056	45,254
330,320	40,590	40,266	336,115	4,862	330,601	1,699,426	24,308
101.06	53.64	54.10	54.74	12.55	43.74	62.40	53.70
111,878	14,891	15,043	368,465	9,312	339,564	1,532,412	11,236
52,333	14,147	12,008	243,744	7,509	292,590	1,459,535	4,000
44.49	94.98	79.60	65.16	60.66	86.18	95.24	35.46
.....	164	.....	4,390	4,512	14,054	37,796	10,803
3,543	34,258	1,891	110,523	9,241	47,402	28,677	1,398
-76,099	-17,537	-60,088	-232,407	7,041	-200,377	-8,738	-43,545
-2,232	34,813	34,169	277,816	33,115	392,373	1,023,630	20,949
65,190	744	3,035	124,721	1,803	46,994	72,877	7,236
55,825	20,233	20,299	155,079	15,250	216,166	940,549	31,769
-3,543	-34,094	-1,891	-106,133	-4,729	-33,349	9,119	9,413
28,141	4,059	5,574	218,076	52,480	421,807	2,037,437	25,872
.....	+2,223	+426	-40,323	+6,516	-63,762	+1,741,251	-32,569
38,141	6,291	6,000	177,753	58,996	358,045	3,778,688	-6,897
7,677	10,127	.....	90,592	15,750	215,754	1,427,460	.....
.....	-371	.....	+15,215	767	+230	+2,180	.....
.....	.....	6,000	70,000	12,525	40,000	.....	.....
+20,463	+3,464	.....	+2,144	+29,965	+102,062	+2,349,049	-5,697
58,462	19,701	35,000	456,671	101,879	1,312,964	4,353,944	63,371

GAIN AND LOSS EXHIBIT FOR 1914.

NAME OF COMPANY.	CONTINENTAL DEL.	CONTINENTAL LIFE, UTAH.	DAKOTA MUTUAL.	EQUITABLE, D. C.
Divisible Surplus at Beginning of Year.....	209,320	71,123	117,225	26,296
Loading Earned on Premiums and Annuities.....	110,395	145,566	69,393	135,898
Insurance Expenses Incurred.....	137,856	270,954	91,406	146,557
Percentage of Insurance Expenses to Loading.....	124.91	186.30	131.70	107.15
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	51,414	70,232	50,445	18,863
Interest Required to Maintain Reserve..... (b)	15,822	31,149	18,336	9,061
Percentage of (a) to (b).....	325.00	225.50	275.40	208.05
Expected Mortality Cost.....	112,352	134,086	74,572	69,180
Actual Net Mortality.....	26,275	78,441	33,311	70,339
Percentage of Actual to Expected Mortality.....	23.40	58.54	44.67	101.65
Reserves Released by Surrender and Lapse.....	25,899	46,839	35,100	20,768
Surrender and Lapse Values Allowed.....	22,972	29,184	32,326	4,733
Percentage of Reserves Returned on Surrenders and Lapses.....	86.74	62.32	91.80	22.80
Credits from Other Items*.....	122,209	6,308	.....	6,560
Debits to Other Items*.....	.....	667	6,827	683
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	-27,461	-125,388	-22,013	-9,659
Gain or Loss from Mortality.....	86,076	55,645	41,261	-1,159
Gain or Loss from Surrendered and Lapsed Policies.....	2,927	17,655	2,874	16,035
Gain or Loss from Surplus Interest.....	35,593	39,083	32,110	9,801
Gain or Loss from Other Sources.....	122,209	5,641	-6,827	5,867
Total Realized Gain.....	219,344	-7,364	47,405	20,885
Gains or Losses on Investments.....	+3,828	-10,078	+1,042	-1,384
Surplus Earned During the Year.....	223,172	-17,442	48,447	19,601
Dividends Applied During the Year.....	16,494	7,464	16,179	431
Special Funds.....	+1,200	.....	+509	.....
Dividends to Stockholders.....	38,732	.....	20,000	6,716
Increase or Decrease in Surplus.....	+166,747	-24,906	+11,758	+12,454
Divisible Surplus at End of Year.....	376,067	46,217	128,983	38,760

* Including annuities.

NAME OF COMPANY.	GERMANIA.	GIRARD LIFE.	GREAT NORTHERN, WIS.	GREAT SOUTHERN, TEXAS.
Divisible Surplus at Beginning of Year.....	1,860,354	45,179	14,518	242,787
Loading Earned on Premiums and Annuities.....	1,314,255	70,771	27,394	226,003
Insurance Expenses Incurred.....	1,341,875	89,755	76,507	412,798
Percentage of Insurance Expenses to Loading.....	102.06	126.80	279.35	182.60
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	2,182,537	49,323	23,519	67,513
Interest Required to Maintain Reserve..... (b)	1,450,844	19,643	10,226	31,632
Percentage of (a) to (b).....	150.50	251.10	230.05	213.50
Expected Mortality Cost.....	1,258,231	49,990	44,906	230,993
Actual Net Mortality.....	925,773	43,697	20,839	117,888
Percentage of Actual to Expected Mortality.....	73.58	87.40	46.84	51.02
Reserves Released by Surrender and Lapse.....	1,547,662	26,123	11,252	36,812
Surrender and Lapse Values Allowed.....	1,342,560	21,635	3,990	25,001
Percentage of Reserves Returned on Surrenders and Lapses.....	86.75	82.80	35.47	67.92
Credits from Other Items*.....	27,875	405	11,950	.....
Debits to Other Items*.....	86,106	1,496	29	216,497
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	-27,620	-18,985	-49,112	-186,795
Gain or Loss from Mortality.....	332,458	6,293	24,067	113,105
Gain or Loss from Surrendered and Lapsed Policies.....	205,102	4,488	7,262	11,811
Gain or Loss from Surplus Interest.....	731,693	29,680	12,293	35,881
Gain or Loss from Other Sources.....	58,231	-1,091	11,921	-216,497
Total Realized Gain.....	1,183,402	20,385	7,431	-243,495
Gains or Losses on Investments.....	-308,275	-6,603	3,329	+113,023
Surplus Earned During the Year.....	875,127	13,782	10,660	-129,472
Dividends Applied During the Year.....	920,762	23,114	.....	.....
Special Funds.....	+589	.....	.....	-1,793
Dividends to Stockholders.....	24,000	.....	.....	.....
Increase or Decrease in Surplus.....	-70,225	-9,332	+10,660	-127,679
Divisible Surplus at End of Year.....	1,790,129	35,847	25,177	115,108

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1914.

EQUITABLE, N. Y.	EQUITABLE, IOWA.	EUREKA.	FEDERAL LIFE.	FIDELITY MUTUAL.	FORT WORTH LIFE.	FRANKLIN LIFE.	GEORGE WASHINGTON
9,804,801	1,104,949	73,769	7,506	939,593	59,051	.....	38,129
12,532,398	634,289	153,287	168,803	1,095,827	54,744	322,573	45,390
9,575,261	701,921	176,982	237,463	985,813	77,458	445,206	84,032
76.41	110.70	115.45	140.65	90.04	141.50	138.05	185.20
22,730,386	781,691	14,114	137,031	1,452,870	39,510	271,215	52,001
14,802,537	494,193	9,048	105,749	912,462	16,491	205,045	19,848
153.60	158.20	156.00	129.60	159.15	239.60	132.40	262.10
15,379,304	704,404	73,890	244,094	1,564,537	60,370	557,660	64,254
11,440,087	238,164	56,919	169,449	1,391,127	34,477	371,592	24,304
74.42	33.80	77.02	69.42	88.92	57.10	66.62	37.82
15,717,439	525,603	33,441	101,905	1,309,029	17,814	341,678	28,330
14,433,745	452,670	298	92,216	1,224,699	12,964	326,933	24,376
91.84	86.12	.8	90.51	93.51	72.80	95.70	86.04
924,080	310	.....	688	11,945	785	259	578
1,134,264	996	27,369	9,685	75,779	9,991	6,538	36,742
2,957,137	-67,632	-23,695	-68,660	110,014	-22,714	-122,632	-38,643
2,939,217	466,240	16,971	74,645	173,409	25,893	186,068	39,950
1,233,694	72,933	33,143	9,689	84,330	4,850	14,745	3,954
7,927,849	287,498	5,066	31,282	540,408	23,019	66,170	32,153
-210,184	-686	-27,369	-8,997	-63,834	-9,206	6,279	-36,164
15,897,713	758,353	4,116	37,959	844,327	21,842	138,072	1,250
-1,268,346	-1,209	-13,898	+4,674	-119,856	-9,952	-3,416	+4,750
14,629,367	757,144	-9,782	42,633	724,471	11,890	134,656	6,000
13,479,843	502,336	.....	25,579	709,779	7	47,285	1,514
+72,580	+125,000	.....	-254	+2,855	1,593	+82,371	+5,166
7,000	21,000	.....	.....	.....	8,410	5,000	4,999
+1,069,943	+108,809	-9,782	+17,309	+11,838	+1,950	.....	-5,681
10,874,744	1,213,757	63,987	24,815	951,431	61,001	.....	32,448

GUARANTEE LIFE, TEXAS.	GUARANTY LIFE, IOWA.	HOME, NEW YORK.	HOME LIFE, DEL.	ILLINOIS LIFE.	IMMEDIATE BENEFIT.	INDIANA NATIONAL.	INDIANAPOLIS LIFE.
35,176	38,009	1,979,941	32,383	460,475	50,069	22,705	33,998
129,896	53,996	850,685	178,878	587,273	155,343	81,665	82,818
187,879	88,145	908,095	254,317	770,127	177,131	162,443	95,344
144.70	163.25	106.75	142.20	131.15	114.05	198.85	115.15
73,719	22,651	1,318,825	21,551	519,695	23,435	30,132	29,447
34,718	11,165	987,413	15,742	369,445	15,580	15,294	18,994
212.32	202.90	138.49	136.90	140.65	150.40	197.05	155.00
163,889	42,838	1,134,904	172,391	708,843	99,569	103,483	60,032
98,619	11,415	760,212	127,237	459,219	59,650	29,636	21,721
60.21	26.64	67.04	73.84	64.80	59.90	28.66	36.18
42,644	11,233	974,328	49,190	486,277	12,323	22,146	13,000
35,714	9,628	857,105	11,470	465,521	2,726	14,759	10,401
83.74	85.74	87.96	23.32	95.74	22.14	66.62	80.00
1,705	7,487	33,550	.....	35	.....	12,435	790
34,797	1,733	32,927	23,460	290	.....	900	5,677
-57,963	-34,149	-57,410	-75,439	-182,854	-21,788	-80,778	-12,526
65,270	31,423	374,692	45,154	249,624	39,918	73,847	38,311
6,930	1,605	117,223	37,720	20,756	9,597	7,387	2,599
39,001	11,486	331,412	5,809	150,250	7,855	14,838	10,453
-33,092	5,754	623	-23,460	-325	.....	11,535	-4,887
20,126	16,119	766,540	-10,216	237,451	35,582	26,829	33,950
+20,045	-3,613	-164,644	+40,548	-51,263	+2,483	+709	-100
40,171	12,506	601,896	30,332	186,188	38,065	27,538	33,850
.....	2,912	575,188	17,725	81,486	363	9,284	27,413
+14,280	.....	.....	.....	.....	.....	+4,754	.....
.....	7,000	15,000	7,668	60,000	900	25,412	2,271
+25,891	+2,595	+11,707	+4,938	+44,702	+36,802	-11,912	+4,165
61,067	40,604	1,991,649	37,321	.....	87,089	10,792	38,163

GAIN AND LOSS EXHIBIT FOR 1914.

NAME OF COMPANY.	INTER- NATIONAL.	INTER- MEDIATE.	JEFFERSON STANDARD.	JOHN HANCOCK.
Divisible Surplus at Beginning of Year.....	286,014	24,867	362,164	7,883,844
Loading Earned on Premiums and Annuities.....	461,767	53,235	299,444	8,220,914
Insurance Expenses Incurred.....	470,306	84,525	349,443	7,372,495
Percentage of Insurance Expenses to Loading.....	101.85	158.80	116.70	89.68
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses.....(a)	245,915	34,691	276,787	5,340,196
Interest Required to Maintain Reserve.....(b)	97,592	26,597	155,862	3,617,471
Percentage of (a) to (b).....	252.00	130.45	177.60	147.65
Expected Mortality Cost.....	322,318	51,663	440,117	8,293,938
Actual Net Mortality.....	195,109	39,071	300,878	6,291,102
Percentage of Actual to Expected Mortality.....	60.54	75.64	68.36	75.86
Reserves Released by Surrender and Lapse.....	182,839	16,323	174,472	3,300,619
Surrender and Lapse Values Allowed.....	144,026	9,645	157,936	2,575,538
Percentage of Reserves Returned on Surrenders and Lapses	78.78	59.10	90.38	78.03
Credits from Other Items.....	13,485	307	17,296	123
Debits to Other Items.....	581,904	550	67	1,596
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	—8,538	—31,290	—49,999	848,419
Gain or Loss from Mortality.....	127,209	12,592	139,239	2,002,836
Gain or Loss from Surrendered and Lapsed Policies.....	38,813	6,678	16,536	725,081
Gain or Loss from Surplus Interest.....	148,323	8,095	120,925	1,722,725
Gain or Loss from Other Sources.....	—568,419	—243	17,229	—1,504
Total Realized Gain.....	—262,612	—4,168	243,930	5,297,557
Gains or Losses on Investments.....	+837,373	+25,000	—8,516	—269,458
Surplus Earned During the Year.....	574,761	20,832	235,414	5,028,099
Dividends Applied During the Year.....	176,016	9,447	259,133	2,869,011
Special Funds.....	+269,477	.....	+79,136	+2,800,000
Dividends to Stockholders.....	.....	12,001	38,500	.....
Increase or Decrease in Surplus.....	+50,360	—617	—141,356	—640,913
Divisible Surplus at End of Year.....	336,374	+24,250	220,808	7,242,931

* Including annuities.

NAME OF COMPANY.	MASSA- CHUSETTS MUTUAL.	MERIDIAN LIFE.	METRO- POLITAN.	MICHIGAN MUTUAL.
Divisible Surplus at Beginning of Year.....	6,019,398	222,297	33,584,902	753,967
Loading Earned on Premiums and Annuities.....	2,569,344	172,952	29,972,046	291,514
Insurance Expenses Incurred.....	2,202,022	229,019	29,131,628	517,763
Percentage of Insurance Expenses to Loading.....	86.72	132.41	97.20	177.60
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses.....(a)	3,571,712	112,070	21,658,913	591,579
Interest Required to Maintain Reserve.....(b)	2,647,994	69,170	15,568,182	421,734
Percentage of (a) to (b).....	134.92	161.90	139.12	140.25
Expected Mortality Cost.....	3,587,145	144,821	25,742,472	564,744
Actual Net Mortality.....	2,131,367	83,044	23,102,491	382,476
Percentage of Actual to Expected Mortality.....	59.40	57.36	89.75	67.72
Reserves Released by Surrender and Lapse.....	1,765,130	87,219	11,855,660	329,946
Surrender and Lapse Values Allowed.....	1,672,745	61,075	8,099,146	288,505
Percentage of Reserves Returned on Surrenders and Lapses	94.72	70.02	71.36	87.45
Credits from Other Items.....	8,638	12,314	182,658	.....
Debits to Other Items.....	.....	.....	2,473,128	4,320
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	367,321	—56,066	840,418	—226,249
Gain or Loss from Mortality.....	1,455,778	61,777	2,639,981	182,268
Gain or Loss from Surrendered and Lapsed Policies.....	92,385	26,144	3,256,514	41,441
Gain or Loss from Surplus Interest.....	923,719	42,901	6,090,731	169,845
Gain or Loss from Other Sources.....	7,472	12,314	—2,290,470	—4,320
Total Realized Gain.....	2,846,675	87,070	10,537,174	162,985
Gains or Losses on Investments.....	—79,081	—7,530	—4,419,970	—2,417
Surplus Earned During the Year.....	2,767,594	79,540	6,117,204	160,568
Dividends Applied During the Year.....	2,401,243	21,684	6,324,985	67,433
Special Funds.....	.....	+5,973	+6,098,175	.....
Dividends to Stockholders.....	.....	16,000	140,000	42,500
Increase or Decrease in Surplus.....	+366,352	+35,882	—4,460,530	+50,634
Divisible Surplus at End of Year.....	6,385,750	258,179	29,124,372	804,601

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1914.

KANSAS CITY.	LaFAYETTE LIFE.	LAMAR LIFE.	LIFE INS. CO. OF VA.	LINCOLN NATIONAL.	MAN- HATTAN.	MANUFAC- TURERS' CANADA.	MARYLAND LIFE.
226,730	31,555	46,507	1,135,374	56,998	513,051	1,518,986	260,550
853,125	90,435	38,383	1,326,011	165,894	437,601	625,248	82,301
899,909	115,886	58,623	1,367,000	241,733	523,929	903,289	94,478
105.50	128.05	152.75	103.10	145.80	119.70	144.45	114.80
264,510	49,068	24,787	533,277	78,659	801,914	1,071,236	161,846
157,246	28,384	11,385	202,994	45,107	725,027	545,500	109,391
168.25	172.75	217.75	262.80	174.41	110.61	196.32	148.00
453,977	86,885	55,100	934,153	163,299	776,200	692,852	116,016
239,358	33,418	35,231	929,047	72,604	715,302	455,021	96,203
52.74	38.45	63.94	99.45	44.48	92.16	65.67	82.94
56,678	52,813	15,005	477,881	46,888	1,067,225	807,076	110,738
54,528	42,122	12,133	151,684	36,348	978,369	627,670	94,626
96.24	79.76	80.88	31.73	77.52	91.69	77.78	85.46
5,135	.....	.....	-1,982	3,101	25,964	6,377	4,592
14,263	476	4,247	201,667	.....	-8,510	7,397	8,809
-46,784	-25,451	-20,240	-40,989	-75,839	-86,328	-278,041	-12,177
214,619	53,467	19,869	5,106	90,695	60,898	237,881	19,813
2,150	10,691	2,872	326,197	10,540	88,865	179,406	16,112
107,264	20,684	13,402	240,284	33,552	76,887	525,736	52,455
-9,128	-476	-4,247	-199,685	3,101	84,474	-1,020	-4,217
268,121	58,915	11,646	330,913	62,049	174,787	663,912	71,986
-24,869	+1,627	+490	-4,568	+1,826	-217,940	-66,292	-354
243,252	60,542	12,136	326,345	63,875	-43,152	597,620	71,602
221,425	50,206	7,159	66,258	47,521	108,132	217,825	62,511
.....	+1,345	+2,016	+65,194	+6,256	.....	+22,294	.....
8,000	.....	.....	100,000	16,000	74,265	24,000	6,000
+13,827	+8,991	+2,972	+94,862	-5,903	-225,550	+333,343	+3,092
240,557	40,546	49,479	1,230,236	51,096	287,502	1,852,329	263,642

MIDLAND LIFE, Mo.	MIDLAND MUTUAL.	MIDWEST LIFE.	MISSOURI STATE.	MINNESOTA MUTUAL.	MUTUAL BENEFIT.	MUTUAL LIFE.	MUTUAL OF BALTIMORE.
56,165	72,267	3,260	473,514	300,574	.....	.....	337,592
115,568	160,378	30,687	867,101	212,914	4,706,969	12,466,262	190,053
119,901	179,633	67,388	1,059,026	278,299	3,811,132	9,695,540	183,883
103.80	112.05	219.61	122.12	130.65	80.98	77.80	96.74
23,042	56,500	30,659	593,243	218,878	8,033,105	26,819,546	53,589
8,985	30,737	13,206	278,635	130,062	5,174,974	16,812,076	36,766
256.45	183.85	232.20	212.90	168.30	155.25	159.50	145.75
49,047	107,456	55,399	877,028	319,189	7,205,394	17,559,510	142,043
15,503	52,163	12,803	551,871	200,484	4,482,435	13,176,166	126,094
31.80	48.57	23.11	62.91	62.80	62.21	75.04	88.74
11,143	18,331	12,710	437,594	125,608	4,818,705	21,864,531	33,118
5,371	14,793	11,917	424,436	117,200	4,618,370	19,902,194	7,353
48.20	80.70	93.71	97.00	93.30	95.86	91.01	22.22
.....	.....	2,902	1,096	3,911	134,740	1,877,192	58
4,313	180	2,116	85,832	984	59,959	1,972,670	10,692
-4,333	-19,255	-36,699	-191,925	-65,385	895,836	2,770,722	6,170
33,544	55,293	42,596	325,157	118,704	2,722,959	4,383,344	15,948
5,772	3,538	793	13,158	8,408	200,335	1,962,337	25,765
14,058	25,763	17,453	314,608	88,816	2,858,131	10,007,470	16,823
-4,313	-180	786	-84,736	2,927	74,781	-95,478	-10,634
44,728	65,159	24,929	376,262	153,470	6,752,042	19,028,395	54,072
-1,907	-806	-800	-28,841	-13,694	975,021	-2,320,047	+162
42,821	64,354	24,629	347,421	139,776	5,777,021	16,708,348	54,234
37,278	29,143	11,373	157,442	79,474	5,312,508	15,033,754	.....
.....	+640	+2,813	+3,382	+10,385	+464,513	+1,674,593	.....
.....	11,250	8,680	.....	.....	.....	.....	.....
+5,532	+23,321	+1,762	+187,596	+49,917	.....	.....	+54,234
61,697	95,588	5,022	661,110	350,491	.....	.....	391,817

GAIN AND LOSS EXHIBIT FOR 1914.

NAME OF COMPANY.	NATIONAL LIFE, VERMONT.	NATIONAL OF U. S. A.	NEW ENGLAND MUTUAL.	NEW YORK LIFE.
Divisible Surplus at Beginning of Year.....	2,754,926	178 317	4,988,246	.....
Loading Earned on Premiums and Annuities.....	1,423,680	582,698	2,100,915	19,554,335
Insurance Expenses Incurred.....	1,402,452	718,769	1,693,582	13,314,519
Percentage of Insurance Expenses to Loading.....	98.58	127 40	80.62	68.08
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	2,851,803	533,647	2,874,610	33,913,975
Interest Required to Maintain Reserve..... (b)	1,824,555	390,798	2,224,053	19,460,000
Percentage of (a) to (b).....	156.30	136.55	129 20	174 25
Expected Mortality Cost.....	2,009,417	902,116	2,989,426	23,706,000
Actual Net Mortality.....	1,366,052	581,043	1,764,067	17,235,239
Percentage of Actual to Expected Mortality.....	68.01	62.20	59 02	72.70
Reserves Released by Surrender and Lapse.....	1,448,592	741,847	1,416,532	25,364,160
Surrender and Lapse Values Allowed.....	1,376,726	695,534	1,332,602	22,687,350
Percentage of Reserves Returned on Surrenders and Lapses.....	95.04	93.76	94.06	89.46
Credits from Other Items.....	346,556	25,848	5,093	1,027,451
Debits to Other Items.....	380,223	23,294	.....	1,357,650
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	21,228	—184,071	33	6,229,816
Gain or Loss from Mortality.....	742 365	341,073	59	6,470,761
Gain or Loss from Surrendered and Lapsed Policies.....	71,867	46,813	30	2,676,810
Gain or Loss from Surplus Interest.....	1,027,248	142,854	57	14,453,975
Gain or Loss from Other Sources.....	—33,667	2,549	93	—330,199
Total Realized Gain.....	1,830,041	378,716	72	29,511,163
Gains or Losses on Investments.....	—71,200	—173,184	93	1,510,189
Surplus Earned During the Year.....	1,758,841	205,532	79	31,021,352
Dividends Applied During the Year.....	1,356,144	117,847	42	25,139,793
Special Funds.....	—793	.....	.....	+5,881,559
Dividends to Stockholders.....	.....	50,000	.....	.....
Increase or Decrease in Surplus.....	+403,491	+37,707	+17,338	.....
Divisible Surplus at End of Year.....	3,158,417	211,025	5,003,584	.....

* Including annuities.

NAME OF COMPANY.	OCCIDENTAL (New Mex.)	OHIO STATE.	OLD COLONY.	OREGON LIFE.
Divisible Surplus at Beginning of Year.....	20,524	12,872	39,741	25,600
Loading Earned on Premiums and Annuities.....	69,068	91,487	37,308	59,804
Insurance Expenses Incurred.....	116,290	126,691	63,724	88,072
Percentage of Insurance Expenses to Loading.....	168.20	138 40	170.82	142.25
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	34,251	33,342	32,304	43,232
Interest Required to Maintain Reserve..... (b)	13,747	18,264	21,328	17,597
Percentage of (a) to (b).....	249 50	218 30	161 50	246.71
Expected Mortality Cost.....	67,888	68,813	77,537	65,634
Actual Net Mortality.....	36,251	30,170	38,674	11,432
Percentage of Actual to Expected Mortality.....	53.34	43 85	114 35	17.43
Reserves Released by Surrender and Lapse.....	20,934	15,049	39,213	27,375
Surrender and Lapse Values Allowed.....	14,153	8,046	34,013	19,340
Percentage of Reserves Returned on Surrenders and Lapses.....	67.60	53.50	86 72	70.66
Credits from Other Items.....	14,261	400	532	.....
Debits to Other Items.....	.....	20,082	13,233	131
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	—47,202	—38,204	—26,416	—25,268
Gain or Loss from Mortality.....	29,532	38,843	—11,137	54,192
Gain or Loss from Surrendered and Lapsed Policies.....	6,781	7,003	5,200	8,035
Gain or Loss from Surplus Interest.....	20,504	18,079	10,976	25,635
Gain or Loss from Other Sources.....	14,261	—19,632	—12,691	—131
Total Realized Gain.....	23,976	5,889	—34,069	62,463
Gains or Losses on Investments.....	.....	+6,339	+6,754	.....
Surplus Earned During the Year.....	23,976	15,228	—27,314	62,463
Dividends Applied During the Year.....	3,734	13,500	.....	20,585
Special Funds.....	.....	.....	.....	—4,639
Dividends to Stockholders.....	7,000	.....	.....	7,000
Increase or Decrease in Surplus.....	+13,249	+1,728	—27,314	+39,517
Divisible Surplus at End of Year.....	33,774	14,600	12,426	75,117

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1914.

NIAGARA LIFE.	NORTH AMERICAN, (CANADA.)	NORTH AMERICAN (ILL.)	NORTHERN (MICH.)	NORTHERN (WASH.)	NORTH- WESTERN MUTUAL.	NORTH- WESTERN NATIONAL	OCCIDENTAL (CAL.)
20,145	1,844,841	112,452	13,902	50,415	4,315,331	856,787	48,695
53,029	353,771	131,651	40,977	111,253	9,666,265	304,749	121,332
81,722	467,418	309,041	111,321	151,446	7,255,600	369,165	185,735
154.11	132.15	234.80	271.70	136.15	75.04	121.15	153.19
56,217	759,423	107,706	40,756	51,535	14,955,012	172,844	54,652
54,609	419,721	57,243	22,587	24,658	9,793,432	123,036	21,204
102.95	180.95	188.15	180.50	209.10	152.65	140.50	257.75
137,871	466,294	238,025	95,146	79,795	14,030,193	369,114	94,261
136,074	255,894	123,152	37,177	29,743	7,838,081	221,083	43,005
98.68	54.87	51.72	39.07	37.28	55.86	59.88	45.62
54,909	608,904	91,920	26,499	23,327	11,382,354	90,254	39,814
49,325	484,002	64,067	23,137	22,016	11,030,241	73,194	34,061
89.84	79.48	69.70	87.82	94.88	96.94	81.10	85.55
18,523	7,559	5,416	.....	20,249	166,432	.....	1,470
26	7,192	120	1,425	3,049	186,756	2,224	17,561
-28,693	-113,647	-177,390	-70,344	-40,190	2,410,664	-64,416	-64,403
1,797	210,400	114,873	57,969	50,052	6,192,112	148,031	51,256
5,584	114,902	27,853	3,362	1,311	352,113	17,060	5,753
1,608	339,702	50,463	18,160	26,878	5,161,580	49,808	23,448
18,497	367	5,396	-1,425	17,200	-20,324	-2,224	-16,091
-1,207	551,724	21,095	7,731	55,251	14,066,145	148,259	9,963
-18,337	-62,846	-5,753	+5,847	-4549	-106,507	+37,837	.....
-19,544	488,878	15,342	13,578	55,800	13,989,638	186,096	9,963
1,945	2,038,923	.....	.....	37,096	11,889,820	98,713	30,419
-5,045	-8,068	.....	.....	.....	.....	+63,600	+275
.....	6,000	87,500	5,000	10,000	.....	.....	.....
-16,444	-1,547,977	-72,158	+8,578	+8,705	+2,099,819	+23,783	+30,731
3,701	296,864	40,296	22,480	59,120	6,415,150	380,520	27,964

PACIFIC MUTUAL.	PENN MUTUAL.	PEOPLE'S LIFE (ILL.)	PEOPLE'S LIFE (IND.)	PEORIA LIFE.	PHILA- DELPHIA LIFE.	PHOENIX MUTUAL	PITTSBURGH LIFE AND TRUST.
868,761	.....	1,136	15,152	62,173	183,898	.....	869,362
1,266,363	4,455,070	30,450	45,886	114,601	213,775	1,183,293	547,984
1,347,212	3,858,196	55,098	73,413	155,873	254,061	1,342,662	637,160
106.40	86.60	186.85	160.00	135.95	118.85	113.45	125.42
1,595,162	6,781,099	12,278	23,881	37,551	184,825	1,835,158	899,748
897,529	3,820,812	6,470	12,596	20,045	103,760	1,223,076	779,559
177.75	177.50	189.65	187.40	187.40	178.20	150.01	115.40
1,397,749	6,814,240	42,048	64,385	95,449	280,414	1,613,827	1,189,764
834,875	4,982,143	20,254	20,967	29,658	163,024	984,326	848,581
59.76	73.12	48.17	32.56	31.07	162.60	61.04	71.20
993,709	4,393,925	9,569	12,697	23,447	95,947	1,880,590	797,876
914,264	4,031,293	8,904	11,557	22,761	80,709	1,201,962	716,610
92.00	91.74	93.04	91.02	97.10	84.12	87.02	89.82
14,253	268,690	20,000	931	1,563	.....	33,924	13,377
20,122	354,872	19,921	2,041	4,889	11,403	28,496	7,387
-80,848	596,874	-25,248	-27,528	-41,272	-40,286	-159,369	-139,176
562,874	1,832,097	21,794	43,418	65,791	97,390	629,501	343,183
78,445	862,632	665	1,140	686	15,238	175,628	81,266
697,632	2,960,287	5,808	10,985	17,506	81,065	612,082	120,189
-8,869	-86,181	79	-1,110	-3,326	-11,403	5,428	5,990
1,253,235	5,665,708	3,098	26,905	39,385	142,004	1,266,270	411,452
-1,238	+348,213	+2,473	+889	-25,797	+15,614	+216,169	-55,461
1,251,997	6,018,921	5,571	27,794	13,588	157,618	1,482,439	355,991
1,093,374	4,160,952	4,985	7,484	5,327	98,422	949,271	223,265
+9,668	1,868,969	.....	+1,518	.....	.....	+633,168	-888
80,000	.....	.....	10,000	6,000	33,619	.....	100,000
+66,964	.....	+586	+8,792	+2,260	+25,578	.....	+33,613
935,716	.....	1,722	23,944	64,433	209,476	.....	902,975

GAIN AND LOSS EXHIBIT FOR 1914.

NAME OF COMPANY.	PIONEER (N. D.)	POSTAL LIFE.	PRESBY- TERIAN MINISTERS.	PROTECTIVE LIFE.
Divisible Surplus at Beginning of Year.....	53,055	130,044	554,690	60,055
Loading Earned on Premiums and Annuities.....	86,797	312,362	81,708	43,545
Insurance Expenses Incurred.....	132,907	274,555	52,969	65,890
Percentage of Insurance Expenses to Loading.....	153.11	87.90	64.82	151.32
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	30,658	350,578	248,350	33,925
Interest Required to Maintain Reserve..... (b)	13,296	341,813	185,805	10,213
Percentage of (a) to (b).....	230.61	102.55	133.65	323.25
Expected Mortality Cost.....	88,577	767,938	183,697	45,538
Actual Net Mortality.....	18,242	860,910	67,775	24,123
Percentage of Actual to Expected Mortality.....	20.60	112.12	36.91	52.98
Reserves Released by Surrender and Lapse.....	22,856	630,841	114,921	11,798
Surrender and Lapse Values Allowed.....	15,211	569,528	95,572	8,754
Percentage of Reserves Returned on Surrenders and Lapses.....	66.56	90.26	83.18	74.25
Credits from Other Items.....	78	3,888	2,329	1,061
Debits to Other Items.....	3,340	8,226	2,452	112
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	-46,110	37,807	28,739	-2,2345
Gain or Loss from Mortality.....	70,334	-92,972	115,922	21,415
Gain or Loss from Surrendered and Lapsed Policies.....	7,645	61,313	19,349	3,044
Gain or Loss from Surplus Interest.....	17,262	8,765	62,545	23,712
Gain or Loss from Other Sources.....	-3,262	-4,338	-124	949
Total Realized Gain.....	45,869	10,575	226,431	26,775
Gains or Losses on Investments.....	-12,291	+51,667	-20,466	-3,023
Surplus Earned During the Year.....	33,578	62,242	205,965	23,752
Dividends Applied During the Year.....	.....	62,403	114,543	8,928
Special Funds.....	.....	.....	+22,160	.....
Dividends to Stockholders.....	.....	.....	.....	.....
Increase or Decrease in Surplus.....	+33,579	-162	+69,261	+17,824
Divisible Surplus at End of Year.....	86,634	129,882	623,951	77,879

* Including annuities.

NAME OF COMPANY.	SECURITY LIFE OF AMERICA.	SECURITY MUTUAL, NEB.	SECURITY MUTUAL, N. Y.	SOUTH- EASTERN.
Divisible Surplus at Beginning of Year.....	214,919	275,781	318,755	8,860
Loading Earned on Premiums and Annuities.....	107,023	55,362	322,421	53,956
Insurance Expenses Incurred.....	189,521	57,163	471,952	83,744
Percentage of Insurance Expenses to Loading.....	178.02	103.25	145.92	155.21
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	99,711	63,842	297,777	32,831
Interest Required to Maintain Reserve..... (b)	63,023	35,621	200,942	17,072
Percentage of (a) to (b).....	158.22	179.25	148.20	192.34
Expected Mortality Cost.....	164,266	67,981	643,361	59,300
Actual Net Mortality.....	127,717	33,708	567,857	34,789
Percentage of Actual to Expected Mortality.....	77.78	49.58	88.28	58.67
Reserves Released by Surrender and Lapse.....	98,179	49,542	316,463	14,522
Surrender and Lapse Values Allowed.....	81,554	46,287	264,711	10,920
Percentage of Reserves Returned on Surrenders and Lapses.....	83.06	93.40	83.70	75.22
Credits from Other Items.....	2,388	236	6,098	.....
Debits to Other Items.....	63,447	1,230	72,024	18,150
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	-82,498	-1,801	-148,531	-29,789
Gain or Loss from Mortality.....	36,549	34,273	75,504	24,511
Gain or Loss from Surrendered and Lapsed Policies.....	16,625	3,255	51,752	3,602
Gain or Loss from Surplus Interest.....	36,688	28,221	96,835	15,759
Gain or Loss from Other Sources.....	-61,059	-994	-65,926	-18,150
Total Realized Gain.....	-53,695	62,954	9,634	-4,067
Gains or Losses on Investments.....	+41,809	-3,267	+1,909	-2,338
Surplus Earned During the Year.....	-11,886	59,687	11,543	-6,405
Dividends Applied During the Year.....	5,699	23,608	133,815	.....
Special Funds.....	.....	.....	-2,802	.....
Dividends to Stockholders.....	.....	.....	.....	.....
Increase or Decrease in Surplus.....	-17,584	+36,078	-119,469	-6,404
Divisible Surplus at End of Year.....	197,335	311,859	199,286	2,456

* Including annuities.

PROVIDENT LIFE AND TRUST, PHILADELPHIA PA—

sign should be substituted for plus sign before ~~2,366,014~~ to \$1,366,014.

PROVIDENT LIFE AND TRUST.	PRUDENTIAL.	REGISTER LIFE.	RELIAANCE LIFE.	RESERVE LOAN.	ROYAL UNION.	SCANDIA LIFE.	SCRANTON LIFE.
2,391,261	23,598,066	53,452	270,024	119,015	373,560	465,298	87,694
1,901,676	25,428,411	70,378	512,056	203,606	425,428	198,056	179,761
2,639,620	24,447,358	84,528	721,424	364,568	461,320	211,456	204,885
138.81	96.16	120.10	140.90	179.05	108.45	106.75	113.95
3,819,421	15,373,556	77,356	206,681	166,934	288,440	81,694	64,719
2,571,244	9,349,995	50,901	99,956	109,639	168,044	41,864	43,773
148.55	164.40	152.00	206.65	152.29	171.65	195.15	147.81
2,871,230	24,320,757	89,841	403,019	236,164	308,759	360,195	137,183
1,326,553	19,156,507	44,881	239,339	138,927	156,893	255,522	72,204
46.20	78.74	49.96	59.38	58.83	50.80	70.96	52.66
2,056,699	11,355,965	39,025	184,816	98,112	109,778	35,217	57,675
1,912,232	8,379,854	38,284	119,046	85,375	97,583	29,340	48,219
93.00	73.84	98.10	64.40	87.00	88.95	83.32	83.60
75,058	115,096	.....	17,088	14,481	.....	.....	.....
995,446	133,977	574	16,588	148	192	84,428	2,369
-737,944	981,053	-14,150	-209,368	-160,961	-35,892	-13,400	-25,124
1,544,677	5,164,250	44,960	163,680	97,237	151,866	104,673	64,978
144,467	2,976,111	741	65,770	12,737	12,195	5,877	9,456
1,248,177	6,023,561	26,455	106,725	57,295	120,396	39,830	20,946
-920,389	-18,881	-574	500	14,333	-192	-84,428	-2,369
1,278,988	15,126,094	57,432	127,307	20,641	248,373	52,552	67,887
-915,908	-657,980	-5,916	-10,130	-1,474	-7,823	-3,947	-198
363,080	14,468,114	51,516	117,177	19,167	240,550	48,605	67,689
2,166,154	3,228,885	51,184	47,347	4,294	203,836	47,702	81,956
-437,060	.....	.....	.....	+12,402	+983	.....	.....
.....	400,000	.....	60,000	.....	7,000	.....	23,100
+1,366,014	+10,839,230	+332	+9,830	+2,471	+28,732	+903	-37,366
1,025,247	34,437,295	53,784	279,853	121,486	402,293	466,201	50,328

SOUTHERN LIFE AND TRUST.	SOUTHERN STATES, ALA.	SOUTHLAND LIFE.	SOUTH- WESTERN.	STATE LIFE.	STATE MUTUAL, MASS.	SUN LIFE, CANADA.	TEXAS LIFE.
326,267	75,410	91,469	236,958	1,962,059	3,790,997	2,281,047	96,970
122,619	224,482	86,896	165,031	601,697	1,305,894	1,915,924	61,390
164,645	220,791	153,010	226,682	679,154	1,151,382	2,320,219	89,596
134.25	98.36	176.10	137.35	112.88	88.20	121.15	145.88
76,113	67,144	58,921	162,566	740,351	1,991,030	3,494,827	66,004
31,013	49,602	21,500	88,779	377,285	1,470,540	1,719,838	28,701
245.42	135.35	274.05	183.01	196.25	135.45	203.25	230.00
133,224	156,407	103,702	217,648	841,694	1,811,939	1,775,803	76,377
61,433	126,091	53,030	100,931	581,366	1,205,554	1,243,110	59,844
46.12	80.56	51.14	46.38	69.07	66.55	70.02	78.35
33,956	.....	35,556	.....	284,130	1,178,221	1,848,747	46,939
32,131	.....	29,167	.....	270,179	1,082,129	1,543,452	39,460
94.64	.....	82.04	.....	95.08	91.85	83.50	84.08
.....	.....	2,156	198	1,936	21,971	762,959	.....
282	23,743	1,279	23,114	1,522	-4,735	879,210	1,874
-42,026	3,691	-66,114	-61,651	-77,457	154,512	-404,295	-28,206
71,791	30,315	50,672	116,717	260,328	606,386	532,693	16,533
1,825	.....	6,389	11,809	13,951	96,092	305,295	7,479
45,100	17,542	37,421	73,787	363,066	520,490	1,774,989	37,302
-282	-23,743	877	-22,916	414	26,706	-116,251	-1,874
76,408	27,805	29,245	117,746	560,302	1,404,186	2,092,431	31,234
+10,829	-10,427	-1,004	+175,698	-9,578	-176,017	442,361	-11,125
87,237	17,378	28,241	293,444	550,724	1,228,169	1,650,070	20,109
32,303	39,674	4,900	3,006	264,819	1,830,076	1,358,752	8,642
+21,374	.....	.....	.....	+36,330	+4,422	.....	+1,200
6,244	.....	14,710	40,000	.....	.....	37,500	38,595
+27,315	-22,296	+8,630	+250,438	+249,576	-606,330	+253,819	-28,328
355,582	53,114	100,099	487,396	2,211,634	3,184,667	2,534,866	68,642

GAIN AND LOSS EXHIBIT FOR 1914.

NAME OF COMPANY.	TRAVELERS.	UNION CENTRAL.	UNION MUTUAL.	U. S. ANNUITY AND LIFE.
Divisible Surplus at Beginning of Year.....	2,976,920	2,716,887	1,303,988	54,493
Loading Earned on Premiums and Annuities.....	1,057,600	2,922,500	490,159	110,592
Insurance Expenses Incurred.....	2,248,298	2,886,354	485,151	162,312
Percentage of Insurance Expenses to Loading.....	212.65	98.77	98.98	137.81
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	2,451,149	5,729,586	794,770	40,454
Interest Required to Maintain Reserve..... (b)	2,446,137	3,066,593	612,300	30,088
Percentage of (a) to (b).....	141.15	186.75	129.80	134.57
Expected Mortality Cost.....	2,247,028	3,767,176	647,683	108,682
Actual Net Mortality.....	1,747,171	2,079,467	421,662	42,947
Percentage of Actual to Expected Mortality.....	83.81	55.20	65.10	39.56
Reserves Released by Surrender and Lapse.....	2,208,587	2,918,485	945,787	35,764
Surrender and Lapse Values Allowed.....	1,790,415	2,804,289	894,243	19,868
Percentage of Reserves Returned on Surrenders and Lapses	81.06	96.10	94.76	77.10
Credits from Other Items.....	56,688	83,688	10,515	267
Debits to Other Items.....	87,179	252,309	3,049	14,800
Source of Net Gains or Losses—				
Gain or Loss from Loading.....	98		08	-41,720
Gain or Loss from Mortality.....	57		20	65,736
Gain or Loss from Surrendered and Lapsed Policies.....	72		63	8,896
Gain or Loss from Surplus Interest.....	12		70	10,388
Gain or Loss from Other Sources.....	91		86	-14,433
Total Realized Gain.....	52		07	25,867
Gains or Losses on Investments.....	13		29	-7,785
Surplus Earned During the Year.....	65		81	19,062
Dividends Applied During the Year.....	69		00	26,390
Special Funds.....	00			
Dividends to Stockholders.....	00			
Increase or Decrease in Surplus.....	95		-124,023	+8,308
Divisible Surplus at End of Year.....	15		1,179,965	46,185

NAME OF COMPANY.....	UNITED STATES.	VOLUNTEER STATE.	WESTERN AND SOUTHERN	WESTERN UNION.	WISCONSIN NATIONAL.
Divisible Surplus at Beginning of Year.....	204,764	84,798	340,582	200,040	130,559
Loading Earned on Premiums and Annuities.....	138,311	120,158	1,258,937	189,167	52,099
Insurance Expenses Incurred.....	228,905	190,897	1,160,855	288,779	100,038
Percentage of Insurance Expenses to Loading....	165.50	158.85	92.20	152.68	192.00
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..... (a)	340,495	112,683	417,231	93,472	40,310
Interest Required to Maintain Reserve..... (b)	279,231	65,371	298,201	41,694	9,898
Percentage of (a) to (b).....	121.90	172.25	139.90	224.20	407.20
Expected Mortality Cost.....	320,259	211,409	763,155	177,525	54,638
Actual Net Mortality.....	224,231	110,593	565,049	54,365	37,645
Percentage of Actual to Expected Mortality....	70.02	52.28	74.04	30.62	68.90
Reserves Released by Surrender and Lapse.....	458,022	85,188	352,271	87,793	11,644
Surrender and Lapse Values Allowed.....	434,792	77,797	156,118	45,231	8,721
Percentage of Reserves Ret'd on Sur's and Lapses.	94.93	91.32	44.31	66.72	74.93
Credits from Other Items*.....	7,139	1,087		11,924	8,803
Debits to Other Items*.....	21,260	628	178,131	13,247	1,837
Source of Net Gains or Losses—					
Gain or Loss from Loading.....	-90,594	-70,739	98,282	-99,612	-47,339
Gain or Loss from Mortality.....	98,028	100,817	198,107	123,160	16,994
Gain or Loss from Surrendered and Lapsed Policies	23,230	7,391	196,153	22,552	2,923
Gain or Loss from Surplus Interest.....	61,264	47,317	119,030	51,778	30,413
Gain or Loss from Other Sources.....	-14,211	459	-178,131	-1,423	6,965
Total Realized Gain.....	75,717	85,245	428,441	96,465	9,355
Gains or Losses on Investments.....	-3,628	+520	+2,584	-12,784	+5,867
Surplus Earned During the Year.....	72,089	85,765	431,025	83,681	15,222
Dividends Applied During the Year.....	75,259	39,046			
Special Funds.....		+34,000		-75	+356
Dividends to Stockholders.....	16,480	6,986	195,000	16,000	857
Increase or Decrease in Surplus.....	-21,850	+5,732	+182,977	+67,756	+41,010
Divisible Surplus at End of Year.....	182,114	90,530	323,560	267,797	144,369

THE EXPENSE RATE PER CENT OF MEAN INSURANCE IN FORCE OF TWENTY-FIVE LIFE INSURANCE COMPANIES FROM 1895 TO 1914, INCLUSIVE.

EXPENSE RATE.

287

COMPANIES.	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	AVERAGES.				
																					1895 to 1899	1900 to 1904	1905 to 1909	1910 to 1914	1895 to 1914
Aetna Life.....	0.71	0.76	0.77	0.78	0.85	0.96	0.88	0.89	0.87	0.92	0.90	0.87	0.72	0.73	0.74	0.74	0.73	0.78	0.77	0.76	0.78	0.79	0.76	0.80	
Berkshire.....	0.92	0.87	0.83	0.85	0.85	0.87	0.83	0.81	0.80	0.79	0.78	0.81	0.68	0.72	0.79	0.75	0.80	0.78	0.78	0.77	0.86	0.75	0.78	0.80	
Connecticut General....	0.90	0.90	0.97	0.94	1.03	0.99	0.96	1.10	0.99	1.04	1.10	0.99	0.70	0.74	0.75	0.77	0.81	0.78	0.83	0.82	0.94	0.84	0.81	0.86	
Connecticut Mutual.....	0.70	0.74	0.76	0.78	0.83	0.86	0.85	0.84	0.85	0.83	0.82	0.85	0.83	0.80	0.83	0.80	0.78	0.78	0.76	0.71	0.76	0.83	0.77	0.80	
Equitable, New York....	0.88	0.88	0.91	0.90	0.99	0.95	0.97	1.03	1.07	1.08	0.93	0.78	0.72	0.73	0.79	0.78	0.77	0.79	0.75	0.69	0.92	0.79	0.73	0.86	
Equitable, Des Moines..	1.22	1.13	1.06	1.14	1.14	1.18	1.18	1.07	0.93	1.03	0.95	0.94	0.97	0.90	0.94	0.91	0.95	1.03	0.99	0.93	1.13	0.94	0.97	1.00	
Germania.....	0.92	0.98	1.03	1.07	1.18	1.12	1.15	1.24	1.32	1.32	1.26	1.22	1.05	1.08	1.00	1.11	1.19	1.15	1.13	1.10	1.06	1.11	1.13	1.14	
Home Life.....	1.41	1.26	1.22	1.19	1.24	1.32	1.26	1.33	1.30	1.24	1.19	1.30	0.84	0.84	0.89	0.89	0.86	0.88	0.84	0.85	1.26	1.05	1.05	1.05	
Manhattan.....	1.23	1.12	1.10	1.14	1.22	1.23	1.34	1.41	1.45	1.39	1.43	1.38	0.98	1.01	1.03	1.05	1.05	1.03	1.02	1.13	1.17	1.18	1.05	1.19	
Massachusetts.....	0.91	0.86	0.84	0.91	0.84	0.82	0.89	0.80	0.76	0.76	0.74	0.68	0.63	0.66	0.67	0.68	0.69	0.70	0.67	0.68	0.86	0.79	0.68	0.73	
Michigan Mutual.....	0.99	1.05	1.12	1.17	1.18	1.21	1.24	1.24	1.10	1.14	1.22	1.07	0.88	0.76	0.82	0.83	0.82	0.90	0.98	1.01	1.16	0.95	0.91	1.02	
Mutual Benefit.....	0.70	0.68	0.71	0.75	0.79	0.78	0.77	0.80	0.79	0.79	0.79	0.76	0.71	0.69	0.71	0.71	0.67	0.67	0.63	0.60	0.72	0.72	0.65	0.71	
Mutual of New York....	1.20	1.13	1.09	1.10	1.21	1.19	1.16	1.16	1.15	1.11	0.98	0.70	0.58	0.57	0.61	0.62	0.65	0.68	0.69	0.67	1.14	1.15	0.69	0.88	
National Life.....	1.22	1.02	0.99	1.06	1.17	1.12	1.09	1.07	1.09	1.08	1.06	0.98	0.78	0.75	0.76	0.80	0.78	0.81	0.80	0.78	1.10	1.09	0.86	0.96	
New England.....	0.69	0.73	0.81	0.83	0.75	0.77	0.81	0.86	0.90	0.87	0.89	0.80	0.69	0.71	0.74	0.76	0.73	0.72	0.69	0.65	0.76	0.84	0.77	0.76	
New York Life.....	1.00	0.97	0.99	0.99	1.05	1.08	1.02	1.11	1.10	1.06	0.92	0.69	0.55	0.53	0.54	0.56	0.59	0.62	0.65	0.63	1.00	0.65	0.61	0.77	
Northwestern Mutual...	0.73	0.73	0.74	0.79	0.89	0.87	0.81	0.79	0.75	0.75	0.75	0.72	0.70	0.64	0.63	0.63	0.62	0.60	0.60	0.59	0.78	0.79	0.68	0.69	
Penn Mutual.....	0.81	0.84	0.95	0.99	0.97	1.09	1.04	1.04	0.91	0.95	0.94	0.87	0.76	0.72	0.74	0.76	0.77	0.74	0.74	0.69	0.92	0.80	0.74	0.83	
Phoenix Mutual.....	1.40	1.29	1.28	1.34	1.43	1.31	1.12	1.07	1.06	1.04	1.09	1.24	0.84	0.86	0.89	0.91	0.96	0.96	0.93	0.90	1.35	1.11	0.98	1.03	
Provident L. and T.....	0.71	0.70	0.73	0.72	0.70	0.75	0.73	0.77	0.90	0.75	0.78	0.71	0.77	0.72	0.80	0.78	0.77	0.75	0.74	0.87	0.71	0.78	0.76	0.77	
State Mutual, Mass.....	0.90	0.86	0.93	0.88	0.89	0.92	0.94	0.89	0.90	0.88	0.86	0.75	0.66	0.64	0.75	0.73	0.75	0.73	0.73	0.73	0.89	0.90	0.73	0.79	
Travelers.....	0.74	0.69	0.72	0.74	0.82	0.85	0.82	0.77	0.76	0.79	0.82	0.81	0.74	0.74	0.72	0.71	0.72	0.85	0.80	0.74	0.74	0.80	0.76	0.79	
Union Central.....	1.12	1.08	1.05	1.09	1.03	0.98	0.91	0.91	0.84	0.87	0.86	0.87	0.79	0.76	0.82	0.78	0.79	0.82	0.87	0.87	1.07	0.90	0.82	0.87	
Union Mutual.....	1.19	1.19	1.23	1.39	1.31	1.29	1.28	1.25	1.30	1.34	1.20	1.24	0.66	0.72	0.77	0.81	0.83	0.76	0.76	0.83	1.25	1.29	0.92	1.04	
United States.....	1.02	1.09	1.11	1.15	1.24	1.29	1.31	1.46	1.27	1.18	1.09	0.88	0.80	0.92	0.85	0.87	0.90	0.96	0.90	1.08	1.12	1.30	0.91	1.09	
Averages (25 cos.).....	0.94	0.93	0.94	0.96	1.03	1.03	1.00	1.03	1.03	1.01	0.93	0.78	0.68	0.66	0.68	0.69	0.70	0.71	0.71	0.72	0.96	1.02	0.75	0.70	0.83

THE RATE OF INTEREST EARNED ON MEAN INVESTED FUNDS BY TWENTY-NINE LIFE INSURANCE COMPANIES FROM 1895 TO 1914, INCLUSIVE.

COMPANIES.	AVERAGES.																								
	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1895 to 1899	1900 to 1904	1905 to 1909	1910 to 1914	
Aetna Life.....	5.29	5.64	5.22	4.84	4.54	4.63	4.42	4.41	4.51	4.49	4.48	4.56	4.63	4.68	4.73	4.97	4.89	5.11	5.40	5.19	5.08	4.50	4.61	5.11	4.84
Bethlehem.....	5.21	5.19	4.86	4.65	4.55	4.47	4.64	4.56	4.78	4.73	4.87	4.82	4.82	5.19	5.07	4.95	4.87	4.89	4.88	4.89	4.87	4.60	5.02	4.88	4.86
Connecticut General.....	5.04	5.35	5.36	5.04	5.11	5.11	5.07	5.01	4.89	5.02	4.98	4.84	5.08	5.22	5.24	4.95	5.32	5.37	5.42	5.39	5.23	4.99	5.03	5.35	5.21
Connecticut Mutual.....	5.26	5.20	5.03	4.88	4.84	4.75	4.63	4.58	4.65	4.69	4.68	4.83	4.83	4.83	4.76	4.80	4.81	4.82	4.81	4.87	5.04	4.67	4.79	4.82	4.83
Equitable, New York.....	4.29	4.44	4.66	4.49	4.49	4.52	4.44	4.39	4.28	4.47	4.38	4.36	4.53	4.57	4.51	4.54	4.56	4.46	4.56	4.60	4.47	4.37	4.44	4.52	4.48
Equitable, Des Moines.....	7.17	6.88	7.06	6.45	6.46	5.88	5.75	5.48	5.39	5.44	5.35	5.44	5.35	5.71	5.53	5.54	5.54	5.46	5.83	5.95	5.67	5.61	5.38	5.75	5.74
Germania.....	5.03	5.01	4.90	4.88	4.91	4.91	4.91	4.87	4.81	4.88	4.80	4.80	4.80	4.76	4.73	4.65	4.69	4.84	4.92	4.93	4.94	4.80	4.80	4.78	4.84
Home Life.....	4.75	4.80	4.98	4.89	4.44	4.67	4.81	4.72	4.73	4.76	4.81	4.57	4.85	4.79	4.67	4.88	4.92	4.92	4.92	4.91	4.76	4.75	4.78	4.90	4.82
John Hancock.....	5.57	4.87	5.05	5.05	5.08	5.09	4.96	4.95	4.85	4.70	4.69	4.63	4.79	4.94	4.79	4.87	4.98	5.12	5.12	5.24	5.11	4.88	4.78	5.09	4.98
Manhattan.....	5.17	5.37	5.30	4.95	4.92	5.21	5.08	5.10	5.18	5.38	5.32	5.20	5.27	5.21	5.10	5.02	4.90	5.41	5.00	4.92	5.13	5.18	5.22	5.07	5.15
Massachusetts Mutual.....	4.64	4.99	4.52	4.85	4.78	4.81	4.74	4.65	4.59	4.63	4.64	4.65	4.64	4.69	4.74	4.77	4.82	4.88	4.88	4.90	4.76	4.68	4.68	4.85	4.76
Metropolitan.....	4.52	4.71	4.58	4.78	4.65	4.45	4.73	4.39	4.35	4.48	4.80	4.67	4.83	4.70	4.89	4.92	4.96	4.92	4.95	4.98	4.66	4.52	4.79	4.95	4.84
Michigan Mutual.....	5.57	5.79	5.84	5.91	6.49	5.51	5.33	5.21	5.17	5.09	5.10	5.14	5.11	5.11	5.12	5.13	5.11	5.12	5.13	5.24	5.94	5.25	5.12	5.15	5.28
Mutual Benefit.....	5.50	5.40	5.30	5.34	5.23	4.93	4.97	4.96	4.81	4.93	4.82	4.91	4.94	4.95	4.90	4.92	4.92	4.95	5.00	5.02	5.36	4.98	4.91	4.91	5.01
Mutual of New York.....	5.24	4.69	4.56	4.74	4.52	4.52	4.39	4.36	4.45	4.54	4.68	4.70	4.86	4.82	4.74	4.76	4.70	4.69	4.69	4.58	4.76	4.48	4.76	4.67	4.67
National Life.....	5.32	4.77	4.16	4.80	4.67	5.31	4.93	4.97	4.91	5.01	4.94	4.89	4.94	4.89	4.90	4.90	4.90	5.05	5.11	5.08	4.71	5.04	4.91	5.02	4.96
New York.....	4.58	4.72	4.10	4.62	4.54	4.63	4.72	4.63	4.73	4.70	4.92	4.59	4.59	4.79	4.77	4.71	4.67	4.62	4.63	4.61	4.51	4.70	4.76	4.63	4.66
New York Life.....	4.72	4.76	4.84	4.95	4.77	4.60	4.42	4.49	4.38	4.29	4.36	4.44	4.54	4.54	4.49	4.50	4.51	4.52	4.61	4.55	4.81	4.44	4.48	4.55	4.54
Northwestern.....	5.72	5.46	5.41	5.25	5.00	4.79	4.48	4.43	4.63	4.77	4.73	4.72	4.76	4.85	4.85	4.86	4.97	4.88	4.89	4.97	5.35	4.79	4.92	4.92	4.90
Pacific Mutual.....	4.51	4.75	4.91	4.42	4.42	4.71	4.68	4.46	4.51	4.52	4.63	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72
Penn Mutual.....	5.37	5.08	5.05	4.93	5.34	5.12	5.10	5.02	5.05	4.97	5.32	5.06	5.13	5.00	5.04	5.02	5.05	5.01	5.00	5.05	5.15	5.05	5.10	5.03	5.06
Phoenix Mutual.....	5.55	5.48	5.42	5.48	5.41	5.29	5.28	5.19	5.13	5.10	5.15	5.19	5.11	5.14	5.23	5.18	5.20	5.25	5.30	5.28	5.47	5.19	5.17	5.21	5.26
Provident L. and T.....	5.03	4.50	4.62	4.83	4.29	4.41	4.67	4.77	4.63	4.48	4.52	4.67	5.20	5.15	5.11	5.10	5.02	5.06	5.07	5.03	4.93	4.59	4.94	5.06	4.86
Prudential.....	5.14	5.15	5.12	5.38	4.99	4.96	4.94	4.58	4.72	4.71	4.67	4.70	4.74	4.66	4.65	4.64	4.74	4.76	4.75	4.77	5.15	4.68	4.73	4.74	4.74
State Mutual, Mass.....	4.86	5.05	4.67	4.79	4.93	4.88	4.78	4.66	4.89	4.74	4.67	4.76	4.74	4.74	4.52	4.52	4.66	4.68	4.77	4.92	4.82	4.79	4.69	4.72	4.74
Travelers.....	4.97	4.94	4.87	5.15	5.02	5.14	4.88	5.02	4.91	5.02	5.47	4.91	4.99	4.95	4.99	4.96	5.07	4.98	5.10	5.12	4.99	4.99	5.05	5.03	5.03
Union Central.....	6.93	6.93	6.98	6.67	6.71	6.64	6.39	6.53	6.54	6.50	6.39	6.29	6.39	6.47	6.39	6.53	6.47	6.35	6.28	6.26	6.42	6.52	6.44	6.35	6.44
Union Mutual.....	4.68	4.77	4.64	4.54	4.43	4.44	4.15	4.37	4.34	4.36	4.33	4.45	4.50	4.55	4.51	4.62	4.59	4.61	4.57	4.50	4.61	4.27	4.49	4.59	4.50
United States.....	4.73	4.86	4.82	4.94	5.07	4.99	5.16	5.21	5.41	5.39	5.10	5.10	5.14	5.28	5.14	5.15	5.28	5.04	5.04	5.07	4.89	5.24	5.15	5.12	5.11
Averages (29 Cos.)...	5.00	4.91	4.86	4.87	4.81	4.67	4.61	4.58	4.61	4.63	4.68	4.68	4.80	4.77	4.79	4.78	4.79	4.79	4.84	4.83	4.88	4.66	4.77	4.80	4.77

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY SURRENDER AND LAPSE FOR TWENTY-NINE LIFE INSURANCE COMPANIES, FROM 1895 TO 1914, INCLUSIVE.

NAMES OF COMPANIES.	AVERAGES.																								
	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1898 to 1899	1900 to 1904	1905 to 1909	1910 to 1914	1898 to 1909	1910 to 1914		
Equitable Life.....	1.65	1.70	1.57	1.31	1.03	1.02	0.87	0.87	0.99	0.99	1.06	1.24	0.83	1.29	1.48	1.86	2.03	2.74	2.55	2.68	1.44	0.95	1.19	2.37	1.56
Equitable, New York.....	3.69	3.04	2.83	2.60	2.16	1.86	2.06	1.67	1.53	1.50	1.63	1.56	1.75	2.11	1.97	1.82	1.82	1.76	1.96	2.14	2.83	1.72	1.81	1.91	2.00
Equitable, Des Moines.....	2.27	3.41	4.03	3.45	2.80	1.78	1.67	1.60	1.20	1.59	1.95	1.30	1.19	1.51	1.50	1.48	1.30	1.21	1.19	1.73	1.08	1.55	1.37	1.39	1.61
Germania.....	1.05	1.19	0.94	1.23	0.97	0.93	0.94	0.91	0.88	1.10	1.12	0.89	1.02	1.12	1.30	1.56	1.85	2.49	2.08	2.36	1.08	0.95	1.07	1.17	1.37
Home Life.....	3.87	3.84	3.40	2.98	2.17	1.76	1.64	1.67	1.58	1.86	2.80	4.10	3.10	3.06	3.09	2.83	2.48	2.17	2.08	2.13	3.22	1.69	3.23	2.32	2.58
John Hancock.....	1.22	1.08	1.65	1.31	1.28	0.77	0.44	0.57	0.55	0.68	0.69	0.76	0.60	0.49	0.72	0.59	0.95	1.21	1.04	1.40	1.32	1.60	0.65	1.08	0.91
Manhattan.....	2.34	2.42	2.24	2.06	1.56	1.70	1.59	1.43	1.39	1.35	1.44	1.44	1.56	1.81	2.02	1.82	1.93	2.22	2.15	2.35	1.41	1.68	1.63	2.10	1.83
Massachusetts Mutual.....	3.74	3.39	3.04	2.98	1.97	1.91	1.43	1.18	1.14	1.14	1.40	1.75	1.76	3.06	2.61	2.96	2.87	2.82	2.65	2.74	2.99	1.33	1.98	2.80	2.97
Metropolitan.....	3.38	3.19	3.66	3.05	2.41	2.13	2.15	1.87	1.72	1.53	1.55	1.53	1.31	1.56	1.64	1.72	1.79	1.88	1.78	1.84	3.06	1.81	1.52	1.81	1.81
Mutual Benefit.....	1.23	1.73	1.35	1.20	1.76	1.47	1.48	1.53	1.72	1.57	1.68	2.03	1.95	2.98	2.55	2.15	2.18	2.28	2.38	3.07	1.46	1.55	2.22	2.58	2.00
Mutual of New York.....	3.06	3.02	3.58	3.05	2.40	2.04	2.16	2.00	1.67	1.57	1.40	1.64	1.47	1.55	1.81	1.41	1.41	1.74	1.78	1.96	3.00	1.86	1.59	1.68	1.86
National Life.....	1.32	1.44	1.76	1.55	1.36	2.06	1.66	1.08	1.53	1.78	2.03	2.54	2.51	2.87	2.89	2.78	3.77	3.79	3.30	2.60	1.52	1.59	2.35	2.25	2.79
New England.....	3.41	3.70	5.48	4.25	2.52	1.73	1.32	1.08	1.03	0.97	1.95	1.67	1.64	3.87	3.02	3.26	2.54	2.39	2.02	1.88	3.84	1.18	2.62	2.39	2.33
New York.....	3.77	3.82	4.04	3.63	2.81	2.71	2.66	1.60	2.42	2.57	2.80	1.71	1.70	1.74	1.61	1.40	1.48	1.52	1.34	1.52	3.59	2.38	1.88	1.46	2.05
Northwestern Mutual.....	3.70	3.80	3.80	1.95	2.22	0.68	0.72	0.85	1.04	1.11	1.50	2.27	2.53	2.78	2.97	2.47	2.27	2.33	2.25	2.73	2.90	0.90	2.40	2.41	2.13
Pacific Mutual.....	4.98	3.99	4.16	3.95	3.12	2.70	2.34	2.08	2.09	2.01	2.06	2.57	2.48	1.79	2.01	1.90	1.88	1.81	1.68	1.76	3.99	2.22	2.18	1.80	2.31
Penn Mutual.....	2.59	2.89	2.92	2.43	2.27	2.00	2.81	2.65	1.53	1.59	1.44	1.43	1.41	1.61	1.66	1.41	1.30	1.17	1.14	1.22	2.61	1.68	1.52	1.24	1.60
Phoenix Mutual.....	1.92	1.86	1.44	1.21	1.11	0.96	0.98	1.21	1.47	1.31	0.90	1.29	1.89	2.22	2.40	2.02	1.70	1.70	1.66	1.69	1.44	1.22	1.74	1.75	1.60
Provident L. & T.....	2.07	1.94	1.73	1.32	1.05	0.97	1.19	1.10	1.21	1.39	1.83	1.92	1.80	1.95	2.10	2.12	2.26	2.21	1.86	1.89	1.58	1.18	1.93	2.01	1.78
State Mutual.....	4.07	3.47	3.82	3.58	2.06	1.30	0.95	0.84	0.79	0.72	0.69	0.89	1.07	1.39	2.08	2.28	2.06	1.77	1.98	2.01	3.07	0.86	1.27	2.00	1.64
Travelers.....	2.81	3.16	2.73	2.12	1.74	1.55	1.45	1.33	1.20	1.34	1.64	1.89	1.73	2.24	1.98	1.98	1.74	1.77	1.79	1.84	2.01	2.45	1.36	1.78	1.83
Union Central.....	1.18	1.59	2.61	1.62	1.48	1.34	1.46	1.54	1.43	1.40	1.55	1.52	1.61	1.85	1.71	1.45	1.38	1.34	1.52	1.75	1.70	1.43	1.66	1.50	1.56
Union Mutual.....	1.88	1.84	1.78	1.74	1.48	1.32	1.19	1.18	1.24	1.32	1.38	1.42	1.36	1.47	1.50	1.66	1.66	1.82	2.05	2.40	1.74	1.25	1.43	1.95	1.64
United States.....	0.73	0.82	0.81	0.75	1.90	1.82	3.01	0.82	0.53	0.61	0.76	0.96	0.92	0.78	0.81	0.85	1.04	1.38	1.37	1.62	1.17	1.15	0.85	1.28	1.13
Average (99 cos.)....	3.51	3.60	3.47	3.59	2.66	2.43	1.99	2.03	2.06	2.04	1.79	1.66	1.78	2.26	2.12	1.82	1.65	1.73	1.59	1.57	3.32	2.10	1.93	1.66	2.06
Travelers.....	1.54	1.60	1.89	1.62	1.21	0.93	0.92	0.90	1.04	1.35	1.34	1.52	1.30	1.85	2.11	1.79	1.63	1.57	1.58	1.74	1.56	1.04	1.65	1.66	1.53
Union Central.....	1.08	0.96	0.77	0.68	0.58	0.59	0.59	0.44	0.39	0.39	0.44	0.57	0.55	0.59	0.63	0.69	1.09	1.47	1.50	1.60	0.90	0.79	0.47	0.56	1.38
Union Mutual.....	1.06	1.14	0.88	1.07	1.02	0.91	0.85	0.73	0.79	1.09	1.25	1.49	1.06	1.30	1.15	1.01	1.64	1.71	1.85	2.07	1.03	0.88	1.27	1.61	0.87
United States.....	1.11	1.19	1.42	1.71	1.46	1.10	1.20	2.34	1.24	1.45	1.69	1.77	1.98	3.27	2.26	2.81	2.21	2.30	2.42	3.46	1.38	1.47	2.17	2.68	1.89
Average (99 cos.)....	2.78	2.74	2.57	1.88	1.69	1.32	1.28	1.23	1.36	1.42	1.59	2.02	2.03	2.29	2.34	2.16	2.21	2.25	2.04	2.08	2.26	1.32	1.95	2.10	1.91

When Retired. NAME OF COMPANY.

1914—Four States Life, Texarkana; reinsured in Pan-American, New Orleans.

1882—Franklin, Indianapolis; retired.

1899—General Life and Accident Mutnal, Newark.

1913—Georgia Life, Macon; reinsured in Maryland Life, Baltimore.

1870—Georgia Mutual, Macon; reinsured in Cotton States.

.....German Mutnal Cincinnati.

1912—German National, Chicago; reinsured in Northern States, Hammond, Ind.

1887—Globe Life and Trust, Philadelphia.

1879—Globe Mutual, New York; capital \$100,000; failed.

1911—Golden State Life, Los Angeles, Cal.; capital \$300,000; merged with San Francisco Life, San Francisco, Cal.

1874—Government Security, New York; capital, \$100,000; reinsured in North America.

1908—Great American Life, St. Louis, Mo.; reinsured in International Life, St. Louis.

1913—Great Northern, Toledo, O.; reinsured in Cleveland Life, Cleveland.

1870—Great Western, Chicago; reinsured in Republic.

1870—Great Western, New York; capital, \$100,000; failed.

1912—Great Western Life, Kansas City, Mo.; merged with International Life, St. Louis, Mo.

1885—Greenborough Mutual, Greenborough; failed.

1912—Greensboro Life, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.

1906—Guardian Life, Seattle, Wash.

1873—Guardian Mutual, New York; capital \$100,000; failed.

1873—Hahneman, Cleveland; capital, \$300,000; reinsured in Republic.

1874—Hand-in-Hand, Philadelphia; wound up.

1913—Hartford Life, Hartford; reinsured in Missouri State, St. Louis.

1873—Hercules, New York; capital, \$150,000; failed.

1893—Home, Salt Lake City; retired.

1913—Home Life, Oklahoma City, Okl.; reinsured in American National Life, Galveston, Tex.

1871—Home Mutual, Cincinnati.

1890—Homestead Bank and Life, Pittsburg; failed.

.....Homestead, Cincinnati; capital, \$100,000.

1890—Homestead Building and Loan, Indianapolis; retired.

1887—Homoeopathic Mutual, New York; retired.

1873—Hope Mutual, New York; capital, \$215,500; reinsured in New Jersey Mutual.

1883—Hope Mutual, Stamford; failed.

1884—Howard, New York; reinsured in United States.

1883—Imperial, Detroit; capital, \$112,000; reinsured in National of Hartford.

1912—Indemnity Life and Accident, St. Paul; merged with Midland Insurance Co., Minneapolis.

1910—Indiana Industrial, Terre Haute; reinsured in Public Savings; capital, \$96,585.

1898—Indiana Life, Indianapolis, Ind.; capital, \$100,000; consolidated with American Central.

1833—Industrial, Mobile; retired.

1889—Industrial Life and Accident, Baltimore; retired.

1894—Industrial Mutual, Minneapolis; retired.

1873—International, Chicago; reinsured in Universal.

1873—International, Jersey City; capital \$186,335; reinsured in United States.

1913—Inter-Ocean Life and Casualty, Springfield, Ill.; discontinued life business.

1904—Inter-State Life of Cincinnati, merged with the Columbia Life of Cincinnati.

1909—Inter-State Life, Indianapolis; reinsured in Federal Life, Chicago.

1890—Iowa Life, Sioux City; capital, \$100,000; consolidated with National Life, U. S. of A.

1883—Iowa Mutual, Cedar Rapids; retired.

1874—Iron City, Pittsburg.

1883—Jefferson, Cincinnati; reinsured in Ohio Life and Trust.

1908—Jefferson Life, Indianapolis, Ind.; reinsured in Ohio State Life.

1913—Jefferson Life, Oklahoma; reinsured in International, St. Louis.

When Retired. NAME OF COMPANY.

1908—Kansas Mutual Life, Topeka; reinsured in Illinois Life.

1908—Kansas Union Life, Topeka; capital, \$100,000; reinsured in National of U. S. of A.

1887—Kentucky Mutual, Covington; failed.

1886—Kentucky Mutual, Louisville.

1908—Keystone Life, New Orleans, La.; retired.

1870—Keystone Mutual, Harrisburg; failed.

1883—Knickerbocker, New York; capital \$100,000; failed.

1870—Laboringmans, Kewance; failed.

1910—La Salle Life, Chicago; reinsured in Franklin Life; capital, \$100,000.

1911—Liberty Life, New York; reinsured in Metropolitan; capital, \$100,000.

1873—Life Association of America, St. Louis; failed.

1889—Life Insurance Clearing Company, St. Paul; capital, \$100,000; reinsured in Security T. and L.

1869—Lincoln, Chicago.

1914—Long Star Life, Dallas, Tex.; reinsured in Gt. Southern, Houston.

1881—Louisiana Equitable Life, New Orleans; wound up.

1912—Louisiana National Life Assurance Society, New Orleans; capital, \$240,000; absorbed by Pan-American Life, New Orleans.

1914—Majestic Life, Indianapolis; reinsured in Anchor Life.

1889—Masonic Orphans Home, Nashville; reinsured in Nashville Life.

1873—Massachusetts Hospital, Boston; retired.

1864—Merchants and Planters, New Orleans; failed.

1878—Merchants, New York; reinsured in Globe.

1914—Michigan State, Detroit; merged with Lincoln National, Ft. Wayne, Md.

1876—Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.

1873—Mississippi Valley, Louisville; reinsured in St. Louis Mutual.

1912—Mississippi Valley Life, Little Rock, Ark.; merged with Home Life and Accident, Little Rock.

1874—Missouri Mutual, St. Louis; reinsured in Mound City.

1879—Missouri Valley, Leavenworth; capital, \$300,000; retired.

1889—Mobile, Mobile, Ala.; liquidated.

1911—Modern Life, South Bend, Ind.; capital, \$175,276; taken over by Peoples Life, Chicago.

to St.

1 Mut.

rt, Pa.

rein-

\$100,-

, \$100,-

[utual.

failed.

closed

, \$150,-

failed.

capt.

of U.

insured

l.

failed.

1890—Natural Premium Life Society, New Orleans; liquidated.

1915—Negro National Life, Little Rock; reinsured in Standard of Georgia.

1877—New Jersey Mutual, Newark; capital, \$100,000; failed.

1813—New York Mechanics Life, New York.

When
Retired.

NAME OF COMPANY.

- 1911—Savings Life, Peoria, Ill.; capital, \$100,000; absorbed by Old Colony Life, Chicago.
- 1912—Security Life and Annuity, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.
- 1875—Security Life and Annuity, New York; capital, \$110,000; failed.
- 1902—Security Life and Savings, Des Moines; capital, \$100,000; reinsured in National Life and Trust.
- 1906—Security Trust and Life, New York; capital, \$500,000; purchased by Pittsburgh Life and Trust.
- 1914—South Bend Life, South Bend; receiver appointed.

When
Retired.

NAME OF COMPANY.

- 1885—Southern Industrial, New Orleans; capital \$100,000; amalgamated with American L. and A., New Orleans.
- 1909—Southern Life, Fayetteville, N. C.; reinsured in Jefferson Standard Life of Raleigh, N. C.
- 1856—Southern Mutual, Athens; reinsured in South-
000; reinsured in Penn Mutual.
- 1851—United States Annuity and Life, Hartford; failed.
- 1868—United States, Lafayette; failed.
- 1897—United States Industrial Ins. Co., Newark, N. J.; risks transferred to the Metropolitan Life Ins. Co. of New York.
- 1862—United States Life and Trust, Philadelphia; failed.
- 1862—United States Mutual Life and Casualty, Trenton, N. J.
- 1909—Vermont Life, Burlington, Vt.; capital, \$100,000; reins. in Metropolitan of New York.
- 1877—Universal, New York; cap., \$300,000; failed.
- 1908—Washington Life, New York; merged with Pittsburgh Life and Trust.
- 1892—Western, Cincinnati; reinsured in Cincinnati Mutual.
- 1909—Western Mutual, St. Louis; reinsured in Commonwealth.
- 1881—Western New York, Batavia; capital, \$125,000; failed.
- 1869—Widows and Orphans, St. Louis; reinsured in Life Association.
- 1878—Widows and Orphans Fund, Nashville; failed.
- 1871—Widows and Orphans Benefit, New York; capital, \$200,000; failed.
- 1872—Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
- 1871—World Mutual, New York; failed.

LIST OF ACTUARIES.

Following is a list of persons engaged in actuarial pursuits in connection with life insurance companies, insurance departments, or independently throughout the United States and Canada:

UNITED STATES.

Allen, Perry S., Presbyterian Ministers Fund, Philadelphia, Pa.
 Alsop, David Griscom, Provident Life and Trust, Philadelphia, Pa.
 Allison, Sinclair E., State Actuary, Providence, R. I.
 , Northwestern National, Minneapolis, Minn.
 , Scandia Life, Lincoln, Neb.
 , Scandia Life, Chicago, Ill.
 , Florida Life, Jacksonville, Fla.
 H., Massachusetts Mutual Life, Mass.
 Ohio National, Cincinnati.
 , Insurance Dept., Indianapolis, Ind.
 de J., Peoples Life, Chicago, Ill.
 Illinois Life, Chicago, Ill.
 Farmers National, Chicago, Ill.
 Bailey, B. P., Fort Worth Life, Fort Worth, Texas.
 Baker, Fred, Intermediate Life, Evansville, Ind.
 Ball D. E., Columbus Mutual, Columbus, Ohio.
 Barnett, Samuel, Great Southern, Birmingham, Ala.
 Barth, John W., Sovereign, Camp Woodmen of the World, Omaha, Neb.
 Besch, Henrick B., Rockford Life, Rockford, Ill.
 Beaudry, Geo. H., West Coast, San Francisco.
 Beckert, C. H., State Life, Indianapolis.
 Behrens, Herman A., Pacific Mutual Life, Chicago, Ill.
 Bell, Joseph J., Inter-State Life, Gainesville, Fla.
 Brettell, Geo. A.
 Billings, Henry M., Boston, Mass.
 Blehl, Ernest M., Philadelphia Life, Philadelphia, Pa.
 Bowerman, J. P., George Washington Life, Charleston, W. Va.
 Boyden, Samuel Swett, Union Mutual Life, Portland, Me.
 Brazier, E. G., Investment Bldg., Los Angeles, Cal.
 Bridges, T. H., Kansas Life, Topeka.
 Brimstin, W. E., Federal Life, Chicago, Ill.
 Brinkerhoff, John Jones, Association of Life Insurance Presidents, New York.
 Brown, James C., Metropolitan, New York.
 Buckman, H. H., California State, Sacramento, Cal.
 Bullock, Cabbell, Lexington, Ky.
 Burkhart, C. J., National Reserve Life, Kansas City, Mo.
 Burton, R. C., New World Life, Spokane, Wash.
 Buttolph, Henry W., Hume-Mansur Bldg., Indianapolis, Ind.
 Cameron, John C., Great Southern, Houston, Tex.
 Cameron, Wm. J., North Carolina Insurance Dept., Raleigh, N. C.
 Cammack, E. E., Hartford, Conn.
 Campbell, D. F., Harris Trust Bldg., Chicago.
 Carpenter, Raymond V., Metropolitan Life, New York.
 Carr, C. B., American Central, Indianapolis.
 Carter, E. R., National Life, U. S. of A., Chicago.
 Carrington, J. R. L., Union Central Life, Cincinnati, Ohio.
 Cathles, Lawrence M., Equitable Life, San Antonio, Tex.
 Cavanaugh, L. D., Federal Life, Chicago, Ill.
 Cavitt, D. J., Four States Life, Texarkana, Tex.
 Chorn, Walter K., Missouri Insurance Dept.
 Cillis, Hubert, Germania Life, New York.
 Clark, Gilbert A., Equitable Life, Washington, D. C.
 Clarke, C. E., Florida Life, Jacksonville.
 Cleland, T. E., Citizens National Life, Anchorage, Ky.
 Coit, Ralph B., Carolina Life, Columbia, S. C.
 Cole, Richard H., Connecticut General, Hartford.
 Coler, Wendell P., National Union, Toledo, O.
 Copeland, John, Atlanta, Ga.

Cox, R. L., Association of Life Insurance Presidents, New York.
 Craft, Geo. H., Anchor Life, Indianapolis.
 Craig, James M., Metropolitan Life, New York.
 Craig, James McIntosh, Metropolitan Life, New York.
 Cushman, Emma Warren, Massachusetts Insurance Department, Boston.
 Daly, R. E., Insurance Department, Austin, Tex.
 Davenport, I., Pan-American Life, New Orleans.
 Davenport, John S., Life Insurance Company of Virginia, Richmond.
 Davidson, Adolph, New York Life, Paris, France.
 Davis, F. H., American National, Galveston, Tex.
 Davis, M., Equitable Life of Iowa, Des Moines, Ia.
 Davis, Mervyn, American Home Life, Fort Worth, Texas.
 Dawson, Miles M., 141 Broadway, N. Y.
 De Boer, J. A., National Life of Vermont, Montpelier, Vt.
 Deford, T. G., Baltimore Life, Baltimore, Md.
 Dern, A. L., Pioneer Life Insurance Co. of N. D., Fargo, N. D.
 Dickenson, David S., Security Mutual Life, Binghamton, N. Y.
 Dickinson, Arthur Lowes, 54 William street, New York.
 Dow, Herbert B., New England Mutual Life, Boston, Mass.
 Draper, Frederick A., Rockford Life, Rockford, Ill.
 Dunlap, E. O., Pittsburg L. & T., Pittsburg, Pa.
 Earle, Arthur Percival, Columbian National, Boston, Mass.
 Easterday, C. R., Midwest Life, Lincoln, Neb.
 Eaton, Henry William, Liverpool and London and Globe, New York.
 Eldridge, Geo. D., Standard Life, Atlanta.
 Emery, John M., Cedar Rapids Life, Cedar Rapids, Ia.
 Escott, Edward B., Peninsular Life, Detroit, Mich.
 Evans, O. K., California National Life, San Diego, Cal.
 Ewell, Chas. C., Mutual Life, Baltimore, Md.
 Fackler, David P., 35 Nassau street, New York.
 Fackler, Edward B., 35 Nassau street, New York.
 Fackler & Fackler, 35 Nassau street, New York.
 Fairlie, James, Insurance Dept., Springfield, Ill.
 Field, Robert Patterson, Philadelphia, Pa.
 Fitzgerald, Chas. R., State Mutual Life, Worcester, Mass.
 Flanagan, C. E., Conservative, Wheeling, W. Va.
 Flynn, Benedict D., Travelers, Hartford, Conn.
 Fidelity Mutual, Philadelphia, Pa.
 1001 Chestnut street, Philadelphia.
 Fidelity Mutual Life, Philadelphia.
 Germania Life, New York.
 , New York.
 , Oregon Life, Portland, Ore.
 , Occidental Life, Albuquerque.
 Gamewell, Chas. W., Jefferson Standard, Raleigh, N. C.
 Gibb, James Burnett, Penn Mutual Life, Phila.
 Glover, James W., consulting actuary, 620 Oxford Rd., Ann Arbor, Mich.
 Gore, John Kinsey, Prudential Life, Newark, N. J.
 Gould, W. H., Volunteer State Life, Chattanooga, Tenn.
 Graham, Geo., Missouri State Life, St. Louis, Mo.
 Graham, Wm. J., Equitable Life, New York.
 Green, D. P., Boston Mutual, Boston.
 Greene, C. C., State Life, Great Falls, Mont.
 Grimes, I. L., Scandia Life, Chicago, Ill.
 Groeber, Robert, Mutual Life of Baltimore, Baltimore, Md.
 Grow, Arthur R., New York Life, New York.
 Hafer, Ed. M., Cosmopolitan Life, Atlanta, Ga.
 Haight, F. J., 313 Hume-Mansur Bldg., Indianapolis, Ind.

Seitz, J. Chas., Old Line Life, Milwaukee.
 Sellman, H. G., International Life, St. Louis, Mo.
 Shephard, C. D., United States Annuity and Life, Chicago.
 Sheppard, Herbert Norman, Home Life, N. Y.
 Short, Albert, Girard Life, Philadelphia, Pa.
 Sighthenhorst, Andrew, National City Bank Bldg., Waco, Tex.
 Smith, George W., State Insurance Department, Boston, Mass.
 Smith, Clesen H., State Insurance Department, Raleigh, N. C.
 Speakman, F. M., The Bourse, Philadelphia, Pa.
 Stanley, W. N., Manhattan Life, New York.
 Statler, Ed L., 135 Willow street, Brooklyn, N. Y.
 Stearns, Geo. Milton, Great Republic Life, Los Angeles.
 Stein, Calvert F., Maryland Life, Baltimore, Md.
 Stein, C. F., Maryland Life, Baltimore.
 Stilwell, S. E., Ohio Insurance Department, Columbus, Ohio.
 Strong, Wendell M., Mutual Life, New York.
 Strudell, F. D., Missouri State Life, St. Louis, Mo.
 Styles, Wesley, Dakota Western, Sioux Falls, S. D.
 Sullivan, James P., Farmers & Bankers, Wichita, Kansas.
 Surdam, Jennie M., Niagara Life, New York.
 Swain G. W., Scranton Life, Scranton, Pa.
 Tatlock, John, 141 Broadway, New York.
 Taylor, C. G., Jr., Atlantic Life, Richmond.
 Taylor, R. M., Bankers Reserve Life, Omaha, Neb.
 Thompson, John S., Mutual Life, New York.
 Thomson, Gordon, San Francisco Life, San Francisco, Cal.
 Tickner, Verne L., Northern Assurance, Detroit, Mich.
 Torrey, Morris W., No. 1 Liberty St., New York.
 Turnbull, J. A., Syracuse, N. Y.
 Twiss, Geo. N., American Assurance, Philadelphia, Pa.
 Upton, John H., Capitol Life, Denver, Col.
 Vail, H. S., Chicago, Ill.
 Vandersluys, G. A., Midland Ins. Co., St. Paul, Minn.
 Vineberg, Harris E., Chicago, Ill.
 Warner, A. J., Forest City Life, Rockford, Ill.
 Washburn, James H., Berkshire Life Bldg., Pittsfield, Mass.
 Washburne, Alva C., Berkshire Life, Pittsfield, Mass.
 Watt, Arthur, Southern Life and Trust, Greensboro, N. C.
 Wayne, C. A., Pacific Mutual Life, Los Angeles, Cal.
 Webb, Sidney, American Home Life, Fort Worth, Texas.
 Webb, R. Montague, St. Joseph Life, St. Joseph, Mo.
 Webb, W. Arthur, Southern L. and T., Greensboro, N. C.
 Weeks, Rufus W., New York Life, New York.
 Welch, A. A., Phoenix Mutual Life, Hartford, Conn.
 Wells, D. H., Connecticut Mutual Life, Hartford, Conn.
 White, Geo. R., Penn Mutual Life, Philadelphia, Pa.
 White, L. C., Amarillo National Life, Amarillo, Texas.
 Wightman, Earl C., Detroit Life, Detroit, Mich.
 Wilbur, R. M., Federal Life, Chicago.
 Williams, F. A., Lamar Life, Jackson, Miss.
 Wills, Frank J., Boston, Mass.
 Wilson, A. R., Amicable Life, Waco, Texas.
 Wing, Asa Shove, Provident Life and Trust, Philadelphia, Pa.
 Withington, Frederic S., Western States Life, San Francisco, Cal.
 Wolfe, S. Herbert, 165 Broadway, New York.
 Woodward, George B., Metropolitan Life, New York.

Woodward, Joseph H., Workmens Compensation Commission, No. 1 Madison Ave., New York.
 Woolston, Paul L., Denver, Col.
 Wright, Peter T., Penn Mutual Life, Philadelphia, Pa.
 Wright, W. C., 141 Milk street, Boston, Mass.
 Wylic, S. B., Philadelphia, Pa.
 Young, William, New York Life, New York.

CANADA.

Atkins, L. G., London and Lan. Life, Montreal.
 Blackadar, Alfred Kimball, Government Insurance Department, Ottawa, Can.
 Bradshaw, Thomas, Toronto, Can.
 Chisholm, J., F. F. A., Alberta.
 Cooper, John James, Sun Life, Montreal.
 Dark, Thomas Arthur, Excelsior Life, Toronto, Canada.
 Dawson, Herbert John, Kingston, Ont.
 Earle, A. P., Travellers Life, Montreal.
 Ferguson, Colin C., Great West Life, Winnipeg, Can.
 File, Lorne K., Canada Life Insurance Company.
 Finlayson, G. D., Ottawa.
 Fitzgerald, William George, Toronto, Can.
 Gilliland, W. H., Government Insurance Department, Ottawa.
 Goldman, Leopold, North American Life, Toronto.
 Grant, Milton Daniel, Government Insurance Department, Ottawa, Can.
 Gray, Robert Alexander, 324 Markham street, Toronto, Can.
 Hall, A. F., North American Life, Toronto.
 Hall, John Bertram, Dominion Life, Waterloo, Ontario.
 Hallman, M. S., Mutual Life, Waterloo.
 Hendry, William, Mutual Life of Canada, Waterloo, Can.
 Kilgour, David Errett, North American Life, Toronto, Can.
 Laing, John Morrison, Mutual Life, Waterloo, Ont.
 Laird, John Melvin, London Life Insurance Co.
 Langstaff, James Miles, Toronto, Can.
 Langstaff, Milton Palmer, Dominion Life, Toronto, Can.
 Macaulay, T. B., Sun Life, Montreal, Can.
 Macdonald, W. C., Confederation Life, Toronto, Can.
 MacFarlane, James Allen, Monarch Life, Winnipeg, Can.
 Mackenzie, Michael Alexander, Trinity College, Toronto, Can.
 MacTavish, A. N., Government Insurance Department, Ottawa.
 McKechnie, J. B., Manufacturers Life, Toronto, Ont.
 Moore, George Cecil, Imperial Life, Toronto, Can.
 Parker, John Gowans, Imperial Life, Toronto, Can.
 Pequegnat, A. E., Mutual Life, Ontario.
 Pipe, Sidney Herbert, Independent Order of Foresters, Toronto, Can.
 Ramsay, A. G., Hamilton, Ontario, Can.
 Reid, Edward E., London Life, London, Ont., Can.
 Richter, J. G., London Life, London, Ontario, Can.
 Ruby, Charles, Mutual Life, Waterloo.
 Sanderson, Frank, Canada Life, Toronto, Can.
 Somerville, Walter H., Mutual Life, Waterloo.
 Stevenson, H. R., Crown Life, Toronto.
 Streeter, T. E., 222 Dufferin ave., Winnipeg, Man.
 Strong, Allan Wilmot, Sun Life, Montreal.
 Warwick, R. W., Ottawa.
 Watson, A. D., Ottawa.
 Wegenast, George, Mutual Life of Canada, Waterloo, Ont., Can.
 White, W. C., Ontario.
 Wood, Arthur Barton, Sun Life, Montreal, Can.
 Wood, William Archibald Porter, Canada Life, Toronto, Can.

LIFE UNDERWRITERS ASSOCIATIONS.

ACTUARIAL SOCIETY OF AMERICA.

346 Broadway, New York.

Organized April 25, 1899. Fellows 144, associates 114. Annual dues—fellows \$10, associates \$5.

President, James M. Craig; vice-presidents, Henry Moir and William A. Hutcheson; secretary, Robert Henderson; treasurer, David G. Alsop; editor of the "Transactions," Wendell M. Strong.

Ex-presidents—David Parks Fackler, Howell W. St. John, Emory McClintock, Thomas B. Macaulay, Oscar B. Ireland, Israel C. Pierson, Rufus W. Weeks, Daniel H. Wells, John K. Gore, A. A. Welch.

Council—H. B. Dow, B. D. Flynn, D. E. Kilgour, E. E. Rhodes, M. W. Torrey, J. H. Woodward, Arthur Hunter, Edward B. Morris, Arthur B. Wood.

Annual meeting first Thursday after May 14.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS.

Membership, 250; annual dues, \$3.

President, Dr. A. T. Galliard, Philadelphia, Pa.; first vice-president, Dr. W. W. Tompkins, Charleston, W. Va.; second vice-president, Dr. N. P. Hall, Denver, Col.; third vice-president, Dr. A. L. Gaines, Atlanta, Ga.; fourth vice-president, Dr. S. T. Hanson, New York City; secretary-treasurer, Dr. W. L. Collins, Philadelphia, Pa.

Executive Committee—Ex-presidents.

Date of annual meeting, October.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS—NORTHWEST SECTION.

Seattle and Portland, Ore.

Organized 1910. Membership, 100; annual dues, \$2.

President, E. A. Pierce, Portland, Ore.; vice-president, T. C. Witherspoon, Butte, Mont.; secretary, Le Roy A. Newton, Seattle; treasurer, Frank M. Taylor, Portland.

Board of Management—E. Weldon Young, Seattle; W. C. Cox, Everett; A. M. Smith, Beltingham; C. T. Cutting, San Francisco.

Date of annual meeting, October 15, 1915.

AMERICAN INSTITUTE OF ACTUARIES.

Chicago, Ill.

Organized 1909. Membership, 55 fellows, 29 associates, 44 contributing members. Annual dues—Fellows, \$10; associates, \$5; contributing members, \$10.

President, Joseph H. Nitchie; vice-president, J. W. Glover; secretary, Virgil Kime; treasurer, H. L. Rietz.

The governing board is composed of the officers and C. B. Carr, E. O. Dunlap, Albert Portch.

Date of annual meeting, first Tuesday in June.

AMERICAN LIFE CONVENTION.

Omaha, Neb.

Organized January 30, 1906. Membership, 104; annual dues, \$100.

President, Henry Abels, Springfield, Ill.; secretary and counsel, T. W. Blackburn, Omaha, Neb.

Executive Committee—Henry Abels, Springfield, Ill.; W. A. Lindly, Lincoln, Neb.; Isaac Miller Hamilton, Chicago, Ill.; Thos. L. Miller, San Francisco, Cal.; G. A. Grimsley, Greensboro, N. C.; M. D. Johnson, Jacksonville, Fla.; E. W. Randall, St. Paul, Minn.

Legal Section—Emmet C. Mary, president and general counsel Peoria Life, Peoria, Ill., chairman; H. H. Orr, general counsel Western Reserve Life, Muncie, Ind., secretary.

Medical Section—Chairman, Dr. Jas. H. Stowell, medical director North American Life and United States Annuity and Life, Chicago, Ill.; vice-chairman, Dr. Whitfield Harral, medical director Southwestern Life, Dallas, Tex.; secretary, Dr. F. L. B. Jenney, medical director Federal Life Insurance Company, Chicago, Ill.

Board of Managers, Medical Section—The chairman, the secretary, Dr. James H. Stowell, Dr. Whitfield Harral for one year; Dr. Ambrose Talbot for two years; Dr. F. W. Foxworthy for three years.

State Vice-Presidents—Alabama: Wilmer L. Moore, president Southern States Life. Arkansas: W. S. Mitchell, vice-president Home Life and Accident Company. California: Warren R. Porter, president Western States Life. Colorado: Thos. F. Daly, president Capitol Life. Florida: W. P. Douglass, secretary Florida Life. Georgia: W. W. Reid, president Empire Life. Illinois: A. M. Johnson, president National Life of U. S. A. Indiana: Guilford A. Deitch, Counsel Reserve Loan Life. Idaho: Edwin S. Chadwick, secretary Idaho State Life. Iowa: L. J. Dougherty, secretary Guaranty Life. Kentucky: W. W. Moore, general manager Citizens' National Life. Louisiana: Crawford H. Ellis, president Pan-American Life. Michigan: T. F. Giddings, superintendent agents Michigan Mutual. Minnesota: Dr. Henry W. Cook, medical director Northwestern National Life. Mississippi: W. Q. Cole, president Lamar Life. Missouri: James A. McVoy, vice-president Central States Life. Montana: H. R. Cunningham, vice-president Montana Life. Nebraska: B. H. Robinson, president Bankers Reserve Life. New Mexico: George Roslington, secretary Occidental Life. North Carolina: R. J. Mebane, assistant manager Southern Life and Trust. North Dakota: J. J. Feckler, secretary Pioneer Life. Ohio: John M. Sarver, president Ohio State Life. Oklahoma: O. E. McCartney, president Oklahoma National Life. Oregon: S. P. Lockwood, vice-president Columbia Life and Trust. Pennsylvania: Frank A. Wesley, vice-president Standard Life. South Dakota: F. L. Bramble, secretary Dakota Mutual. Tennessee: W. C. Stacy, secretary Volunteer State Life. Texas: A. S. Doerr, president Sam Houston Life. Utah: N. G. Stringham, secretary Continental Life and Investment Company. Virginia: Charles G. Taylor, Jr., vice-president Atlantic Life. Washington: Robert L. Rutter, president Western Union Life. West Virginia: John C. Riheldaffer, secretary Southern States Mutual. Wisconsin: William A. Fricke, vice-president Great Northern Life.

Members American Life Convention—Ægis Life, Denver, Col.; Amarillo National Life, Amarillo, Tex.; American Bankers Insurance Company, Chicago, Ill.; American Central Life, Indianapolis, Ind.; American-Home Life, Fort Worth, Texas; American Life, Des Moines, Ia.; American National Insurance Company, Galveston, Texas; Atlantic Life, Richmond, Va.; Bankers Reserve Life, Omaha, Neb.; California State Life, Sacramento, Cal.; Capitol Life, Denver, Col.; Cedar Rapids Life, Cedar Rapids, Ia.; Central Life Assurance Society, Des Moines, Ia.; Central Life, Ottawa, Ill.; Central States Life, St. Louis, Mo.; Citizens National Life, Anchorage, Ky.; Cleveland Life, Cleveland, O.; Columbia Life, Cincinnati, O.; Columbia Life and Trust, Portland, Ore.; Commonwealth Life, Louisville, Ky.; Conservative Life, Wheeling, Va.; Continental Life Insurance and Investment, Salt Lake City, Utah; Dakota Mutual Life, Watertown, S. D.; Empire Life, Atlanta, Ga.; Equitable Life, San Antonio, Texas; Federal Life, Chicago, Ill.; Florida Life, Jacksonville, Fla.; Franklin Life, Springfield, Ill.; Fort Worth Life, Fort Worth, Tex.; German-American Life, Omaha, Neb.; Great Northern Life, Wausau, Wis.; Great Southern Life, Houston, Texas; Guarantee Life, Houston, Texas; Guaranty Life, Davenport, Ia.; Home Life and Accident, Fordyce, Ark.; Idaho State Life, Boise, Idaho; Illinois Life, Chicago, Ill.; Indiana National Life, Indianapolis, Ind.; Indianapolis Life, Indianapolis, Ind.; Intermediate Life, Evansville, Ind.; International Life, St. Louis, Mo.; Inter-Southern Life, Louisville, Ky.; Jefferson Standard Life, Greensboro, N. C.; Kansas City Life, Kansas City, Mo.; LaFayette Life, La Fayette, Ind.; Lamar Life, Jackson, Miss.; Liberal Life Assurance, Anderson, Ind.; National Life, Fort Wayne, Ind.; Majestic Life, Indianapolis, Ind.; Meridian Life, Indianapolis, Ind.; Michigan Mutual Life, Detroit, Mich.; Midland Life, Kansas City, Mo.; Midland Mutual Life, Columbus, O.; Minnesota Mutual Life, St. Paul, Minn.; Missouri State Life, St. Louis, Mo.; Montana Life, Helena, Mont.; National Life U. S. A., Chicago, Ill.; North American Life, Chicago, Ill.; Northern Life, Seattle, Wash.; North State Life,

Kinston, N. C.; Northwestern National Life, Minneapolis, Minn.; Occidental Life, Albuquerque, N. M.; Occidental Life, Los Angeles, Cal.; Ohio State Life, Columbus, Ohio; Oklahoma National Life, Oklahoma, Okla.; Old Colony Life, Chicago, Ill.; Old Line Life, Milwaukee, Wis.; Pan-American Life, New Orleans, La.; Peoples Life, Chicago, Ill.; Peoria, N. D.; Philadelphia Life, Grand Rapids, Ind.; Loan Life, Des Moines, Iowa; Texas Life, San Francisco, Cal.; Security Life, Chicago, Ill.; Mutual Life Trust, Grand Rapids, Ind.; Atlanta, Ga.; Southland Life, Dallas, Tex.; Life, India, Ga.; Texas Life, Waco, Texas; Two Republics Life, El Paso, Texas; United States Annuity and Life, Chicago, Ill.; Volunteer State Life, Chattanooga, Tenn.; West Coast Life, San Francisco, Cal.; Western Life, Des Moines, Ia.; Western Reserve Life, Muncie, Ind.; Western States Life, San Francisco, Cal.; Western Union Life, Spokane, Wash.; Wisconsin National Life, Oshkosh, Wis.

Date of annual meeting, August 20, 21, 22, 1912.

ASSOCIATED FRATERNITIES OF AMERICA.

Detroit, Mich.

Organized March 21, 1901; membership, four million; annual dues, according to size of society.

President, W. A. Fraser, Dallas, Texas; vice-president, J. F. Taske, Des Moines; secretary and treasurer, E. W. Donovan, Detroit, Mich.

The executive committee is composed of the officers and A. R. Talbot, Lincoln, Neb.; A. E. King, Cleveland, Ohio.

Membership—American Insurance Union, Columbus, Ohio; American Nobles, Waterloo, Iowa; American Stars of Equity, Freeport, Ill.; Ancient Orders of Gleaners, Detroit, Mich.; Brotherhood Railway Trainmen, Cleveland, Ohio; Beavers Reserve Fund Fraternity, Stoughton, Wis.; Ben. Deg. Jr., O. U. A. M., Pittsburg, Pa.; Brotherhood American Yeomen, Des Moines, Iowa; Brotherhood Locomotive Firemen and Engineers, Peoria, Ill.; Church Fraternal, Monmouth, Ill.; Daughters of Columbia, Chicago, Ill.; Eastern Star Benefit Fund, Detroit, Mich.; Equitable Fraternal Union, Neenah, Wis.; Fraternal Benefit League, New Haven, Conn.; Fraternal Brotherhood, Los Angeles, Cal.; Fraternal Life and Accident Association, Richmond, Va.; Fraternal Reserve Association, Oshkosh, Wis.; Grand Fraternity, Philadelphia, Pa.; German Beneficial Union, Pittsburg, Pa.; Home Guards of America, Van Wert, Ohio; Ideal Reserve Life Association, Detroit, Mich.; K. and L. of Security, Topeka, Kan.; L. O. T. M. M., Port Huron, Mich.; Lincoln Annuity Union, San Francisco, Cal.; Loyal Mystic Legion, Hastings, Neb.; L. E. M. B. & A. I. A., Cleveland, Ohio; Loyal Americans Republics, Springfield, Ill.; Masonic Mutual, L. A., Washington, D. C.; M. W. of A., Rock Island, Ill.; Mod. Am., Frat. Order, Effingham, Ill.; M. B. of A., Mason City, Iowa; Mod. Order Praetorians, Dallas, Texas; Mutual Protective League, Litchfield, Ill.; Mystic Toilers, Des Moines, Iowa; Mystic Workers World, Fulton, Ill.; National Protective Legion, Waverly, N. Y.; North American Union, Chicago, Ill.; North Star Ben. Assn., Moline, Ill.; Order of Golden Seal, Roxbury, N. Y.; Pension Life Society, Pittsburg, Pa.; Royal Neighbors of America, Rock Island, Ill.; Royal Achates, Omaha, Neb.; Roman Catholic P. S., Ft. Madison, Iowa; Societe Des Artisans, Montreal, Canada; S. and D. of Justice, Minneapolis, Kan.; Triple Tie Ben. Association, Clay Center, Kan.; Union Fraternal League, Boston, Mass.; W. O. (Pacific Jur.), Denver, Col.; W. O. W. (Sovereign Jur.), Omaha, Neb.; Woodman of Circle, Omaha, Neb.; Women of Woodcraft, Portland, Ore.; Yeomen of America, Aurora, Ill.

ASSOCIATION OF LIFE INSURANCE COUNSEL.

1 Madison avenue, New York City.

Organized December, 1912.

Officers—President, William Brossith, the Travelers Insurance Company; vice-president, Fred A. Howland, National Life Insurance Company, Montpelier, Vt.; secretary-treasurer, William J. Tully, Metropolitan Life Insurance Company.

Executive Committee—E. D. Duffield, chairman, Prudential Life Insurance Company; James H. McIntosh, New York Life Insurance Company; Frederick L. Allen, Mutual Life Insurance Company; Arthur K. McGinley, Massachusetts Mutual Life; Chandler Bullock, Mutual Life, and officers ex-officio.

Next annual meeting, December, 1915, New York. Stated meetings, May and December.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS.

24 Nassau Street, New York.

Organized December 6, 1899. Membership, 118; annual dues, \$5.

President, W. Evelyn Porter, M.D.; first vice-president, F. C. Wells, M.D.; second vice-president, H. Gage, M.D.; secretary, Fancill S. Wells, M.D.; treasurer, Augustus W. Knight, M.D.

Executive Committee—Dr. E. W. Dwight, Dr. W. A. Jacquith, Dr. A. B. Wright.

Ex-Presidents—Dr. Frank Wells, Dr. H. Cabell Tabb, Dr. John W. Fisher, Dr. Oscar H. Rogers, Dr. Thos. H. Willard, Dr. George Wilkins, Brandreth Symonds, M.D., Dr. H. Toulmin.

Date of annual meeting, about the middle of October.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS.

Suite 4203, No. 1 Madison Avenue, New York.

Organized December 22, 1906. Membership, 29; annual dues, \$100; date of annual meeting, first Friday in December.

General Counsel and Manager—Robert Lynn Cox; actuary, J. J. Brinkerhoff; secretary, Geo. T. Wight; statistician, Orlow H. Boies.

Executive Committee—Robert Lynn Cox, chairman; J. R. Clark, W. A. Day, Forrest F. Dryden, S. C. Dunham, Haley Fiske, Alfred D. Foster, Geo. E. Ide and Chas. A. Peabody.

BALTIMORE LIFE UNDERWRITERS ASSOCIATION, INC.

Baltimore, Md.

Reorganized November 27, 1900; incorporated April 21, 1911; membership, 53; annual dues, \$7.

President, Fred Shaw; vice-president, Robert H. Walker; secretary, Frank M. Wheaton; treasurer, Matthew S. Brennan.

Directors—Frederick A. Savage, chairman; Jonathan K. Voehell, Ernest J. Clark, A. G. Goodrich, Joseph L. Downes, Charles R. Gantz.

Date of annual meeting, February.

BOSTON LIFE UNDERWRITERS ASSOCIATION.

Organized April, 1882. Membership, 225; annual dues, active, \$10; associate, \$2.50.

President, Vernon R. Sweet; vice-presidents, Alexander S. Browne, Paul S. Burns; secretary, Leon F. Foss; treasurer, Edward Marsh.

Executive Committee—Clarence C. Miller, chairman; Saldan D. Bartlett, Herman E. Goedecke, Joshua B. Clark, J. E. Hicka, Frank H. Stratton and officers ex-officio.

Date of annual meeting, fourth Tuesday in October.

CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION.

Organized July, 1901. Membership, 50; annual dues, \$25.

President, T. B. Macaulay, Sun Life; first vice-president, A. Bissett, London and Lancashire Life and General Assurance Association; second vice-president, Col. W. C. Macdonald; honorary secretary-treasurer, D. E. Kilgour, North American Life; assistant secretary-treasurer, W. G. Reburn, Imperial Life.

Auditors—J. F. Weston, G. B. Woods, Continental Life.

Executive Committee—Officers and Geo. Wegman, Mutual Life of Canada; J. F. Weston, Imperial Life; J. E. Kavanaugh, Metropolitan Life; A. R. Howell, Gresham Life; H. C. Cox, Canada Life.

Date of annual meeting, third Friday in November.

CAPITAL DISTRICT LIFE UNDERWRITERS ASSOCIATION.

Albany, N. Y.

Organized February 15, 1913.

Membership, 80. Annual dues, General agents or agency managers, resident or non-resident, \$10. Other resident members, \$5. Other non-resident members within 20-mile radius, \$4. All other non-resident members, \$2.50.

President, Wm. B. Phelps; first vice-president, C. C. De Rouville, Penn Mutual; second vice-president, E. B. Cantine; secretary, G. L. Buck; treasurer, J. W. Clark, Jr.

Executive Committee—Chairman, C. C. De Rouville, Penn Mutual; W. A. Baker, Jr., Massachusetts Mutual; O. F. Burkhardt, Connecticut Mutual; Henry H. Kohn, Phoenix Mutual; E. L. Marsters, Connecticut Mutual; E. L. Post, Prudential; C. S. Cohoes, Metropolitan.

Annual meeting in February.

CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS.

Harrisburg, Pa.

Organized 1912. Membership, 49; annual dues, general agents, \$5; agents, \$2.50; non-resident members, \$2.

President, V. W. Kenney; vice-president, T. J. Harnish; secretary, treasurer, V. W. Kenney.

Executive Committee—Albert A. Wert, John Heathcote, J. T. Shirley, T. J. Harnish.

Date of annual meeting, April 5.

CHATTANOOGA ASSOCIATION OF LIFE UNDERWRITERS.

Organized March, 1912. Membership, 30. Annual dues, \$5 for resident; \$2.50 for non-resident members.

President, A. S. Glover; vice-president, H. G. Hedditch; secretary, C. H. Crimm, 217 Hamilton National Bank Building; treasurer, F. M. Keys, Hamilton Bank Building.

Executive Committee—W. Bishop, P. W. Shepherd, I. A. Whittle.

Annual meeting, first Friday in May.

CINCINNATI LIFE UNDERWRITERS ASSOCIATION.

Organized 1872. Membership, 79; annual dues, \$5.

President, John L. Shuff; vice-president, S. P. Ellis; secretary, Ralph Bloom; treasurer, Franklin P. White.

Executive Committee—E. R. Ferguson, W. V. Swartzbaugh, H. T. Saunders, J. S. Drewry, Sam Strauss.

Date of annual meeting, first Tuesday in May.

CLEVELAND ASSOCIATION OF LIFE UNDERWRITERS.

Cleveland, Ohio.

Organized April 24, 1889. Membership, 143; annual dues, \$6 for general agents and managers and \$3 for agents.

President, E. B. Hamlin; first vice-president, J. W. Pickard; second vice-president, W. H. Whitney; secretary, Hoyt W. Gale; treasurer, O. N. Olmsted.

Executive Committee—E. B. Hamlin, J. W. Pickard, E. W. Snyder, A. D. Hatfield, J. M. MacIntosh, E. M. Post, J. J. Jackson, O. W. Carpenter, Hoyt W. Gale.

Date of annual meeting, May, 1916.

COLORADO ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, Chas. M. Reich; vice-presidents, Meyer Harrison, J. A. Culbreath; secretary,

treasurer, Ralph F. Taylor, Gas & Electric Bldg., Denver.

Executive Committee—O. C. Watson, chairman; J. Stanley Edwards, W. W. Booth, P. H. Showalter, Irving R. Cowles, M. G. Hodnette, Jesse M. Wheelock.

Annual meeting January, 1916. Stated meetings each month.

CONFERENCE OF SOUTHERN LIFE INSURANCE COMPANIES OF THE UNITED STATES OF AMERICA.

Greensboro, N. C.

Organized April 24, 1914.

Officers—Chairman, G. A. Grimsley; vice-chairman, Wm. D. Jelks; secretary, R. J. Mebane.

Executive Committee—G. A. Grimsley, Greensboro, N. C.; Wm. D. Jelks, Birmingham, Ala.; W. G. Cole, Jackson, Miss.; C. G. Taylor, Richmond, Va.; Dr. J. E. Spratt, Atlanta, Ga.

The special purpose of the organization is to promote and foster friendly and confidential relations among the officers of Southern life insurance companies; to stimulate their appreciation of their mutual interests and of the sacred character of their trusteeship; develop greater efficiency in agency organizations and promote the welfare of the individual agent, to the end that the whole business of Southern life insurance may be fostered and elevated.

Members—Commercial Life, Savannah; Southern State Life, Atlanta; Atlantic Life, Richmond; Southern Life and Trust, Greensboro; Great Southern Life, Birmingham; State Mutual Life, Rome; Florida Life, Jacksonville; Protective Life, Birmingham; Cherokee Life, Rome; Cotton States Life, Tupelo; Jefferson Standard, Greensboro; Pan-American Life, New Orleans; Southern Life, Greenville.

CONNECTICUT LIFE UNDERWRITERS ASSOCIATION.

Hartford, Conn.

Organized October 27, 1890. Membership, 82; annual dues, special agents, \$3; general agents, \$5.

President, Maximilian Stein, Bridgeport; first vice-president, Geo. W. Green, Bridgeport; second vice-president, E. Weeks, Litchfield; secretary-treasurer, A. J. Edgar.

Executive Committee—Jos. N. Thompson, Hartford; James B. Moody, Jr., Hartford; C. E. Stockder, Hartford; Thos. W. Russell, Hartford; L. F. Rich, Waterbury.

Date of annual meeting, second Tuesday in February.

DELAWARE ASSOCIATION OF LIFE UNDERWRITERS.

Wilmington, Del.

Organized 1911. Membership, 17; annual dues, active membership, \$5; associate members, \$2.50.

President, W. W. Knox; vice-president, Frank C. Hughes; secretary, Charles B. Palmer, Equitable Bldg., Wilmington, Del.; treasurer, T. Blair Ely.

Executive Committee—James F. Price, Frank Sheppard, Arthur W. Swarts and the officers.

Annual meeting in January.

DESERET ASSOCIATION OF LIFE UNDERWRITERS.

Salt Lake City, Utah.

Officers—President, A. P. Huntington; vice-presidents, C. W. Helser, R. B. McGuire; secretary, Frank Mozley; treasurer, Jos. V. Smith.

Executive Committee—F. E. Francisco, chairman; R. K. Hardy, W. G. Hunter, E. J. Rohrbach, F. R. Slater.

DETROIT LIFE UNDERWRITERS ASSOCIATION.

Detroit, Mich.

Organized 1886. Membership, 160; annual dues, \$8, except non-resident members, \$2.

President, Jesse L. Scott; vice-presidents, Ernest W. Owen, Thatcher W. Root; treasurer, A. G. Richardson; secretary, H. B. Salot.

Executive Committee—Wm. C. Martin, chair-

man; A. C. Williamson, F. G. Harvey, C. L. Bruce, W. C. Chadwick.
Date of annual meeting, first Monday in February.

DISTRICT OF COLUMBIA LIFE UNDERWRITERS ASSOCIATION.

Organized 1910. Membership 65. Annual dues, \$7 for active; \$3 for associate.

President, Geo. C. Jordan; vice-president, Orville B. Brown; secretary and treasurer, Eugene G. Adgors.

Executive Committee—H. G. Jobeson, C. W. Huske, G. E. Dunkham, James Lee Bost, P. M. Cherry.

Annual meeting, second Thursday in February.

DULUTH LIFE UNDERWRITERS ASSOCIATION.

Duluth, Minn.

Organized 1912. Membership, 16. Annual dues, \$10. Special district agents, \$5.

President, Chas. Oreckowsky; first vice-president, R. J. Keown; second vice-president, T. J. Monahan; secretary, Clyde F. Potts, Wolvin Bldg., Duluth, Minn.; treasurer, Frank T. McNally.

Executive Committee—C. Oreckowsky, F. T. McNally, T. J. Monahan, R. Keown, C. F. Potts. Date of annual meeting, first Saturday in January.

EASTERN MAINE LIFE UNDERWRITERS ASSOCIATION.

Officers—Leroy B. Jordan, Bangor; secretary, Frederick J. Chaison, 51 Grant street, Bangor.

ERIE ASSOCIATION OF LIFE UNDERWRITERS.

Erie, Pa.

Organized June 20, 1903. Membership, 42. Annual dues, \$3.

President, Chas. T. Austin; vice-presidents, Frederick Birbert, R. T. Griswald; secretary, C. J. Mahoney; treasurer, James M. Dickey.

Executive Committee—V. W. Doolittle, R. W. Hughes, J. M. Dickey, J. F. Brown, W. H. Riley. Annual meeting first Saturday in February.

FLORIDA ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, S. G. Turnbull; vice-presidents, O. A. Agala, J. D. Jordan; secretary-treasurer, Walter C. Platt, Tampa.

FORT DODGE LIFE UNDERWRITERS ASSN.

Ft. Dodge, Ind.

Organized 1913. Membership, 18. Annual dues, resident members, \$4; non-resident members, \$2.

President, M. V. Keith; vice-president, D. P. Smith; secretary, B. H. Saxton; treasurer, C. A. Peterson.

Executive Committee—A. E. Wilder, C. A. Peterson, S. R. Parker.

Annual meeting, first Saturday in January.

GRAND RAPIDS LIFE UNDERWRITERS ASSOCIATION.

Grand Rapids, Mich.

Organized 1912. Membership, 29; annual dues, \$5.

President, J. A. Bassford; vice-presidents, H. W. Becker, P. A. Goldhof; secretary and treasurer, Ned Bomers, Grand Rapids, Mich.

Executive Committee—N. E. Degen, S. M. Wright, Ira Blossom.

Date of annual meeting, October, 1914, first Saturday.

INDIANA ASSOCIATION OF LIFE UNDERWRITERS.

Reorganized May, 1909. Membership, 65; annual dues, resident, \$5; non-resident, \$3.

President, Edward H. Young; vice-presidents, Geo. M. Spiegel, W. A. Courtwright; secretary, W. E. Osborn; treasurer, Warren C. Flynn.

The executive committee is composed of the officers.

Date of annual meeting, second Monday in February.

INSURANCE INSTITUTE OF AMERICA.

Philadelphia, Pa.

Organized April, 1909, at Philadelphia. Membership, 10 associations.

President, J. H. Kenney; honorary vice-presidents, E. E. Cole, Pittsburg, Pa.; Geo. E. Haas, Chicago, Ill.; A. W. Neale, Cleveland, Ohio; Edw. Milligan, Hartford, Conn.; Elliott Middleton, Memphis, Tenn.; Herbert Folger, San Francisco, Cal.; H. I. Brown, Philadelphia, Pa.; U. C. Crosby, Boston, Mass.; W. C. Faxon, Hartford, Conn.; Edwin H. Porry, Indianapolis, Ind.; secretary and treasurer, Benj. Richards.

Executive Committee—John H. Kenney, Benj. Richards, W. A. Barneish, W. C. Chandler, J. M. Laird.

Date of annual meeting, June 15, 16 and 17, Memphis, Tenn.

THE INSURANCE INSTITUTE OF HARTFORD, INC.

60 Prospect Street, Hartford, Conn.

Organized 1908. Membership, 700; annual dues, active members, \$1; senior or associate members, \$3.

President, Louis N. Denniston; vice-presidents, H. P. Dunham, Aetna Life Insurance Company; Frederick C. Moore, Hartford Fire Insurance Company; J. M. Loomis, Connecticut Mutual Life Insurance Company; secretary, J. F. Noonan, Orient Insurance Company; assistant secretary, J. S. Chehowski, Aetna Life Insurance Company; treasurer, Dwight North, Phoenix Fire Insurance Company.

The executive committee consists of the officers and E. S. Berry, Hartford Steam Boiler Inspection and Insurance Company; H. E. Burdette, London and Lancashire Fire Insurance Company; J. H. McCormick, Scottish Union and National Insurance Company; J. E. Rhodes, 2d, The Travelers Insurance Company; J. M. Laird, Connecticut General Life Insurance Company, and O. M. Thurman.

Date of annual meeting, first Wednesday in May of each year.

INSURANCE INSTITUTE OF TORONTO.

Toronto, Canada.

Organized October 26, 1899. Membership, 425; annual dues, fellows, \$5; active members, \$2.50; student members, \$1.25.

Honorary president, Col. W. C. Macdonald, Confederation Life Association; president, Geo. B. Woods, Continental Life Insurance Company; vice-president, A. E. Blogg, London and Lancashire Fire Insurance Company; librarian, V. R. Smith, Confederation Life Association; secretary-treasurer, C. Elvins, The Imperial Life Assurance Company.

Executive Committee—Geo. B. Woods, A. E. Blogg, C. Elvins, V. R. Smith.

Council—Past presidents and C. H. Fuller, Continental Life Insurance Company; J. B. McKechnie, Manufacturers Life Insurance Company; A. H. Rodgers, Norwich Union Fire Insurance Society; H. A. Shorrard, Western Assurance Company; C. P. Muckle, Excelsior Life Insurance Company; D. E. Kilgour, North American Life Assurance Company; W. A. P. Wood, Canada Life Assurance Company; H. W. Crossin, Employers' Liability Assurance Corporation; A. W. Goddard, Canadian Fire Underwriters Association; P. C. Keys, British-America Assurance Company; J. G. Parker, The Imperial Life Assurance Company; C. H. Neely, Ocean Accident and Guarantee Corporation; T. H. Hall, General Accident Assurance Company of Canada.

IOWA LIFE UNDERWRITERS ASSOCIATION.

Des Moines, Iowa.

Organized 1890. Membership, active and associate, 125; annual dues, \$8; non-resident, \$3.

President, C. N. Anderson; vice-presidents, C. L. Lent, W. B. Bowles; secretary, G. M. Buck; treasurer, L. E. Dutton.

Executive Committee—C. N. Anderson, C. L. Lent, W. D. Bowles, G. M. Buck, L. E. Dutton, M. M. Deming, chairman; J. A. Blum.

Date of annual meeting, first Saturday evening of the year.

KNOXVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Knoxville, Tenn.

Organized January, 1912. Membership, 38 resident, 1 non-resident; annual dues, \$5.

President, J. V. Rymer; first vice-president, E. R. Lutz; second vice-president, F. W. Flenniken; secretary, George F. Harrison, 901 Holston National Bank Building; treasurer, G. F. Harrison. Executive Committee—J. V. Rymer, E. R. Lutz, W. J. Anderson, Jas. F. Maxwell, Robt. L. Carden, F. W. Flenniken, F. W. Chamberlain, G. F. Harrison, H. W. McMillan.

Date of annual meeting, January 23, 1914.

LIFE UNDERWRITERS ASSOCIATION OF CANADA.

Officers—President, A. J. Meiklejohn, Confederation Life, Ottawa; secretary, W. Lyle Reid, Ottawa.

LIFE UNDERWRITERS ASSOCIATION OF BATTLE CREEK.

Battle Creek, Mich.

Organized May 26, 1914; membership, 14; annual dues, \$5.

President, Guy Ramadell; first vice-president, Ray Walt; second vice-president, R. W. Scott; secretary, Frank Calvert; treasurer, Lee Dudley. Executive Committee—Landon A. Dudley, A. W. Shafer, F. E. Shaw.

Date of annual meeting, first Monday in February.

LIFE UNDERWRITERS ASSOCIATION OF BUFFALO.

Buffalo, N. Y.

Organized November 9, 1886. Membership, 108; annual dues, principal representatives, \$12; agents, \$5.

President, P. G. Lapey; first vice-president, D. W. Cherrier; second vice-president, C. F. Adams; secretary-treasurer, J. N. Douglas. Executive Committee—A. J. Eckhardt, W. I. Shepard, H. W. Smith, Dr. G. S. Standland, S. Stewart.

Date of annual meeting, February 18.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL MASSACHUSETTS.

Worcester, Mass.

Organized 1899. Membership, 40; annual dues, active, \$5; associate and non-resident, \$2.50.

President, Eli Bouchard; first vice-president, D. M. Dustan; second vice-president, Charles H. Sagar; secretary-treasurer, Otis D. Arnold. Executive Committee—D. M. Dustan, Ed. A. Robertson, Eli Bouchard, Wm. C. Cerie, L. J. Barrett, Otis Arnold, Wm. J. Hogg, C. E. Green, Ed. F. Jones.

Date of annual meeting, fourth Thursday in January.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.

7 W. Madison Street, Chicago, Ill.

Organized 1888. Membership, 306; annual dues, \$6.

President, Geo. R. McLeran; vice-presidents, J. Franko Johantgen; secretary-treasurer, Byron C. Howes, 7 W. Madison street, Chicago, Ill.

Executive Committee—Alfred MacArthur, chairman; F. E. Jones, C. F. Axelson, F. A. Lorenz, H. S. Standish, T. F. Toohey.

Annual meeting in February.

LIFE UNDERWRITERS ASSOCIATION OF COLUMBUS, OHIO.

Columbus, Ohio.

Organized January, 1912. Membership, 50 resident and 10 non-resident; annual dues, \$5.

President, M. D. Donham; vice-president, W. E. Hoyer; treasurer, R. W. Hoyer. Executive Committee—F. Lichtenberg, H. P. Getz, Benj. L. Lewis, E. B. Gerlach, Albert Speaks.

Date of annual meeting, second Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF KANSAS CITY.

Kansas City, Mo.

Organized 1898. Membership over 81. Annual dues, associate members, \$2; active members, \$5.

President, E. M. Somerville; first vice-president, W. F. Cardwell; second vice-president, A. P. Osborn; secretary-treasurer, A. D. Bonfield.

Executive Committee—A. W. Hartstone, E. W. Pointdexter, J. R. Farney, L. A. Ellis, E. S. Ashbrook.

Date of annual meeting, January.

LIFE UNDERWRITERS ASSOCIATION OF KINGSTON.

Kingston, Ontario, Canada.

Organized January 16, 1907. Membership, 21. Annual dues, \$3.

President, S. S. Sharpe; vice-president, W. G. Ferguson; secretary-treasurer, M. G. Johnston.

Executive Committee—T. Mills, H. Folger, F. Birch, J. K. Carroll, J. B. Cooke.

Annual meeting third Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF LOS ANGELES.

Organized September 14, 1904. Membership, 160; annual dues, managers and home office officials \$6; others, \$4; non-resident members 25 miles from Los Angeles, \$2.

President, W. C. Shaw; first vice-president, L. A. Greenwood; second vice-president, J. M. Chowell; secretary-treasurer, F. E. Dudley, 517 W. Sixth street, Los Angeles, Cal.

Executive Committee—W. R. Koefflin, chairman; James L. Collins, I. J. Muma, John W. Gunter, C. H. Rogge, Jr.

Date of annual meeting, first Friday in December.

LIFE UNDERWRITERS ASSOCIATION OF LOUISIANA.

Organized July 14, 1908. Membership, active, 55; 33 associate; 4 non-resident; honorary, 1; annual dues, \$3.

President, Wilson Williams; vice-president, T. P. Thompson; secretary-treasurer, T. D. Wharton.

Executive Committee—T. P. Thompson, chairman; Frank L. Levy, Crawford H. Ellis, Wilson Williams, T. D. Wharton, J. W. Smith, E. G. Simmons, W. J. Hannon, H. L. Garic.

Date of annual meeting, October 26, 1915.

LIFE UNDERWRITERS OF FLINT, MICH.

Flint, Mich.

Organized May 1, 1915. Membership, 25; annual dues, \$1.

President, Ben Whipple; vice-presidents, Harry Haight, H. H. Darby; secretary, R. H. Hackney; treasurer, Wiley Allen.

Executive Committee—F. E. Doherty, R. Cripps, E. Pound.

Annual meeting last Monday in May.

LIFE UNDERWRITERS ASSOCIATION OF NEBRASKA.

415 City National Bank Bldg., Omaha, Neb.

Organized February 14, 1890. Membership, 35; annual dues, \$2.

President, T. S. Kelly; vice-president, C. H. Johnston; secretary, W. D. Morton; treasurer, Fred Dale.

Executive Committee—G. W. Noble, chairman; Franklin Mann, Geo. T. Blandford, W. G. Preston, H. O. Steel.

Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF OREGON.

Portland, Ore.

Organized November 3, 1900. Membership, 48; annual dues, \$6.

President, Edgar W. Smith; vice-president, Joseph H. Gray; secretary-treasurer, Horace Meeklem.

Executive Committee—D. C. Herrin, William Goldman, Harry Rickey.

Date of annual meeting, third Monday in February.

LIFE UNDERWRITERS ASSOCIATION OF ROCHESTER.

Rochester, N. Y.

Organized April 9, 1904. Membership, 95; annual dues, managers and general agents, \$11; special agents, \$6; associate agents, \$3.

President, Andrew V. Smith; first vice-president, E. B. Nell; second vice-president, W. S. Weaver; secretary, Wm. R. Punch, 804 Granite Bldg.; treasurer, W. E. Macy.

Executive Committee—W. S. Parks, chairman; O. H. Shepard, E. C. McDowell, F. J. Withington, Geo. N. Cooper.

Date of annual meeting, second Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF SPRINGFIELD.

Springfield, Mo.

Organized March, 1912. Membership, 16; annual dues, \$5.

President, M. A. Nelson; vice-president, Melville E. Dark; secretary, Frank P. McAtee; treasurer, Jake Marx.

Executive Committee—Jake Marx, Frank P. McAtee, M. E. Dark, M. A. Nelson, J. M. Stewart.

Date of annual meeting, first Saturday in March.

LIFE UNDERWRITERS ASSOCIATION OF ST. LOUIS, MO.

St. Louis, Mo.

Organized January 26, 1902. Membership, 154; annual dues, resident manager, general agents, or superintendent, \$6; resident agent and associate member, \$3; non-resident, \$2.

President, W. E. Bilheimer, Equitable, N. Y.; vice-presidents, E. Layman, Northwestern Mutual; Wm. King, Mutual Benefit; secretary, J. C. Wittmond; treasurer, G. Barnes.

Executive Committee—Geo. Black, chairman, Mutual Benefit; F. B. Miller, Phoenix Mutual; F. B. Patton, German Mutual; Geo. Benham, Penn Mutual.

Date of annual meeting, third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF SAN FRANCISCO.

Organized April, 1907. Membership, 111; annual dues, \$12.

President, H. R. Hunter; vice-president, Leon B. Messler; secretary-treasurer, G. W. Hay.

Executive Committee—H. R. Hunter, Leon B. Messler, G. W. Hay, R. O. Miles, W. A. Wann, O. O. Orr, R. L. Stephenson.

Date of annual meeting, January 28, 1915.

LIFE UNDERWRITERS ASSOCIATION OF NEW YORK.

44 Court Street, Brooklyn, N. Y.

Organized January 10, 1886. Membership, 281; annual dues, \$5.

President, Julian S. Myrick; first vice-president, Wm. H. Ryan; second vice-president, R. M. Simon; third vice-president, John S. Tunmore; secretary-treasurer, Wm. F. Atkinson.

Executive Committee—Lawrence Priddy, chairman; Alfred Seibert, Fred'k H. Rhodes, Perez F. Huff, R. K. Stowe, Samuel S. Voshell.

Ex-Presidents—Charles H. Raymond, Tilden Blodgett, John F. Makely, Thomas F. Goodrich, George F. Hadley, Richard E. Cochran, James Yearance, J. A. Goulden, Frank A. Kohler, George A. Brinkerhoff, John W. Vrooman, Maurice E. Goulden, J. Carlton Ward, T. R. Fell, Chas. Jerome Edwards, Robert H. Hardy, D. G. C. Sinclair, Hugh G. Millar, Conrad V. Dykeman, Louis L. Hopkins.

Date of annual meeting, fourth Tuesday in February.

LIFE UNDERWRITERS ASSOCIATION OF NORFOLK, VA.

Organized 1909. Membership, 14. Annual dues, general agents, \$6; special agents, \$4.

President, John R. Coupland; vice-president, T. Jenner Smithers; secretary-treasurer, W. F. Watkins.

Executive Committee—R. R. Richardson, A. L. Harwell, R. A. P. Nash.

LIFE UNDERWRITERS ASSOCIATION OF SASKATCHEWAN.

Regina, Saskatchewan.

Organized April 2, 1907. Membership, 30; annual dues, managers, \$5; agents, \$2.50.

President, W. J. Walton; vice-president, A. H. W. Phillips; secretary-treasurer, A. E. Counsell.

Executive Committee—M. A. McBeth, W. S. Heins, M. Lanakill, M. Lyne.

Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF SAVANNAH, GA.

Organized 1906. Membership, 17 active, 2 associate, 1 honorary; annual dues, resident, \$5; non-resident, \$2.50.

President, O. E. Stewart, New England Mutual; vice-presidents, Aaron Ferst, Union Central; R. L. Shley, Penn Mutual; secretary-treasurer, Andrew McC. Doyle, Connecticut Mutual.

Executive Committee—C. F. Moses, chairman; L. T. Doyle, Wm. J. Hart, E. O. Conns, Ed. S. Stoddard.

Date of annual meeting, first Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF SYRACUSE.

Organized November 19, 1904. Membership, 79; annual dues, general agents, \$10; special agents, \$6; associates, \$2.

President, Henry Phillips, 617 University Bldg.; vice-presidents, Geo. A. Burnap, Henry P. Wickes; secretary, W. G. Marot, 101 Kirk Bldg.; treasurer, H. E. Johnson.

Executive Committee—H. B. Husted, chairman; F. H. Hale, E. H. Warren, C. L. Behn, K. A. Luther, C. J. Kirkland, president and secretary ex-officio.

Date of annual meeting, third Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF UTICA.

Utica, N. Y.

Organized 1911. Membership, 30. Annual dues, resident member, \$6; non-resident members, \$3.

President, Leicester D. Klous; first vice-president, H. B. Porter; second vice-president, G. W. Fretts; secretary and treasurer, G. N. Pike.

Executive Committee—R. S. Hart, L. D. Klous, W. S. Butler, J. P. Mulhall, G. N. Pike.

Annual meeting third Monday in January.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN ARKANSAS.

Ft. Smith, Ark.

Organized 1910. Membership, \$13. Annual dues, \$3.

President, Jno. M. Andrews; vice-president, W. C. Reed; secretary and treasurer, J. E. Weaver.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN ASSOCIATION.

Springfield, Mass.

Organized 1894. Membership, 37; annual dues, active \$5; associate \$3.

President, E. N. Worthen; first vice-president, Harry Chittim; second vice-president, A. Schuyler; secretary, D. W. Bridgman, 293 Bridge street, Springfield, Mass.; treasurer, A. J. Norton.

Executive Committee—A. B. Franklin, Jr., E. B. Ranshousen, A. B. Cowles, M. L. Dinsmore, Frank M. Kinney, E. H. Parmelee, N. H. Williams.

Date of annual meeting, February.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN MASSACHUSETTS.

Officers—President, Ernest N. Worthen, Springfield; vice-presidents, Harry Chittim, Anthony Schuyler; secretary, Donald W. Bridgman, 300 Stearns Bldg., Springfield, Mass.

LIMA ASSN. OF LIFE UNDERWRITERS.

Lima, Ohio.

Organized 1912; membership, 20; annual dues, \$5; outside members, \$3.

President, A. D. Hildredth; vice-president, O. N. Young; secretary and treasurer, L. C. Fauröt, Lima, Ohio.

Executive Committee—W. T. Feely, Wm. Cozard, F. A. Trau.

Meets second Tuesday in each month.

LINCOLN LIFE UNDERWRITERS ASSN.

Lincoln, Neb.

Organized 1906. Membership, 20. Annual dues, \$8.

President, Geo. S. Davies; vice-president, N. H. Gardner; secretary and treasurer, Walter E. DeButts.

Executive Committee—H. H. Loughridge, A. R. Edmiston, H. W. Noble.

Annual meeting first Saturday in January.

MAINE LIFE UNDERWRITERS ASSOCIATION.

Portland, Maine.

Organized January 22, 1887. Membership, \$4; annual dues, general agents and managers, \$5; special agents, \$2.00.

President, Chas. M. March; vice-president, Geo. E. Smith; secretary, Sylvan B. Phillips; treasurer, J. Putnam Stevens.

Executive Committee—Thomas E. McDonald, Chas. A. Bradley, Ernest E. Decker.

Date of annual meeting, first Saturday of February.

MEMPHIS LIFE UNDERWRITERS ASSOCIATION.

Memphis, Tenn.

Organized 1910. Membership, about 40; annual dues, \$5.

President, John E. Lippitt; vice-president, Jeff B. Marmion; secretary, C. A. Weathers; treasurer, J. W. McKinney.

Executive Committee—W. G. Erakine, J. M. Smith, C. D. Williford, J. W. Rawlings, G. M. Anderson.

Date of annual meeting, April 16, 1914.

MINNEAPOLIS ASSOCIATION OF LIFE UNDERWRITERS.

Minneapolis, Minn.

Organized June, 1898. Membership, 80; annual dues, special agents, \$5; general agents, \$15.

President, J. J. Ahern; vice-president, G. W. Taylor; secretary, John H. Fabian; treasurer, C. N. Patterson.

Executive Committee—J. M. Flory, H. W. Butts, R. G. Burgess.

Date of annual meeting, last Saturday in January.

MINNESOTA ASSOCIATION OF LIFE UNDERWRITERS OF ST. PAUL.

St. Paul, Minn.

Organized November 6, 1886. Reorganized 1912. Membership—42 active, 4 associate, 7 honorary. Annual dues, active, \$5; associate, \$8.

President, Chas. G. Learned, general agent, Union Central Life; vice-presidents, John K. Robinson, general agent, Penn Mutual; B. H. Deters, general agent, Equitable of Iowa; secretary, M. J. Dillon, Pacific Mutual; treasurer, Philip Burgon, Penn Mutual.

Executive Committee—C. J. Hurst, chairman; E. S. Albritton, L. J. Strouse, M. T. Brown, J. E. Selb, and the officers of the association.

Date of annual meeting, first Monday in January.

MISSISSIPPI LIFE UNDERWRITERS ASSOCIATION.

Jackson, Miss.

Organized 1907. Membership, 66; annual dues, partnership \$10, active members \$5, associate members \$3.

President, Geo. C. Swearingen; vice-president, W. A. Montgomery; secretary-treasurer, Warren Pullen.

Executive Committee—Wm. H. Pullen, National Committeeman, chairman; G. C. Swearingen, J. P. Woodward, C. H. Thompson, W. A. Montgomery, S. R. Whitten.

Date of annual meeting, June.

MONTANA LIFE UNDERWRITERS ASSOCIATION.

Officers—President, I. M. Robertson; vice-president, W. I. Fraser; secretary, W. S. Hoover; treasurer, C. E. Burnett.

MONTGOMERY LIFE UNDERWRITERS ASSOCIATION.

Montgomery, Ala.

Organized 1906. Membership 7. Annual dues, active members, \$5; associate members, \$2.50.

President, John W. Terry; vice-president, B. J. Weil; secretary and treasurer, J. L. Harris, first National Bank Bldg., Montgomery, Ala.

Executive Committee—E. J. Meyer, B. J. Weil and E. G. Branch.

Annual meeting May 7.

MUTUAL LIFE UNDERWRITERS.

43 Niagara street, Buffalo, N. Y.

Organized December, 1912.

Officers—President, Nelson O. Tiffany; vice-president, Dr. George W. Hopkins; secretary, Nelson O. Tiffany, Jr.; treasurer, A. J. Davis.

Executive Committee—Dr. George W. Hopkins, J. C. Peasley, S. S. Hallam.

Legislative Committee—Judge James R. Hewitt, Edward M. Martin, Harry D. Williams, S. S. Hallam, J. J. Seerley, Ernst Saunders, Jacob H. Bromwell.

Members—American Temperance Life Association, New York; Bankers Reserve Life Association, Freeport, Ill.; Guarantee Fund Life Association, Omaha, Neb.; Globe Mutual Life Insurance Association, Chicago, Ill.; Illinois Bankers Life Association, Monmouth, Ill.; Knights Templars and Masonic Mutual Aid Association, Cincinnati, Ohio; Masonic Life Association, Buffalo, N. Y.; Merchants Life Association, Burlington, Iowa; Merchants Reserve Life Association, Chicago, Ill.; National Life Association, Des Moines, Iowa; Pure Protection Life Association, Cleveland, O.; St. Lawrence Life Association, New York, N. Y.; Western Mutual Life Association, Los Angeles, Cal.

Annual meeting in August.

NASHVILLE LIFE UNDERWRITERS ASSN.

Nashville, Tenn.

Membership, 40. Annual dues, \$3.

President, H. B. Alexander; vice-president, C. C. Dabney; secretary and treasurer, R. C. Webster.

Executive Committee—P. T. Throop, C. C. Dabney, Reau Folk, M. B. Leavell, Lee Lowenthal.

Date of annual meeting, first Saturday in July.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

United States and Canada.

Organized 1889. Membership, about 87 associations; annual dues, \$2.

President, Ernest J. Clark, Calvert Bldg., Baltimore, Md.; vice-presidents, Edward A. Woods, Frick Bldg., Pittsburg, Pa.; J. N. Russell, Jr., Pacific Mutual Bldg., Los Angeles, Cal.; J. B. Morissette, 72 Rue St. Pierre, Quebec; secretary, Frank D. Buser, Commonwealth Bldg., Philadelphia, Pa.; treasurer, H. Wibirt Spence, Penobscot Bldg., Detroit, Mich.

Executive Council—Ernest J. Clark, president, Calvert Bldg., Baltimore, Md.; Frank D. Buser, Commonwealth Bldg., Philadelphia, Pa.; Hugh M. Willet, chairman executive committee, Fourth National Bank Bldg., Atlanta, Ga.; Chas. Jerome Edwards, 204 Montague street, Brooklyn, N. Y.; Neil D. Sills, 817 Mutual Bldg., Richmond, Va.; Henry J. Powell, The Starks Bldg., Louisville, Ky.; Percy V. Baldwin, 141 Milk street, Boston, Mass.

Date of annual meeting, September 15, 16, 17, 1914; place, Cincinnati, Ohio.

NATIONAL ASSOCIATION OF MUTUAL LIFE UNDERWRITERS.

Masonic Temple, Buffalo, N. Y.

Organized December, 1912. Membership, 14 assessment associations.

President, Nelson O. Tiffany; vice-president, Dr. G. W. Hopkins; secretary, Nelson O. Tiffany, Jr.; treasurer, A. J. Davis.

Executive Committee—The above, and T. J. Kuhlmeier, chairman; S. S. Hallam, J. C. Peasley.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

Organized 1871. Membership, insurance supervising officers in States and Territories. Annual dues, departments assessed for expense.

President, John S. Dart; vice-presidents, B. Mansfield, J. T. Winship; secretary-treasurer, Fitz Hugh McMaster, South Carolina.

Executive Committee—H. L. Ekern, chairman, Wisconsin; Joseph Button, Virginia; F. Hasbrouck, New York; Frank H. Hardison, Massachusetts; James R. Young, North Carolina; Wm. Keating, Montana; W. C. Taylor, North Dakota.

NATIONAL FRATERNAL CONGRESS.

Lansing, Mich.

Organized 1886. Membership, 860 representatives of 50 societies; annual dues, according to size of society, \$50 to \$225.

President, J. D. Clark, Dayton, Ohio; vice-president, W. H. Powers, Boston, Mass.; secretary-treasurer, C. A. Gower, Lansing, Mich.

Executive Committee—J. D. Clark, W. H. Powers, C. A. Gower, D. P. Markey, Detroit, and C. E. Piper, Chicago.

Membership Orders—American Insurance Union, Ancient Order United Workmen, Artisans Order Mutual Protection, Beneficiary Degree Jr. Order U. A. M., Catholic Knights of America, Catholic Knights and Ladies of America, Catholic Mutual Benefit Association, Catholic Order of Foresters, Catholic Relief and Beneficiary Association, Catholic Women's Benevolent Legion, Court of Honor, Degree of Honor, Fraternal Aid Association, Fraternal Brotherhood, Fraternal Mystic Circle, Fraternal Union of America, Improved Order, Hep-tasophs, Independent Order of Foresters, Knights of Columbus, Knights of Honor, Knights of Pythias (Insurance Department), Knights and Ladies of Security, Knights of the Maccabees of the World, Ladies Catholic Benevolent Association, Ladies of the Maccabees of the World, Ladies of the Modern Maccabees, Loyal American of the Republic, Loyal Association, Loyal Guard, National Union, New England Order of Protection, Order of Columbian Knights, Polish National Alliance, Protected Home Circle, Royal Arcanum, Royal League, Supreme Lodge Order of Mutual Protection, Supreme Tribe of Ben Hur, United Order of Foresters, United Order of the Golden Cross, United Order of the Pilgrim Fathers, Vesta Circle, Women of Woodcraft.

NEBRASKA ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, W. A. Smith, Omaha; vice-president, W. D. Morton, Omaha; secretary, W. Otto Liljenstolpe, 801 Range Bldg., Omaha.

Executive Committee—Franklin Mann, chairman; C. Z. Gould, W. T. Preston, C. E. Vesey, W. H. Squier.

NEW ENGLAND CONGRESS OF LIFE UNDERWRITERS ASSOCIATIONS.

Officers—President, Henry S. Waldron, Springfield; vice-president, Otis D. Arnold, Worcester; secretary and treasurer, Lee C. Robens, Hartford; chairman of executive committee, Clarence C. Miller, Boston.

NEW ENGLAND WOMENS LIFE UNDERWRITERS ASSOCIATION.

Boston, Mass.

Organized 1889. Membership, 28; annual dues, \$2.

President, Mrs. Florence E. Shaal; vice-presidents, Miss Lucy M. Morrill, Mrs. Hattie Melissa Leavitt; secretary, Miss Meda Gillis, 86 Glenville avenue, Allston, Mass.; treasurer, Mrs. Alice G. Whitcomb.

Executive Committee—Mrs. Annie M. F. Sherman, Mrs. Louise A. Forster, Mrs. Sarah A. H. Boyle, Mrs. Ethel H. Pilling, Miss Marcella F. Conlin, Miss Ida R. Gill.

Date of annual meeting, February.

NEW HAMPSHIRE LIFE UNDERWRITERS CLUB.

Organized November 18, 1899. Membership, 28; annual dues, active, \$10; associate, \$5.

President, Chas. E. Merrett; vice-president, J. B. Caddon; secretary-treasurer, Chas. A. Parka. Executive Committee—E. L. Martin, chairman; A. Childs, Geo. A. Diney.

Date of annual meeting, first Monday in February.

NEW JERSEY ASSOCIATION OF LIFE UNDERWRITERS.

50 Broad Street Newark, N. J.

Organized March 6, 1912. Membership, 48; annual dues, \$3.

President, Theodore F. Keer; vice-president, Clinton F. McCord; secretary, J. Elliott Hall; treasurer, Geo. H. Simonds.

Executive Committee—A. W. Bray, Clinton F. McCord, Frank W. Adams.

Date of annual meeting, March 16, 1914.

NEW MEXICO ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, W. S. Patterson, Equitable Life, Albuquerque, N. M.; secretary, N. F. LeSuer, Northwestern Mutual, Albuquerque, N. M.

NORTHERN INDIANA LIFE UNDERWRITERS ASSOCIATION.

Fort Wayne, Ind.

Organized November 18, 1904. Membership, 22; annual dues, \$2.

President, James F. Conway; vice-president, Julian F. Franke; secretary, Arthur W. Young; treasurer, Jacob Hartman.

Executive Committee—Charles W. Orr, Ernest A. Crane, J. F. Franke, Timothy F. Kerby, E. C. Ungemach.

Date of annual meeting, first Monday in January.

NORTH CAROLINA ASSOCIATION OF LIFE UNDERWRITERS.

Raleigh, N. C.

Organized 1910. Membership, 21. Annual dues, \$5.

President, J. P. Amarles, Charlotte, N. C.; vice-president, I. E. McIlwane; secretary and treasurer, T. S. Franklin, Charlotte, N. C.

Executive Committee—R. Y. McPherson, Melton McIntosh, J. P. Amarles, I. E. McIlwane, T. S. Franklin.

Annual meeting second Tuesday in February.

NORTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Officers—President, Eugene Fretz, Jr., Grand Works; secretary, A. F. Colwell, DeLendrecie Bldg., Fargo.

NORTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, W. G. Harris; vice-presidents, B. F. Myers, J. E. Rhea; secretary-treasurer, A. L. Davis, 405-E Praetorian Bldg., Dallas, Texas.

Executive Committee—A. Rosebaum, chairman; D. D. Crockett, A. C. Bigger, W. F. Beaton, H. C. Harris.

Next annual meeting, second Saturday in January, 1916. Stated meetings, second Saturday of each month.

OKLAHOMA LIFE UNDERWRITERS ASSOCIATION.

Oklahoma City, Okla.

Organized 1907. Membership, active, 52; associate, 70; annual dues, Oklahoma City members, \$10; outside Oklahoma City members, \$5; Oklahoma City associate members, \$5; outside Oklahoma City associate members, \$5.

President, O. F. Wilson; vice-presidents, C. S. McGaughy, E. S. Emmert; secretary, J. E. Thompson; treasurer, J. N. Dyer.

Executive Committee—J. C. Clark, C. C. Day, J. Henry Johnson, A. V. Davenport.

Date of annual meeting, January.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.

925 Chestnut St., Philadelphia (Secretary's Office). Organized December 15, 1887. Membership, 281; annual dues, \$6.

President, John R. Fox; vice-presidents, E. O.

Mosier, T. L. Fansler, L. F. Paret; secretary, John William Clegg; treasurer, Clarence A. Wray.

Executive Committee—Frank D. Buser, H. O. Chapman, E. P. Langley, O. F. Lenhardt, Ralph Humphreys, George H. Lokes, E. O. Mosier, J. H. Glenn, W. R. Harper, W. M. Long, A. D. Murphy, G. F. Schilling, J. C. Staples, H. C. Lippincott, E. H. Plummer, W. M. Scott, W. G. Carroll, A. Wakelin, R. Fisher, J. E. Durham, W. A. Higinbotham, F. H. Garrigues, O. A. Wray.

Date of annual meeting third Thursday in January.

PITTSBURGH LIFE UNDERWRITERS ASSOCIATION.

216 Frick Bldg., Pittsburg, Pa.

Organized March 2, 1886. Membership, 300; annual dues, active, \$10; associate, \$3.50; non-resident, \$1.50.

President, Chas. K. Brust; vice-presidents, W. C. Lyne, T. J. LDanner; secretary, G. W. Ryan; recording secretary, A. E. Patterson; treasurer, J. M. Kistler.

Executive Committee—W. M. Wood, chairman; James C. Biggert, Wm. M. Furey, Wm. M. Duff, R. S. Goldsbury, E. R. Putnam, J. L. McFeeley, A. S. E. Kinsey, D. Bates Bell, G. C. Wells.

Date of annual meeting, first Monday in January.

PUGET SOUND LIFE UNDERWRITERS ASSOCIATION.

Seattle, Wash.

Organized 1908. Membership, 140. Annual dues, \$3.

President, R. C. Stuart; first vice-president, Chas. C. Thompson; second vice-president, A. B. Furner; secretary, P. B. Duren, Boston Block, Seattle, Wash.; treasurer, W. A. M. Smith.

Executive Committee—R. C. Sturat, Chas. C. Thompson, A. B. Furner, P. B. Duren, W. A. M. Smith and chairmen of standing committees.

Date of annual meeting, first Monday in February.

RICHMOND LIFE UNDERWRITERS ASSN.

Richmond, Va.

Organized 1898. Membership, 72; annual dues, active, \$5; associate, \$3.

President, E. Mulford, Crutchfield; first vice-president, Samuel B. Love; second vice-president, W. W. Hardywick; secretary-treasurer, Ernest W. Marshall.

Executive Committee—N. D. Sills, Wm. B. Allen, T. Archibald Carry.

Date of annual meeting, Monday, February 23, 1914.

RHODE ISLAND LIFE UNDERWRITERS ASSOCIATION.

Providence, R. I.

Organized April, 1911. Membership, 67; annual dues, \$4.

President, F. A. Crum; vice-president, G. H. Collett; secretary, J. E. Marshall; treasurer, W. K. R. Holm.

Executive Committee—F. M. Donnelly, chairman; S. M. Powers, Geo. M. Parks, H. A. Kendall, C. C. White, A. L. Intlehouse, M. H. Stearns.

Date of annual meeting, second Tuesday in November.

ROANOKE ASSOCIATION OF LIFE UNDERWRITERS.

Roanoke, Va.

Organized 1913. Membership, 15. Annual dues, \$5.

President, Brooks, Marmon; vice-presidents, H. F. Huske, W. R. Moore, Roanoke, Va.; secretary and treasurer, J. W. J. Goff, Terry Building, Roanoke, Va.

Executive Committee—Brooks Morrison, W. R. Moore, H. F. Huske.

Annual meeting second Tuesday in January.

SOUTH CAROLINA LIFE UNDERWRITERS ASSOCIATION.

Columbia, S. C.

Organized 1910. Membership, 25; annual dues, \$5.

President, F. H. Hyatt, Mutual Life, Columbia

S. C.; vice-presidents, C. C. Edwards, Aetna Life, Chester, S. C.; J. C. Dillingham, Mutual Benefit, Charleston, S. C.; secretary and treasurer, W. S. Hendley, Mutual Life, Columbia.

Executive Committee—Carroll H. Jones, chairman, Fidelity Mutual, Columbia; Wm. M. Carter, W. J. Roddey, Equitable, Rock Hill; Ellison Capers, Germania Life, Summerton, S. C.; National Committeeman M. M. Mattison, Mutual Benefit, Anderson, S. C.

Annual meeting first Wednesday in November.

SOUTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Sioux Falls, S. D.

Organized 1913. Membership, 17. Annual dues, \$5.

President, George R. Douthit; vice-presidents, Geo. A. Mabbott, R. J. Woods, F. L. Bramble; secretary, C. J. Harris, 200 Boyce-Greely Bldg., Sioux Falls, S. D.; treasurer, M. R. Brown.

Executive Committee—B. C. Shaw, chairman, L. C. Campbell, John Mallanney, West Babcock, Geo. F. Jones.

Annual meeting third Saturday in January.

SOUTHERN WEST VIRGINIA LIFE UNDERWRITERS ASSOCIATION.

Huntington, W. Va.

Organized January 21, 1913. Membership, 69; annual dues, \$10 general agents and managers, \$3 for others.

President, Dan H. Hatton; vice-president, D. E. Lloyd; secretary, Walter H. Eager, First National Bldg., Huntington, W. Va.; treasurer, John Patrick.

SOUTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Officers—President, C. W. Nelson, Houston; vice-president, Guy McLaughlin, Houston; secretary, Warren R. Ellis, Houston.

SOUTHWEST TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Organized January 30, 1915.

Officers—President, Fred W. Maule; first vice-president, Peter F. Hoetgen; second vice-president, Elmer E. Abbey; secretary, W. J. Murphy, San Antonio, Texas; treasurer, E. M. Goldstein.

TACOMA LIFE UNDERWRITERS ASSN.

Tacoma, Wash.

Organized 1913. Membership, 25; annual dues, active members, \$4; associate members, \$2.

President, William Paterson; vice-presidents, C. F. Widman, Harry Pelletier; secretary, George H. Jackman, P. O. Box 984, Tacoma, Wash.; treasurer, M. C. Orvidson.

Executive Committee—J. E. Horton, Waller Risk, T. Hamilton.

Date of annual meeting, December 27.

TEXAS ASSN. OF LIFE UNDERWRITERS.

Dallas, Texas.

Organized May 2, 1913. Membership, 210; annual dues, \$5.

President, Orville Thorp, Wilson Bldg., Dallas; vice-presidents, W. H. Patterson, Slaughter Bldg.; A. L. Davis, Praetorian Bldg.; secretary-treasurer, Henry Camp Harris.

Executive Committee—W. G. Harris, chairman; A. Rosenbaum, D. D. Crockett, W. F. Beaton, A. A. Green, Jr.

Meets second Saturday each month. Annual meeting in May.

TEXAS LIFE CONVENTION.

(Composed of Life Insurance Companies of the State of Texas.)

Officers—President, Henry A. Hodge, San Antonio; first vice-president, Louis Linmeyer, Dallas; second vice-president, C. B. Johnson, Amarillo; third vice-president, L. H. Collier, Galveston; secretary, M. Cathles, secretary and actuary, Southwestern Life, Dallas.

Executive Committee—A. R. Roberts, Waco; F. H. Davis, Galveston; Dr. F. J. Combe, San

Antonio; C. B. Johnson, Amarillo; N. H. Laster, Fort Worth; B. P. Bailey, Paris; O. S. Carlton, Houston; J. H. Thompson, Houston; Judge J. E. Cockrell, Dallas; De W. A. King, San Antonio; A. S. Doerr, Dallas; Henry A. Hodge, San Antonio; James L. Mistrot, Waco; James A. Stevenson, Dallas; T. W. Vardell, Dallas; John D. Mayfield, Waco; M. B. Davis, El Paso; E. P. Greenwood, Wichita Falls.

TOLEDO ASSN. OF LIFE UNDERWRITERS.

Toledo, Ohio.

Organized 1902. Membership, 86; annual dues, general agents, superintendents and managers, \$5; others, \$3.

President, F. C. Dimick; vice-presidents, E. L. Briggs, D. A. Leonard; secretary-treasurer, R. S. Donaldson.

Executive Committee—J. S. Allan, chairman; C. H. Parsons, W. W. Chalmers.

Date of annual meeting, first Monday in February.

TOPEKA LIFE UNDERWRITERS ASSN.

Topeka, Kan.

Organized 1907. Membership, 83. Annual dues \$2.50.

Organized 1907. Membership, 83. Annual dues, \$2.50.

President, H. O. Garvey, manager Massachusetts Mutual Life, Topeka, Kan.; vice-presidents, C. A. Moore, first vice-president; C. S. Sutton, second vice-president; secretary, Richard J. White, 1200 W. 10th street, Topeka, Kan.; treasurer, John T. Moss, Saint Mary's, Kan.

Executive Committee—H. O. Garvey, Richard J. White, John T. Moss, C. A. Moore.

Annual meeting July 20, 1914.

UTAH ASSOCIATION OF LIFE UNDERWRITERS.

Organized April, 1905. Membership, 88; annual dues, \$5.

President, George D. Alder; first vice-president, George F. Eckstrom; second vice-president, D. H.

Livingston; secretary, E. F. Mills; treasurer, A. E. Denne.

Executive Committee—C. D. Kipp, F. C. Hathaway, G. D. Alder, E. A. Ricker, A. E. Denne, E. F. Mills, J. C. Neve, W. H. Ellison, Will G. Farrell.

Date of annual meeting, second Tuesday in April.

WEST VIRGINIA LIFE UNDERWRITERS.

Wheeling, W. Va.

Organized July 22, 1911. Membership, 88; annual dues, active members, \$10; associate, \$3.50; non-resident members, \$2.

President, George C. Crook; vice-presidents, J. E. O'Brien and H. A. Vidal; secretary, Thos. S. Meek; treasurer, Geo. Baird.

Executive Committee—H. M. Taylor, H. M. Kimberland, Thos. B. Sweeney, F. E. Armbruster, C. A. Vaden, J. P. Hanley.

Date of annual meeting, third Saturday in June.

WICHITA ASSN. OF LIFE UNDERWRITERS.

Wichita, Kan.

Organized March 26, 1913. Membership, 15; annual dues, general agents, \$5; special agents, \$3, \$2 and \$1.

President, P. M. Anderson; vice-president, J. R. Engle; secretary and treasurer, F. F. Cloningall.

Executive Committee—Bruce Griffith, E. E. Vanderberg, E. L. Seamans, H. W. Allen.

Annual meeting, first Saturday in March.

YOUNGSTOWN ASSOCIATION OF LIFE UNDERWRITERS.

Youngstown, Ohio.

Organized September, 1911. Membership, 25; annual dues, \$4.

President, E. V. Clyde; first vice-president, C. W. Hench; second vice-president, Lee Burt; secretary, Walter R. Randolph; treasurer, S. B. Hankins.

Executive Committee—E. V. Clyde, W. B. Randolph, Frank Kearney, R. L. Hartzell, L. Burt, Myron Eckert, J. S. Quinn.

Date of annual meeting, January 14, 1915.

LIFE INSURANCE BY STATES.

the States named by the various life insurance companies. While not exhibit the amount of policies written, the premiums and losses of each and close of the year. It is simply an exhibit of the volume of business idea of the total business. A few States do not supply this information,

The following tables show the business attempted to analyze the business in company, and the amount of insurance in the various States and Territories, and in such cases we have applied to the

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
ALABAMA.					
Afro-American	183,750	324,250	16,730	5,500	233,250
Great Southern	4,550,500	1,036,500	162,150	22,100	4,617,000
Protective Life	3,450,900	570,500	119,117	20,500	3,614,704
Southern States	2,378,399	762,160	79,776	16,750	2,676,139
Totals	10,553,558	2,793,410	377,772	64,850	11,091,178
Aetna Life	1,708,033	400,775	30,592	10,239	1,701,739
American Central	1,170,356	254,574	24,571	1,000	920,068
American National	2,240,456	1,091,673	110,190	24,502	3,537,242
Atlantic Life	908,002	56,500	21,776	5,945	767,177
Cherokee Life	1,131,000	767,500	27,557	11,000	1,195,000
Commonwealth	1,452,863	2,229,156	46,573	13,155	2,231,701
Conservative .....	.....	5,906	5,735	.....	3,065
Equitable, N. Y.	15,533,567	1,216,098	517,504	312,113	15,326,453
Fidelity Mutual	3,059,490	246,796	97,836	38,925	2,971,190
Franklin Life	2,194,334	453,447	113,784	30,745	2,376,650
Germania	972,042	506,500	32,346	3,500	1,233,319
Guarantee	896,617	353,753	20,233	6,500	696,973
Gulf Coast .....	.....	53,000	1,490	.....	53,000
Home, N. Y.	640,299	20,200	21,915	6,800	642,298
Independent	84,000	309,500	6,710	.....	197,500
International	1,833,409	1,061,002	68,630	21,970	2,076,421
Inter-Southern	2,121,000	523,116	43,974	22,500	1,855,246
Jefferson Standard	814,907	397,500	22,419	3,000	957,025
Lamar Life	185,000	59,500	5,038	2,653	228,500
Life Ins. Co. of Va. ..	98,885	622,063	12,581	2,653	243,677
Manhattan	1,756,380	305,944	54,190	41,630	1,717,544
Massachusetts Mutual ..	6,459,232	1,021,907	225,330	52,404	7,014,730
.....	208,000	53,000	3,296	.....	215,500
.....	462,914	251,365	8,786	110	577,789
.....	7,093,027	1,902,105	229,437	57,015	7,810,273
.....	2,010,510	433,648	49,510	25,418	2,096,554
.....	2,079,330	890,464	82,930	10,030	2,560,086
.....	14,746,315	1,409,468	470,227	279,223	15,096,942
.....	24,186,313	2,249,833	774,543	413,638	24,490,534
.....	132,000	53,000	1,303	1,000	145,000
Mutual Life .....	.....	.....	.....	.....	.....
National, Iowa .....	.....	.....	.....	.....	.....
ARKANSAS.					
Globe	739,731	398,000	.....	.....	.....
Home Life and Acc. ..	5,022,181	2,240,000	46,512	24,000	5,144,413
Totals	5,821,932	2,638,000	57,578	26,000	5,728,313
Afro-American	77,500	351,750	14,653	1,500	256,000
Aetna Life	1,124,229	1,000,315	29,833	16,241	1,722,104
.....	1,491,333	477,140	40,423	2,000	1,493,633
.....	1,149,271	492,719	52,418	19,243	1,171,253
.....	45,500	.....	1,471	.....	33,500
.....	148,191	51,752	6,003	.....	160,233
.....	190,210	130,430	5,223	.....	192,140
.....	530,000	467,000	30,226	1,000	336,500
.....	13,339,571	878,380	436,901	96,334	13,396,652
.....	129,400	101,818	4,078	1,000	174,241
.....	4,113,103	294,208	137,467	66,374	4,094,194
.....	1,572,006	383,137	56,019	22,382	1,990,200
.....	431,081	473,820	24,932	2,617	817,908
.....	270,980	134,420	6,694	.....	230,670
.....	1,235,836	147,357	31,741	5,422	1,101,442
.....	464,500	442,000	15,276	1,000	601,900
.....	1,033,726	539,051	35,700	8,955	1,309,691
.....	12,090	49,500	2,124	.....	47,000
.....	1,379,504	112,500	36,564	6,250	1,364,764
.....	522,147	262,374	16,746	2,500	533,649
.....	223,000	268,500	8,040	.....	378,500
.....	37,872	231,835	14,317	566	36,076
.....	64,000	16,500	1,730	.....	80,500
.....	5,009,901	365,000	162,067	37,040	5,076,013
.....	4,542,376	545,545	149,049	112,747	4,569,467
.....	96,711	14,000	2,506	.....	77,711
.....	3,483,115	1,042,008	124,259	36,688	3,638,040
.....	17,026,970	2,319,623	531,239	234,471	17,563,960
.....	1,767,839	962,023	223,839	94,249	1,894,273
.....	4,236,365	914,277	159,354	34,000	4,531,529
.....	19,912,334	2,318,139	717,914	170,631	20,978,477
.....	1,330,956	128,000	15,976	28,043	1,534,336
Mutual Life .....	.....	.....	.....	.....	.....
National L. and A. ....	.....	.....	.....	.....	.....
National of U. S. A. ....	.....	.....	.....	.....	.....
New York Life .....	.....	.....	.....	.....	.....
Northwestern Mutual ..	.....	.....	.....	.....	.....

National of U. S. A.	1,252,064	1,539	23,716	12,079	1,079,149	132,706	223,394	34,963	6,043	973,232
National, Vt.	1,973,013	245,533	59,354	15,023	2,087,776	176,970	64,500	6,733	.....	236,000
New England Mutual	4,232,244	580,300	111,219	42,307	4,467,445	1,000	87,500	1,394	.....	74,500
New York Life	15,952,059	1,965,369	532,197	233,070	16,815,065	3,141,387	435,714	100,650	23,328	3,089,516
Pacific Mutual	8,236,786	894,066	118,466	17,366	8,559,394	113,000	398,000	6,733	.....	878,500
Pan-American	35,357	239,365	2,332	11,000	376,357	2,413,323	335,000	126,376	29,324	3,445,923
Penn Mutual	13,240,196	1,539,310	427,373	153,653	14,269,649	2,255,389	249,310	76,261	28,177	2,301,734
Phoenix Mutual	2,311,556	334,014	98,336	60,037	2,392,514	811,396	248,458	31,852	.....	827,214
Pittsburgh L. and T.	1,369,642	257,386	41,550	13,305	1,431,791	799,893	394,806	21,592	10,500	782,929
Prudential	10,455,373	1,215,306	313,713	57,165	10,993,659	1,185,750	657,572	38,346	18,000	1,239,722
Reliance	1,304,229	405,000	54,370	6,596	1,377,033	1,013,821	118,542	30,741	11,150	988,054
Reserve Loan	179,000	69,000	6,737	.....	206,500	346,959	126,761	10,533	1,000	381,760
Security Mutual	1,765,813	304,450	53,103	6,042	1,846,723	2,362,891	531,208	46,602	13,850	2,316,120
Standard Life	32,350	311,500	6,106	461	155,000	1,350,430	29,139	34,114	21,326	1,285,993
State Life	5,504,234	1,236,639	121,606	37,500	5,963,646	9,773,832	1,173,394	285,035	127,250	10,041,738
Travelers	10,174,150	1,144,397	309,200	110,498	10,743,015	1,128,732	214,979	15,305	7,328	723,959
Union Central	14,337,913	1,948,179	415,474	163,900	15,694,400	115,468,777	21,805,511	3,987,340	1,303,069	121,109,827
U. S. Ann. and Life	612,732	92,402	22,106	2,836	530,899	.....	.....	.....	.....	.....
Volunteer State	2,179,677	473,356	70,141	6,000	2,309,290	.....	.....	.....	.....	.....
Totals	191,090,576	33,578,343	6,313,973	2,371,745	200,115,950	131,280,739	24,443,511	4,054,918	1,329,069	126,833,145
Grand totals	201,619,324	35,366,733	7,296,750	2,436,695	211,207,123	4,319,771	1,075,144	145,171	38,650	4,402,185
Industrial Business.										
Metropolitan	11,391,314	2,577,705	411,806	118,336	12,041,562	8,671,672	4,840,534	432,540	16,000	11,118,728
Arizona.										
Bankers Reserve	479,353	10,251	12,505	.....	337,736	1,965,278	3,112,913	147,665	6,000	3,933,116
Beneficial	787,500	265,500	20,280	1,000	980,500	7,671,439	3,373,564	357,314	26,601	9,044,013
California State	2,500	39,375	1,303	.....	41,375	45,363,165	6,057,736	1,735,591	465,133	47,863,573
Capitol Life	204,500	16,500	7,525	.....	227,500	8,531,332	2,443,525	321,276	39,100	7,151,667
Continental Life	177,651	92,000	8,377	123	309,961	9,430,122	2,323,353	312,047	51,453	10,135,163
Equitable, N. Y.	2,035,469	146,500	50,497	18,370	2,013,104	8,399,073	3,656,125	387,083	64,550	10,633,028
Germania	440,802	104,500	14,752	.....	440,152	.....	.....	.....	.....	.....
Great Republic	550,000	550,000	18,773	.....	1,778,573	16,238,621	3,393,302	471,512	265,837	17,316,191
Inter-Mountain	1,778,500	1,101,073	60,333	9,063	1,778,573	.....	287,000	11,449	.....	258,500
International	162,624	19,092	2,031	1,000	78,303	294,080	423,039	18,773	2,455	500,819
Kansas City	39,000	221,000	10,755	.....	238,500	20,625,000	2,109,000	465,407	337,000	19,426,100
Manhattan	207,419	16,000	4,762	2,500	176,169	341,141	231,000	4,623	.....	231,000
Missouri State	2,245,056	475,338	87,363	21,546	2,363,378	2,550,125	340,253	21,120	.....	566,393
Mutual Life	5,335,969	634,959	177,673	44,023	5,494,844	15,921	542,533	83,336	8,944	2,696,338
National of U. S. A.	.....	35,000	1,867	5,000	.....	7,814,176	75,479	12,307	2,500	83,400
New York Life	10,664,305	1,368,990	330,253	108,346	11,692,355	780,506	1,520,832	248,127	205,543	8,254,981
Northwest'n Mutual	2,648,958	567,500	62,479	16,715	3,023,271	44,000,989	879,395	37,510	7,000	1,236,132
Occidental, Cal.	227,000	57,000	8,517	.....	235,517	5,895,017	6,068,755	2,040,420	438,208	47,653,419
Pacific Mutual	2,418,284	443,458	54,644	10,090	2,467,905	6,638,304	411,673	194,781	38,781	5,352,397
Reliance Life	40,000	.....	131,694	31,633	.....	4,298,763	539,315	202,188	109,212	5,872,070
Two Republics	.....	363,233	14,259	.....	49,500	4,298,763	473,273	170,476	34,833	4,400,260
Union Central	.....	29,000	15,293	5,497	292,795	1,463,797	532,703	39,835	6,951	1,151,399
Western States	690,105	21,130	13,166	5,000	661,362	2,094,980	433,337	72,986	80,043	2,310,763
Totals	23,130,646	7,343,928	1,167,445	283,561	24,076,353	4,254,072	1,045,210	221,054	58,980	4,919,465
						26,470,805	8,314,268	1,128,250	221,311	31,628,431
						1,447,656	764,336	62,502	2,000	1,636,060
						19,119,272	2,413,156	726,735	303,807	20,363,939

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
<i>Connecticut—Cont.</i>					
Travelers	8,860,532	1,948,304	316,475	135,494	11,106,041
Totals	49,729,910	8,508,099	1,816,854	808,051	64,520,451
Berkshire Life	1,808,648	114,079	58,906	65,041	1,743,458
Columbian National	871,351	262,376	21,773	5,000	1,043,526
Equitable Life	8,709,710	492,994	318,787	196,123	8,420,573
Fidelity Mutual	1,429,199	98,113	50,812	7,000	1,502,107
Germania	328,908	22,600	11,923	8,531	338,908
Home, New York	1,184,283	94,970	41,808	39,628	1,173,956
John Hancock	6,975,904	1,340,823	239,664	69,536	7,008,558
Massachusetts Mutual	6,341,555	508,663	221,347	54,718	6,517,839
Metropolitan	27,089,814	5,442,489	1,247,817	261,454	29,949,828
Mutual Benefit	10,980,156	1,329,454	355,954	117,147	11,830,916
Mutual Life	18,676,476	1,840,652	652,507	488,105	19,215,633
National Life	1,086,989	98,780	43,828	31,482	1,087,908
New England Mutual	6,559,457	824,906	248,008	40,134	6,874,017
New York Life	14,889,571	1,387,689	601,929	349,695	16,137,896
Mutual	22,873,731	2,009,840	778,333	306,433	23,778,966
and T.	50,941	6,885	2,005	...	72,321
and T.	8,534,342	388,427	139,295	87,100	9,064,234
and T.	4,639,706	506,287	169,941	35,475	4,834,604
and T.	11,549,903	1,915,074	478,890	140,102	12,499,990
and T.	371,715	478,507	4,869	9,944	404,126
and T.	87,000	22,500	1,814	2,000	89,500
and T.	614,300	378,619	24,538	2,500	900,048
and T.	4,018,289	448,344	146,509	72,904	4,152,869
and T.	1,652,284	387,300	60,854	27,282	1,942,597
and T.	788,647	62,173	32,948	16,580	789,974
Totals	156,690,696	20,508,292	6,013,914	2,531,964	165,237,418
Grand totals	208,420,608	29,159,391	7,890,208	3,450,015	219,757,899
<i>Industrial Business.</i>					
John Hancock	21,694,123	3,933,514	934,321	374,024	23,000,767
Metropolitan	52,817,874	7,233,477	1,890,380	738,864	58,497,800
Prudential	23,388,088	5,630,039	945,653	315,477	26,316,083
Totals	98,860,084	16,787,080	2,870,754	1,418,365	108,714,655
<i>DELAWARE.</i>					
Continental Life	2,757,534	698,581	75,359	10,500	3,082,433
Home Life, Del.	469,000	272,000	30,041	1,000	652,500
Totals	3,216,534	968,581	95,390	11,500	3,715,028

152,808	152,808	9,415	.....	374,904	122,942	21,005	4,077	2,000	122,884
136,500	136,500	7,434	.....	302,500	50,311	14,060	2,101	1,380	50,381
630,987	48,075	16,156	.....	608,312	32,000	2,000	807	.....	24,000
.....	1,000	32	.....	2,178,750	373,647	20,569	7,159	6,500	256,710
5,609,299	771,912	938,212	2,000	2,212,186	1,957,739	137,000	76,905	76,554	1,890,942
1,325,942	652,342	62,715	20,264	2,185,474	276,904	.....	10,124	5,233	257,219
39,244	19,500	1,741	.....	62,344	76,261	1,000	1,235	.....	77,281
586,572	554,276	22,908	13,511	580,578	304,000	38,000	9,094	10,000	301,942
3,032,774	914,556	272,618	140,226	8,105,259	2,210,752	651,291	91,476	19,151	2,578,594
1,247,486	94,221	18,530	27,611	1,235,440	446,764	64,831	14,556	46,536	454,049
2,675,006	299,200	112,780	22,000	2,690,509	5,171,029	520,179	187,513	100,932	5,153,622
8,297,423	458,422	105,707	25,417	2,506,747	1,381,949	214,679	55,726	4,105	1,445,278
166,923	144,254	10,050	.....	246,211	2,250	.....	105	.....	2,000
2,005,500	1,569,500	95,457	5,000	2,002,000	725,182	62,182	24,722	19,029	723,200
1,330,979	186,071	42,701	6,000	1,299,468	2,554,615	238,265	104,076	29,122	2,094,094
2,753,464	280,721	88,783	26,149	2,785,012	1,078,186	104,500	35,096	57,578	1,094,145
477,500	401,500	26,306	1,000	876,012	.....	.....	49	.....	6,022
2,056,764	676,919	74,151	21,509	2,106,945	2,325,946	254,200	79,212	34,829	2,461,122
7,578,946	831,222	250,506	55,005	7,914,678	26,954	1,000	1,585	.....	24,954
12,425,530	1,546,276	418,473	165,646	12,594,208	279,426	8,506	10,269	1,000	254,290
1,046,143	26,902	37,257	19,117	949,515	2,210,617	426,884	111,927	16,392	3,328,029
1,040,734	215,757	32,631	15,000	1,071,479	2,201,140	694,578	122,904	52,481	2,503,851
2,015,235	305,001	97,686	64,994	2,017,454	24,000	11,000	908	.....	18,500
19,919,223	1,794,014	719,609	212,883	20,408,970	.....	2,500	117	.....	2,500
22,995,180	2,012,440	752,159	221,615	22,247,564	.....	29,500	4,291	.....	151,776
471,936	345,286	26,050	5,779	440,259	123,000	222,560	25,753	28,539	585,217
260,800	262,450	12,439	.....	5,948,490	724,256	11,500	4,121	4,002	104,870
5,664,294	740,494	212,535	51,001	6,403,282	106,990	10,004	1,144	2,600	20,966
6,035,089	759,705	233,165	182,500	3,587,735	13,451	6,000	355	.....	12,400
2,462,690	394,713	80,512	22,094	2,587,735	.....	.....	.....	.....	.....
1,067,205	262,500	30,218	15,716	1,080,957	.....	.....	.....	.....	.....
2,591,326	600,817	142,908	12,635	2,913,695	.....	.....	.....	.....	.....
8,322,739	1,735,772	264,202	74,594	9,182,692	.....	.....	.....	.....	.....
117,530	165,915	2,363	.....	148,714	.....	.....	.....	.....	.....
1,079,776	382,700	39,974	2,000	1,122,001	.....	.....	.....	.....	.....
4,105,210	544,697	94,045	25,007	4,181,907	987,350	624,409	32,356	8,368	1,025,604
8,167,070	790,534	95,831	20,357	2,881,153	1,819,508	412,098	71,833	26,158	1,898,256
3,708,698	1,090,794	186,299	104,477	4,507,253	7,096,016	901,714	244,293	102,237	6,997,277
1,198,533	98,766	42,567	11,519	1,189,839	274,497	146,089	12,237	5,284	243,862
854,151	208,933	27,420	9,532	853,673	10,626,568	2,317,995	375,985	124,212	10,875,224
Totals	22,850,702	5,219,562	1,797,312	168,217,189	20,804,424	4,402,935	744,224	265,340	21,138,383
Grand totals	27,308,504	5,701,458	1,851,212	175,097,949	510,860	199,552	.....	6,484	572,690
Industrial Business.	2,944,753	356,752	98,193	11,024,697	1,205,652	441,056	36,218	31,199	1,422,796
Prudential	2,003,618	425,679	239,526	12,011,208	28,929	11,743	1,720	.....	40,205
Extra Life	2,419,428	473,870	186,463	14,846,408	770,000	9,000	16,075	3,000	715,000
Connecticut General	913,501	285,687	124,424	8,211,944	545,412	108,000	14,126	1,000	536,316
Connecticut Mutual	1,201,246	334,743	153,145	8,244,960	202,777	48,250	7,901	.....	230,027
Phoenix Mutual	11,694,693	425,679	239,526	12,011,208	2,145,232	420,205	69,922	15,000	2,224,511
Equitable Life	13,409,303	473,870	186,463	14,846,408	42,081	51,400	2,163	106,942	74,553
Equitable Life	7,941,429	285,687	124,424	8,211,944	9,094,045	1,061,194	255,996	.....	9,357,291

Lincoln American.....	290,188	1,494,831	20,248	3,914	1,008,193	Metropolitan	22,617,679	4,067,723	791,797	309,439	23,350,199
Our Home Life.....	2,068,400	811,500	86,685	3,000	2,262,810	National L. and A.	22,237,287	491,488	54,816	19,242	365,242
Totals	9,447,178	3,422,564	285,640	75,781	10,210,066	No. Carolina M. & P.	532,764	1,288,334	394,967	202,149	793,005
	453,500	199,500	4,945	...	282,000	Totals	29,944,330	9,756,222	1,518,840	513,149	31,357,463
	1,460,862	813,035	38,628	...	1,714,197	Idaho					
	11,929,294	1,032,187	397,693	378,464	11,541,820	Idaho State	3,550,141	1,845,260	132,333	16,000	4,372,308
	1,940,017	475,985	64,353	28,528	1,965,210	Etna Life	402,066	81,068	5,990	6,552	419,881
	2,328,625	320,724	51,448	35,248	3,288,510	Amicable Life	8,000	...	54	...	1,000
	963,941	147,683	28,238	23,787	954,511	Bankers, Ia.	8,740,500	310,000	63,723	26,000	8,394,500
	353,417	123,150	22,367	7,000	404,767	Bankers, Neb.	11,150	2,000	4,325	...	12,150
	583,822	128,500	22,367	10,000	7,355,682	Bankers Reserve	1,674,310	108,448	54,163	7,500	1,514,688
	6,302,000	2,296,305	251,667	92,828	2,710,632	Beneficial	2,353,353	1,112,750	109,356	5,000	2,968,250
	2,083,735	1,055,384	87,309	13,064	2,550,220	California State	2,500	23,000	544	...	28,000
	2,237,896	536,683	85,338	28,833	13,968,665	Capital Life	149,000	342,000	15,311	2,000	494,066
	18,502,315	1,637,005	394,069	249,214	18,642,556	Central Life .....	...	167,000	2,807	5,000	148,859
	17,684,451	3,035,074	558,583	289,280	18,642,556	Central States .....	...	34,500	1,257	...	34,500
	210,220	45,543	8,879	1,357	255,122	Columbia L. and T.	258,702	251,539	8,336	7,500	400,230
	691,771	451,011	23,670	12,000	444,778	Columbian National	852,756	555,380	28,047	10,000	1,141,587
	10,286,801	1,043,787	304,988	179,894	10,286,453	Continental Life	1,834,722	1,475,000	94,086	2,719	2,748,538
	3,349,170	457,730	119,405	29,780	3,426,416	Equitable, N. Y.	3,081,013	620,597	107,398	28,822	3,295,698
	2,806,875	1,488,492	122,026	46,011	3,850,193	International	252,120	206,632	14,783	...	319,571
	535,633	49,000	12,368	...	427,287	Kansas City	62,500	115,000	5,808	...	178,500
	2,618,554	700,160	86,295	19,966	2,903,918	Metropolitan *	121,067	6,801	5,596	1,500	124,244
	1,228,714	64,544	35,080	16,000	1,068,972	Missouri State	32,006	84,063	4,159	...	104,943
	4,934,408	1,304,000	150,446	35,190	5,190,050	Montana Life	31,500	24,500	1,183	...	40,500
Totals	88,555,466	17,408,362	2,932,683	1,444,010	92,823,327	Mutual Benefit	589,657	310,049	20,351	15,500	841,045
Grand totals.....	98,002,644	20,830,928	3,218,223	1,519,791	103,032,393	Mutual Life	4,163,855	528,217	130,863	31,712	4,297,977
Georgia						National, Montana	170,000	119,000	5,585	4,000	183,000
Cherokee Life	105,500	746,500	20,861	2,500	671,000	National of U. S. A.	796,825	10,106	21,378	5,000	708,373
Comopolitan	704,498	824,475	35,212	5,000	1,258,931	New World	301,750	158,250	8,954	...	273,250
Standard	221,500	471,000	28,643	5,328	618,750	New York Life	7,529,924	541,326	247,145	89,994	7,338,812
Totals	1,131,438	2,041,975	84,716	12,828	2,448,681	Northwestern Mutual	4,570,164	662,900	130,266	19,147	4,784,974
Etna Life	8,574,845	1,963,346	267,139	165,773	9,340,962	Northwest'n National	103,009	6,122	3,510	...	96,940
American Central	28,700	11,000	798	...	26,725	Pacific Mutual	336,253	27,451	11,780	4,701	363,709
American National	7,199,718	2,090,848	234,091	97,256	6,186,887	Penn Mutual	1,231,410	123,398	39,523	15,500	1,145,351
Atlantic Life	413,788	290,000	19,247	3,000	652,110	Pioneer Life	131,500	6,000	3,066	...	109,000
Bankers Reserve	216,216	74,211	6,243	1,000	202,682	Prudential	767,297	311,131	38,003	...	924,068
Columbia Life	533,550	630,890	14,657	...	764,830	Reliance	252,500	96,500	6,792	1,000	265,500
Columbian National	2,723,355	860,293	80,489	17,000	3,003,796	Security Mutual	118,473	10,051	3,231	2,006	112,399
Connecticut Mutual	2,786,333	526,375	93,878	22,725	2,974,239	Travelers	124,620	2,500	4,469	5,471	111,573
Equitable, N. Y.	14,108,270	663,564	425,408	233,363	13,543,315	Union Central	924,490	218,590	40,435	11,125	1,055,743
Federal	171,832	52,522	2,743	1,299	205,137	Union Mutual	861,162	102,654	13,693	1,500	408,291
Fidelity Mutual	4,162,389	691,039	157,838	43,377	4,438,116	Western States	200,450	384,250	19,414	...	495,200
Franklin	3,176,530	804,000	96,704	17,790	3,241,051	Western Union	2,646,111	944,727	90,925	5,500	2,920,315
George Washington	423,283	2,010,876	22,826	3,500	2,312,391	Totals	40,213,710	9,964,359	1,337,161	321,549	43,338,585
Germania	1,461,764	166,500	45,643	20,420	1,428,193	Grand totals.....	48,708,351	11,809,509	1,469,983	337,549	52,665,799

* Includes ordinary. * Includes industrial and reinsurance.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
ILLINOIS.					
American Bankers...	1,063,451	267,410	32,535	6,300	945,914
Central Life	9,919,891	3,494,788	392,685	54,000	11,519,539
Continental Assurance	442,120	606,392	22,091	.....	920,818
Federal Life	6,687,110	1,083,767	225,323	56,561	6,821,655
Forest City	2,212,107	653,931	75,596	8,500	2,508,538
Franklin Life	15,961,471	3,480,877	553,404	130,861	16,577,653
Illinois Life	29,383,726	12,024,052	945,149	171,357	33,756,071
Manuf. & Merchants.	609,540	306,000	16,045	2,000	760,940
Marquette Life	2,010,300	905,750	72,016	10,800	2,231,150
National of U. S. A.	20,948,392	3,885,091	662,709	177,500	20,519,448
North American	5,451,568	1,104,676	124,272	42,740	4,285,113
Old Colony	5,147,350	512,828	144,708	36,961	4,097,582
Peoples Life	2,326,637	3,813,953	71,404	10,915	4,249,395
Peoria Life	9,041,505	2,754,073	348,295	29,349	10,485,206
Protective League	.....	106,000	43,393	24,155	16,094,424
Rockford Life	2,074,066	990,266	66,104	32,000	2,629,899
Royal Life .....	.....	6,094,408	72,594	5,316	3,840,281
Scandia Life	9,883,108	2,354,471	353,457	183,080	9,853,187
U. S. Ann. & Life...	.....	772,693	70,911	7,845	2,498,199
Totals	123,150,362	45,160,375	4,292,696	1,020,340	154,514,796
Ætna Life	27,096,066	4,570,747	905,966	637,895	27,214,521
American Central...	1,918,445	198,517	60,370	12,655	1,857,731
American Life	240,044	198,060	13,990	6,070	246,751
American National...	145,500	289,175	10,867	3,000	390,675
Bankers, Neb	898,014	257,000	45,124	1,000	1,053,514
Bankers, Iowa	66,804,000	*6,906,400	1,024,959	575,000	63,319,900
Bankers Reserve	1,855,059	550,404	70,508	2,000	2,015,040
Berkshire	11,941,199	948,870	264,947	142,230	12,198,336
Canada Life	6,291,411	761,175	262,215	40,735	6,705,355
Central States	437,000	874,517	17,846	6,000	1,149,617
Central, U. S.	464,525	378,600	19,325	.....	688,925
Columbian National..	6,874,348	2,090,668	236,492	28,596	7,499,271
Connecticut General..	3,339,243	1,148,328	116,796	25,250	4,104,333
Connecticut Mutual..	23,590,345	3,554,863	773,171	437,056	24,604,175
Equitable, N. Y.	63,573,546	11,963,040	2,175,770	322,784	65,206,318
Equitable, Iowa	7,513,479	1,354,773	268,452	28,207	8,515,700
Farmers National...	301,500	254,500	10,808	.....	352,000
Fidelity Mutual	4,768,866	468,331	131,008	93,886	4,845,621
Germania Life	4,046,405	402,120	143,107	70,596	3,962,340
Girard Life	1,453,021	320,298	54,063	11,000	1,368,912
Home Life, N. Y.	7,209,169	963,967	235,344	184,651	7,375,517
Indianapolis	999,300	867,524	57,670	2,000	1,471,794
Intermediate	1,151,780	776,250	36,124	9,500	1,680,580
INDIANA.					
.....	9,601,796	735,705	263,266	71,871	9,147,472
.....	1,017,372	438,762	12,711	1,343	129,899
.....	1,046,750	1,244,500	34,681	6,429	1,255,928
.....	5,900,867	1,063,350	.....	3,300	1,264,750
.....	5,222,245	1,617,997	187,672	29,000	5,727,233
.....	6,444,949	1,015,500	242,770	36,945	5,747,995
.....	7,315,712	1,450,179	254,363	13,000	7,261,211
.....	515,419	604,205	230,693	28,500	7,183,614
.....	2,537,377	560,833	30,916	6,000	655,501
.....	7,514,554	743,000	68,269	18,000	2,529,377
.....	8,196,535	5,417,149	310,225	54,433	10,773,169
.....	520,300	1,964,323	206,266	35,240	9,109,588
.....	6,077,791	459,894	21,777	2,000	848,584
.....	10,099,753	1,701,321	.....	23,000	6,779,471
.....	1,543,551	9,744,857	292,371	53,773	11,561,592
.....	10,063,747	183,263	43,445	8,500	1,468,316
.....	16,556,820	763,350	263,109	71,277	9,948,353
.....	1,553,286	1,567,143	346,010	98,074	17,039,160
Western Reserve.....	102,302,549	32,045,561	2,564,470	569,595	2,178,891
Totals	10,380,222	1,508,779	357,835	284,842	10,702,585
Ætna Life	54,224	158	1,576	552	20,440
.....	12,640,500	645,500	181,718	106,000	11,821,500
.....	4,500	1,525	225	.....	4,065
.....	990,928	68,000	25,026	7,254	1,003,685
.....	180,663	139,420	9,687	.....	209,833
.....	4,644,405	713,303	152,141	105,263	4,362,243
.....	11,265	11,000	517	.....	16,065
.....	4,228,524	682,302	148,535	27,793	4,579,470
.....	20,162,854	2,267,365	661,606	218,951	20,736,344
.....	2,846,844	119,964	70,973	34,713	2,655,851
.....	1,456,363	219,503	54,199	19,785	1,523,237
.....	1,063,176	218,130	40,734	12,341	1,177,550
.....	998,716	187,997	39,260	26,091	989,963
.....	23,000	105,703	1,207	6,000	62,703
.....	15,233,345	2,702,144	491,737	95,708	16,783,331
.....	4,914,717	1,909,169	199,644	45,610	5,239,625
.....	1,477,974	40,000	33,683	29,913	1,529,013
.....	20,809,004	3,693,931	757,155	134,070	22,124,537
.....	11,249,351	6,601,850	361,319	217,638	11,769,353
.....	7,717,659	1,167,004	228,437	92,695	7,969,928
.....	2,228,920	901,256	67,574	45,729	2,205,940
Massachusetts Mutual					
Michigan Mutual.....					

International	2,498,263	1,539,307	99,564	32,500	2,798,816	2,444,360	371,321	94,497	20,175	2,932,359
John Hancock	28,237,974	4,868,560	964,736	256,739	29,898,260	26,987,291	2,911,116	922,520	485,710	27,296,232
Manhattan	3,898,646	631,186	121,736	78,739	3,992,113	4,068,871	2,061,112	167,383	59,000	6,039,463
Manufacturers	800,000	.....	30,685	.....	830,000	808,500	341,237	25,815	35,148	754,460
Massachusetts Mutual	27,127,545	3,704,808	923,463	337,630	28,786,022	1,023,769	41,554	131,746	77,436	1,065,296
Meridian Life	340,337	709,111	29,020	1,000	1,130,686	9,097,943	927,743	300,668	96,076	9,518,677
Metropolitan	75,106,967	16,324,539	2,947,080	740,400	82,968,539	26,098,339	1,953,934	380,178	477,548	28,585,301
Michigan Mutual	4,298,320	369,138	116,967	68,294	4,775,573	2,301,314	498,151	50,847	8,472	3,025,690
Minnesota Mutual	1,078,472	109,546	33,076	28,402	1,249,500	13,000	51,000	1,449	.....	1,262,000
Missouri State	6,780,006	2,540,467	318,276	48,580	6,645,653	30,932,536	3,907,750	1,003,313	327,369	33,147,974
Mutual Benefit	61,494,189	8,591,890	1,973,264	998,898	64,769,698	101,500	165,900	6,698	.....	235,490
Mutual Life	108,927,066	15,391,286	3,537,067	998,898	113,611,734	928,400	388,685	38,583	5,968	1,264,797
National Life	6,801,904	404,566	221,718	72,181	6,623,735	6,310,801	1,309,020	235,215	52,332	6,945,561
New England	21,234,323	2,804,781	698,214	361,719	22,041,653	1,088,150	235,403	28,088	3,000	4,087,650
New World	45,000	38,000	1,890	.....	47,000	1,000	.....	249	.....	1,087,970
New York	182,738,722	21,876,046	6,630,831	2,336,786	189,552,671	2,392,321	511,371	107,783	30,008	3,256,053
North Am., Canada	1,622,313	342,000	61,106	14,050	1,737,463	2,392,321	511,371	107,783	30,008	3,256,053
Northern States	840,346	99,770	27,407	13,070	773,430	687,083	193,514	21,336	8,008	713,334
Northwest'n Mutual	130,730,310	15,115,940	4,203,256	1,697,673	137,065,050	4,941,618	783,236	165,607	19,720	5,083,917
Old Line Life	230,000	39,500	4,063	.....	234,000	29,070,688	6,097,433	880,237	214,181	31,653,625
Pacific Mutual	6,989,031	1,858,374	274,139	63,247	7,624,781	150,068	296,379	3,052	.....	247,197
Penn Mutual	34,273,331	6,199,327	1,410,125	606,056	36,561,647	325,746	206,500	12,797	3,000	442,808
Philadelphia	252,677	15,773	11,123	.....	263,800	.....	2,000	.....	.....	2,000
Phoenix Mutual	7,618,785	870,219	264,431	118,129	7,732,660	1,177,013	460,690	.....	25	260,234
Pittsburgh L. and T.	3,626,328	623,709	99,009	94,550	3,756,861	1,445,196	445,500	42,976	4,500	1,420,713
Provident L. and T.	13,491,791	1,638,265	429,577	74,074	13,980,670	255,714	299,367	19,146	22,949	1,579,520
Prudential	71,182,613	14,811,694	2,206,896	546,983	77,338,354	2,114,959	26,402	9,542	1,000	261,516
Prussian Life	1,203,768	1,891,099	18,065	.....	1,326,923	2,114,959	472,917	80,113	14,891	2,391,447
Reliance Life	1,499,299	1,003,073	64,453	7,271	2,064,709	6,419,255	1,141,560	130,197	29,537	6,538,225
Security of Am.	2,061,319	497,683	53,077	4,000	2,038,731	9,800,888	812,705	272,043	368,614	9,945,430
Security Mutual	1,848,194	152,655	54,704	19,160	1,959,395	461,370	23,306	16,314	8,285	461,468
State Life	1,559,696	496,545	63,413	6,544	1,615,397	194,619	153,373	8,196	.....	216,524
State Mutual	20,109,060	2,973,021	718,801	408,190	20,740,471	719,310	126,983	23,303	4,010	200,392
Travelers	16,226,744	3,963,377	496,834	208,213	17,770,572	5,234,226	2,810,806	231,926	40,569	6,134,115
Union Central	38,256,088	6,028,281	1,362,271	470,368	40,569,310	55,991	7,250	1,598	.....	47,141
Union Mutual	4,316,719	497,981	131,182	51,371	4,805,793	.....	.....	.....	.....	.....
United States Life	1,544,705	450,190	39,594	20,333	1,678,278	.....	.....	.....	.....	.....
Wisconsin National .....	.....	238,750	6,245	.....	225,750	.....	.....	.....	.....	.....
Totals	1,133,072,044	179,864,796	37,745,378	14,261,613	1,187,899,399	302,534,357	53,250,913	9,986,492	3,895,099	321,606,594
Grand totals	1,256,222,406	226,085,170	49,088,074	15,281,953	1,341,314,075	404,836,906	85,294,474	12,880,962	4,464,964	433,364,357
<i>Industrial Business.</i>										
American Assurance	1,570,449	1,257,253	51,630	17,628	1,646,450	100,344	9,494	3,779	1,754	108,182
John Hancock	15,243,417	5,700,789	535,941	194,574	16,668,723	43,865,375	6,801,350	1,533,394	453,013	44,479,721
Metropolitan	113,318,742	17,656,610	3,972,564	1,292,702	117,759,200	67,787,677	15,614,326	2,398,470	909,069	72,619,836
Prudential	113,754,154	26,839,611	4,051,025	1,052,173	123,596,954	.....	.....	.....	.....	.....
Totals	243,986,762	51,454,263	8,601,150	2,557,377	256,599,096	111,708,396	22,325,670	3,926,243	1,063,536	117,107,739
<i>Iowa.</i>										
American Life .....	.....	.....	.....	.....	.....	7,553,643	1,471,948	274,913	27,607	8,399,766
Bankers' Life .....	.....	.....	.....	.....	.....	62,574,000	6,076,200	955,696	590,000	69,504,200
Cedar Rapids .....	.....	.....	.....	.....	.....	2,752,155	1,446,239	136,225	11,500	4,612,680
Central of U. S. ....	.....	.....	.....	.....	.....	10,042,225	3,001,350	340,548	44,000	11,185,350

* Includes transfers from assessment to legal reserve basis.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
IOWA—Cont.							
Equitable	\$ 35,321,970	\$ 4,262,738	\$ 115,577	\$ 28,264,012	\$ 777,333	\$ 115,577	\$ 28,264,012
German-American ..	1,692,252	1,195,922	8,000	2,779,214	78,967	8,000	2,779,214
Guaranty	3,632,043	1,305,978	12,530	4,454,313	150,296	12,530	4,454,313
Iowa Life	2,485,000	445,379	11,000	2,538,373	68,150	11,000	2,538,373
Provident Life	537,885	1,241,699	6,000	1,701,894	54,743	6,000	1,701,894
Register Life	8,717,536	1,321,053	53,120	10,116,932	311,352	53,120	10,116,932
Royal Union	10,752,564	3,025,427	42,300	12,578,222	398,204	42,300	12,578,222
Standard	3,963,000	923,000	13,000	4,296,496	113,017	13,000	4,296,496
Western Life	1,185,256	1,288,941	3,210	2,066,357	70,155	3,210	2,066,357
Totals	143,780,029	27,611,099	903,144	153,453,125	3,699,906	903,144	153,453,125
KANSAS—Cont.							
Fidelity Mutual	7,711,959	1,140,161	114,223	7,837,015	246,700	114,223	7,837,015
American Bankers	650,470	246,235	26,151	714,470	26,151	26,151	714,470
Bankers Life	2,845,335	649,500	102,684	3,278,712	9,833	9,833	3,278,712
Bankers Reserve	1,694,026	1,106,456	500	2,333,076	78,931	500	2,333,076
Central Life, Ill	85,500	199,000	6,688	271,500	6,688	6,688	271,500
Commonwealth	169,000	464,500	13,698	249,500	13,698	13,698	249,500
Connecticut Mutual	6,921,076	1,815,038	241,606	8,061,123	241,606	241,606	8,061,123
Continental Assurance	69,000	68,000	1,896	65,000	1,896	1,896	65,000
Equitable, N. Y.	11,563,949	2,015,378	90,402	12,497,926	365,951	90,402	12,497,926
Fidelity Mutual	1,488,743	119,254	48,701	1,476,808	48,701	48,701	1,476,808
Germania	1,795,893	194,520	66,990	1,894,102	66,990	66,990	1,894,102
Girard	35,024	8,965	1,746	43,868	1,746	1,746	43,868
Home Life	458,894	13,514	9,975	422,134	15,186	9,975	422,134
International	51,961	279,061	10,380	301,443	10,380	10,380	301,443
John Hancock	253,990	185,000	5,000	445,490	15,317	5,000	445,490
Kansas City	1,149,250	1,438,700	17,367	2,273,950	71,263	17,367	2,273,950
Massachusetts Mutual	2,671,725	832,000	17,367	3,302,394	101,241	17,367	3,302,394
Metropolitan	6,321,372	1,702,130	55,468	7,262,112	238,186	55,468	7,262,112
Michigan Mutual	4,456,935	930,104	24,091	4,948,179	161,145	24,091	4,948,179
Missouri State	958,938	475,564	3,027	1,213,429	40,230	3,027	1,213,429
Mutual Benefit	11,125,853	3,421,332	119,560	11,965,287	363,849	119,560	11,965,287
Mutual Life	24,388,828	3,247,555	282,070	25,371,760	808,441	282,070	25,371,760
National of U. S. A.	8,210,763	1,233,977	82,736	8,411,853	272,578	82,736	8,411,853
National Life	2,583,070	438,409	26,000	2,839,541	83,652	26,000	2,839,541
New England	909,925	886,548	6,240	1,863,315	44,052	6,240	1,863,315
New York	113,000	248,000	11,517	333,500	11,517	11,517	333,500
New York Life	30,013,109	2,676,413	334,033	30,983,140	854,019	334,033	30,983,140
North American	2,284,125	602,900	493,019	2,376,900	64,720	493,019	2,376,900
Northwestern Mutual	52,767,743	6,510,000	1,721,044	56,567,303	1,721,044	1,721,044	56,567,303
Northwest'n National	1,356,572	426,237	29,896	1,557,065	58,952	29,896	1,557,065
Pacific Mutual	2,861,408	377,243	26,459	2,846,571	96,761	26,459	2,846,571
Penn Mutual	19,478,944	2,734,738	130,853	21,727,610	673,239	130,853	21,727,610
Peoria Life	504,324	379,400	1,000	558,240	27,353	1,000	558,240
MASSACHUSETTS—Cont.							
Fidelity Mutual	7,105,212	17,939	4,037	7,105,212	17,939	4,037	7,105,212
Metropolitan	5,760,318	1,494,684	210,838	5,760,318	1,494,684	210,838	5,760,318
MASSACHUSETTS Mutual							
Life	1,647,750	570,000	8,000	1,647,750	570,000	8,000	1,647,750
Life	3,284,685	654,083	16,434	3,284,685	654,083	16,434	3,284,685
Life	4,564,730	517,974	33,544	4,564,730	517,974	33,544	4,564,730
Life	12,985,227	1,521,153	192,133	12,985,227	1,521,153	192,133	12,985,227
Life	1,885,038	298,089	89,905	1,885,038	298,089	89,905	1,885,038
Life of U. S. A.	3,394,964	360,812	110,597	3,394,964	360,812	110,597	3,394,964
National Life & Acc.	289,192	279,039	10,491	289,192	279,039	10,491	289,192
New England Mutual	725,591	286,290	26,417	725,591	286,290	26,417	725,591
New York Life	19,539,086	1,675,134	186,639	19,539,086	1,675,134	186,639	19,539,086
North American	1,529,247	849,214	43,197	1,529,247	849,214	43,197	1,529,247
North American	17,539,113	1,594,200	549,670	17,539,113	1,594,200	549,670	17,539,113
North American	409,982	7,500	14,806	409,982	7,500	14,806	409,982
North American	44,600	68,500	1,900	44,600	68,500	1,900	44,600
North American	1,000	5,000	576	1,000	5,000	576	1,000
North American	67,000	13,000	2,434	67,000	13,000	2,434	67,000
North American	1,493,592	408,680	58,322	1,493,592	408,680	58,322	1,493,592
North American	3,011,952	364,340	107,872	3,011,952	364,340	107,872	3,011,952
North American	271,066	238,850	14,390	271,066	238,850	14,390	271,066
North American	1,527,115	119,532	53,023	1,527,115	119,532	53,023	1,527,115
North American	324,000	89,500	7,794	324,000	89,500	7,794	324,000
North American	410,675	27,500	1,141	410,675	27,500	1,141	410,675
North American	951,265	116,797	38,194	951,265	116,797	38,194	951,265
North American	8,022,069	1,657,663	199,975	8,022,069	1,657,663	199,975	8,022,069
North American	750,966	478,500	24,940	750,966	478,500	24,940	750,966
North American	571,806	77,000	17,352	571,806	77,000	17,352	571,806
North American	2,774,821	812,536	128,880	2,774,821	812,536	128,880	2,774,821
North American	228,395	50,511	6,501	228,395	50,511	6,501	228,395
North American	247,306	31,500	6,267	247,306	31,500	6,267	247,306
North American	249,510	159,195	10,280	249,510	159,195	10,280	249,510
North American	655,150	38,900	16,938	655,150	38,900	16,938	655,150
North American	4,536,077	70,511	102,623	4,536,077	70,511	102,623	4,536,077
North American	1,583,686	227,585	40,607	1,583,686	227,585	40,607	1,583,686

Phoenix Mutual.....	6,270,676	185,429	47,335	6,545,775	Union Central.....	7,684,246	890,800	246,795	71,404	7,954,032
Pittsburgh L. and T.	1,245,350	25,953	20,163	1,282,654	Union Mutual.....	311,041	43,853	11,357	2,000	323,004
Prairie Life	119,500	30,184	.....	683,000	United States Life....	117,570	8,133	1,946	1,000	100,953
Provident L. and T..	1,774,805	64,233	5,033	2,004,307	Totals	194,097,983	32,521,235	5,833,237	1,835,388	208,129,653
Prudential	9,697,708	293,064	47,395	10,940,723	Grand totals.....	312,709,036	41,032,463	6,801,757	1,899,743	325,694,151
Reliance Life	1,794,762	57,190	19,008	1,853,073	Industrial Business.					
Scandia Life	1,403,240	454,138	8,954	1,512,611	Metropolitan Life.....	13,842,890	2,653,073	483,700	143,235	14,184,344
Security Mutual.....	27,500	19,000	.....	436,530	Prudential	11,345,363	4,167,259	392,815	69,400	12,536,105
State Life	360,320	18,004	.....	436,530	Totals	25,133,912	6,520,332	576,515	212,685	26,720,449
Travelers	2,167,933	57,191	17,618	2,389,181	Kentucky.					
Union Central	6,400,365	201,516	41,563	6,594,470	Central Life	12,253,460	12,735,080	.....	.....	15,919,470
Union Mutual	239,241	8,730	10,500	254,879	Commonwealth	14,867,000	4,749,446	470,063	108,515	15,449,337
United States Life...	370,327	8,933	9,900	325,337	Totals	27,145,460	18,483,476	470,062	108,515	31,368,907
Totals	239,842,492	7,969,360	3,151,508	261,691,259	Ætna Life	6,210,105	635,501	140,575	160,308	5,994,178
Grand totals.....	383,622,521	11,688,296	3,094,647	415,149,394	Bankers, Iowa	4,008,000	330,230	22,396	24,000	3,769,720
Industrial Business.					Columbia Life	655,675	439,000	29,935	3,667	589,925
Metropolitan	12,424,921	435,354	109,231	12,994,445	Columbian National..	477,766	456,320	20,132	.....	787,183
Prudential	12,618,180	447,543	92,556	13,968,114	Totals	3,647,387	737,452	111,460	82,799	3,939,700
Totals	25,043,101	882,797	201,847	26,962,559	Bank Savings	20,000	23,500	499	.....	35,000
Kansas.					Central Life	1,487,919	57,250	4,311	.....	67,250
Bank Savings	4,945,074	175,965	19,990	5,071,944	Central Life	18,094,789	1,487,919	563,451	247,701	18,768,133
Central Life	2,785,993	97,855	6,533	2,829,510	Commonwealth	154,975	27,000	7,845	.....	165,975
Farmers and Bankers.	7,124,613	279,344	21,039	8,061,990	Ætna Life	3,498,373	293,321	122,437	30,516	3,467,879
Home Mutual	3,804,006	163,406	26,768	4,296,539	Bankers, Iowa	1,966,381	240,869	57,432	50,528	2,009,248
Kansas Life .....	.....	12,000	.....	354,500	Columbia Life	684,000	114,000	18,097	1,000	640,376
Totals	18,611,633	718,530	74,355	22,564,523	Columbian National..	2,284,597	317,122	68,901	24,130	2,339,353
Ætna Life	7,413,853	243,700	137,014	7,716,339	Central Life	496,000	45,000	6,516	1,000	506,000
American Bankers...	23,175	26,671	.....	33,975	Commonwealth	1,251,632	1,435,500	34,278	2,199	1,862,376
American Life	497,100	26,506	.....	513,108	Ætna Life	149,507	105,594	4,976	1,000	141,955
American Central...	1,682,187	52,435	14,839	2,010,494	Bankers, Iowa	9,500	85,006	3,323	.....	94,506
American National...	.....	2,896	.....	35,000	Central Life	4,830,350	1,346,000	67,604	18,000	2,008,000
Amicable Life	35,500	478	.....	15,500	Commonwealth	2,567,066	305,189	63,791	47,967	2,943,578
Bankers Life, Ia	19,987,500	275,363	145,000	18,353,500	Central Life	4,916,098	535,710	174,390	42,617	5,214,793
Bankers Life, Neb...	7,089,064	232,381	28,101	7,499,153	Bankers Life, Ia	1,073,000	1,267,974	23,845	8,000	1,634,174
Bankers Reserve...	3,083,657	119,995	40,343	3,256,640	Bankers Reserve...	15,766,203	28,501	535,416	143,349	16,754,708
Capitol Life	1,053,019	51,975	2,011	1,010,941	Michigan Mutual.....	1,023,435	395,421	35,131	6,315	1,216,641
Central Life	700,614	25,243	.....	738,773	Missouri State	358,144	205,655	16,491	.....	506,724
Central States	107,500	1,770	.....	68,500	Mutual Benefit	31,508,954	3,973,453	991,558	442,995	33,382,408
Columbian National.	1,873,583	76,191	8,000	2,163,227	Mutual Life	17,532,478	2,149,548	677,957	40,426	17,690,559
Commonwealth Life..	45,000	1,676	.....	46,000	National, Vt.	4,285,985	480,769	148,217	78,414	4,812,135
Connecticut Mutual...	1,711,456	64,111	.....	1,868,214	National of U. S. A...	230,536	54,554	12,538	13,000	273,139
Continental Life	163,500	4,451	.....	146,000	National L. and A...	8,278,068	1,576,258	99,090	45,849	9,540,346
Equitable Life, N. Y.	7,206,709	265,683	57,008	7,594,145	New England Mutual	11,537,348	1,909,398	421,375	98,721	12,493,564
Equitable Life, Ia...	2,367,099	75,923	6,372	2,445,281	New York Life	24,044,168	1,271,539	632,540	504,813	23,761,011
Farmers Life	4,000	3,280	.....	1,323,913	North American.....	957,072	57,500	23,762	.....	989,636
Federal Life	139,000	4,365	1,000	158,500	Northwestern Mutual.	23,695,347	2,575,000	752,961	360,597	24,577,354

* Includes reinsured policies of Anchor Life Insurance Company.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
KENTUCKY—Cont.					
Ohio National	\$ 39,500	536,250	10,259	2,000	\$ 546,750
Ohio State	5,000	57,500	1,450	.....	61,000
Pacific Mutual	1,158,342	128,535	40,217	17,251	1,199,424
Penn Mutual	4,659,726	1,092,902	171,853	84,509	5,496,889
Philadelphia	22,000	52,000	1,134	.....	46,500
Phoenix Mutual	5,705,563	1,004,542	186,407	38,400	6,108,044
Prudential	10,761,179	1,892,237	252,370	112,312	11,673,161
Reliance Life	1,139,145	430,500	41,539	11,302	1,226,392
Reserve Loan	255,211	4,000	8,520	1,000	268,635
Scranton Life	549,046	153,510	7,695	.....	156,056
Security Life of Am. ..	1,408,883	714,454	48,247	5,000	1,353,637
Security Mutual	1,058,288	104,736	32,653	8,070	1,005,067
Standard Life	21,250	148,760	6,306	1,228	131,500
State Life	1,182,231	53,048	29,957	9,500	1,146,779
State Mutual	4,490,088	1,019,518	161,004	78,073	4,866,244
Travelers	2,524,321	173,812	68,084	57,873	2,509,842
Union Central	7,779,776	1,401,005	202,938	145,194	8,475,854
Union Mutual	436,051	30,521	14,906	6,115	417,568
U. S. Ann. and Life.	423,169	342,134	18,872	1,500	538,548
United States Life	1,023,006	88,213	24,999	15,830	990,261
Western & Southern	1,034,751	350,000	85,020	13,000	1,172,130
Totals	227,949,785	34,836,880	7,355,567	3,118,170	245,001,715
Grand totals	255,085,255	53,320,336	7,825,629	3,226,685	276,570,522
Industrial Business.					
Metropolitan	35,457,331	5,874,473	1,253,935	512,461	36,096,667
Prudential	18,003,319	4,023,202	630,600	194,892	19,154,950
Western & Southern	9,708,328	3,101,821	340,815	111,601	10,458,537
Totals	63,169,028	13,004,496	2,225,348	819,014	66,710,144
LOUISIANA.					
American Mutual	1,700,000	513,500	16,299	2,000	511,500
Louisiana State	6,982,627	1,029,500	56,681	.....	2,365,000
Pan-American .....	.....	2,394,411	248,355	61,500	7,763,496
Totals	8,682,627	3,927,411	321,335	63,500	10,679,996
Amicable Life	441,100	83,622	14,449	.....	414,922
Equitable, N. Y.	31,789,889	2,166,567	1,021,964	359,025	31,485,596
Equitable, Tex. .....	.....	78,949	1,963	.....	78,949
Fidelity Mutual	4,377,301	848,321	139,118	17,824	4,294,163
Great Southern	664,540	324,050	26,095	2,000	922,950
MAINE—Cont. T.					
.....	\$ 3,599,363	621,924	.....	.....	\$ 3,970,965
.....	4,797,399	796,577	.....	.....	5,194,773
.....	336,959	20,678	.....	.....	339,679
.....	2,528,944	539,842	.....	.....	2,821,432
.....	649,654	135,391	.....	.....	771,295
.....	49,342	1,000	.....	.....	46,412
Totals	101,224,967	13,230,880	3,750,408	1,624,580	107,169,521
Grand totals	112,908,000	14,195,086	4,195,717	1,867,200	118,744,028
Industrial Business.					
Metropolitan	15,916,363	2,800,527	561,511	148,028	16,880,467
Prudential	5,563,950	1,908,225	200,413	47,324	6,245,824
Totals	21,480,313	4,708,752	761,924	195,352	23,226,291
MARYLAND.					
Baltimore Life	759,676	189,557	53,980	12,999	820,842
Eureka Life	91,625	500	3,238	1,125	91,375
Immediate Benefit	77,557	.....	2,919	.....	.....
Maryland Life	3,612,881	172,420	128,508	132,610	3,453,670
Totals	4,541,739	362,477	166,645	146,734	4,845,827
MASSACHUSETTS.					
.....	7,439,928	817,927	254,453	241,431	7,428,479
.....	1,440,327	262,597	51,100	22,393	1,648,018
.....	1,067,351	216,494	33,064	6,776	1,105,689
.....	3,065,396	8,250	2,023	625	3,068,250
.....	7,012,741	679,875	124,854	67,201	8,992,381
.....	16,536,927	2,636,259	227,765	15,078	8,439,513
.....	1,593,338	1,925,700	557,614	310,483	17,232,098
.....	633,309	129,320	65,667	25,000	1,587,680
.....	2,033,503	148,757	22,894	50,081	699,721
.....	5,546,084	367,813	68,908	11,175	2,181,299
.....	5,648,908	696,720	189,920	40,046	5,853,396
.....	5,638,908	292,085	20,894	17,798	6,677,969
.....	5,124,559	613,773	199,930	91,500	5,627,818
.....	23,398,028	4,936,440	897,578	207,707	28,098,865
.....	714,354	85,185	20,060	36,909	701,367
.....	22,158,849	2,736,376	828,455	564,964	23,194,853
.....	9,350,123	797,892	330,081	164,927	9,776,870
.....	9,000	9,845	602	86	13,750
.....	3,467,239	435,498	122,325	42,203	3,598,147
.....	6,571,896	698,754	238,208	34,326	6,947,664
New England					

State Life	941,296	248,808	31,984	6,693	1,052,612	New York Life	1,900,301	870,187	408,184	23,051,946
Travelers	188,763	50,500	2,438	...	138,296	Northwest'n Mutual ..	1,327,500	653,110	173,845	18,884,748
Union Central	1,044,763	100,787	44,768	23,255	1,369,176	Pacific Mutual	1,855	168,059	...	5,648,222
	671,781	161,597	40,941	7,194	1,065,700	Penn Mutual	485,784	9,883	147,561	280,615
	7,391,409	171,500	27,023	5,000	819,504	Philadelphia	284,631	89,615	...	2,630,781
	212,191	78,000	241	...	78,000	Phoenix Mutual	284,755	32,973	24,678	1,183,543
	27,450,547	1,785,476	284,750	59,967	8,633,508	Pittsburgh L. and T. ..	450,300	499,783	126,307	13,818,171
	4,253,845	29,240	11,570	1,000	208,939	Prudential	1,071,380	396,157	108,367	12,541,742
	42,513,012	2,353,089	905,320	458,485	27,549,580	Reliance	2,616,773	13,965	3,000	344,647
	10,431,462	22,536	33,553	1,000	48,535	Security Mutual	85,608	10,275	2,000	277,083
	14,061,983	712,644	117,681	57,957	4,671,986	State Mutual	605,498	201,285	78,614	5,767,349
	1,327,287	4,407,347	1,436,794	603,236	43,717,789	Sun Life	1,302,679	113,631	14,751	2,721,870
	7,430,240	1,224,329	886,121	105,746	10,855,474	Travelers	55,587	178,955	58,577	5,935,599
	2,851,493	1,074,210	447,123	165,352	14,097,362	Union Mutual	528,174	19,319	500	646,571
	1,289,617	496,246	36,329	25,235	1,445,975	Union Central	80,930	110,561	38,178	3,006,886
	7,185,442	713,248	204,721	44,200	7,383,715	United States	210,226,088	7,712,245	3,144,837	224,026,331
Totals	168,425,406	18,414,688	5,578,828	2,123,640	171,727,381	Grand totals	30,074,101	7,878,380	3,291,571	228,372,158
Grand totals	177,108,083	22,342,099	5,900,163	2,187,140	183,407,367					
Industrial Business.										
American National ..	2,622,578	1,128,857	110,701	27,031	2,570,295	Mutual of Baltimore ..	2,705,592	230,074	135,830	6,548,763
Life and Casualty ..	688,541	1,277,276	132,646	6,580	755,403	John Hancock	1,489,091	166,552	57,157	3,076,930
Life Ins. Co. of Va. ..	14,002,431	3,521,673	668,297	193,577	14,432,112	Metropolitan	5,259,806	219,838	41,194	6,238,452
Metropolitan	18,818,528	2,985,787	884,429	280,459	19,650,112	Prudential	1,590,404	442,301	17,843	1,207,606
National L. and A.	2,496,366	1,968,126	452,317	190,868	2,858,219	Totals	5,014,822	288,804	150,234	14,676,791
Totals	38,433,444	10,881,719	1,926,390	704,815	40,315,142		5,356,755	1,716,500	82,940	8,644,409
MAINE.										
Union Mutual	11,633,063	955,206	435,314	245,620	11,574,507	Massachusetts.	24,281,571	4,259,995	1,448,828	120,107,537
Ætna Life	2,319,653	202,579	59,747	82,711	2,196,508	Berkshire Life	965,584	412,899	253,134	12,179,586
Columbian National ..	394,372	211,760	18,526	...	683,400	Boston Mutual	958,164	239,380	103,954	6,837,160
Connecticut General ..	979,393	280,441	35,165	1,300	1,092,510	Columbian National ..	702,866	947,809	67,958	7,100,683
Connecticut Mutual ..	4,174,841	563,454	141,401	114,592	4,414,506	John Hancock	9,067,177	1,790,793	457,193	50,219,238
Equitable, N. Y.	10,594,891	527,539	378,083	69,793	10,768,208	Massachusetts Mutual ..	4,236,005	1,110,790	453,633	33,541,214
Fidelity Mutual	1,053,795	223,398	42,708	16,211	1,153,632	Methodist Ministers ..	25,000	5,287	4,000	141,153
Home, New York	1,156,105	135,871	46,861	8,694	1,260,270	New England Mutual ..	5,098,494	1,804,734	548,175	45,805,859
John Hancock	1,145,083	261,414	49,623	6,473	1,323,821	State Mutual	4,296,822	1,390,259	1,148,745	40,178,933
Massachusetts Mutual ..	3,982,325	726,467	156,157	61,123	4,508,296	Totals	25,241,082	6,351,721	3,006,840	196,004,043
Metropolitan	10,867,381	2,177,206	453,081	94,398	11,504,810	Ætna Life	1,710,589	398,453	405,404	12,711,847
Mutual Benefit	7,273,200	774,607	222,656	121,442	7,866,451	Home, N. Y.	1,911,967	234,264	74,773	7,329,783
Mutual Life	11,966,485	1,061,143	441,354	289,116	12,298,422	Manhattan	1,700,598	492,193	413,053	18,098,198
National, Vt.	2,517,416	227,138	89,077	40,508	2,665,919	Metropolitan	8,036,812	2,151,002	750,652	62,773,952
New England	5,019,579	615,524	179,712	94,192	5,154,574		477,909	133,694	100,729	3,758,233
New York Life	9,491,887	1,246,924	382,806	151,810	10,171,443		413,147	150,690	127,590	2,992,897
Northwestern Mutual ..	8,700,526	780,900	318,215	234,705	9,965,970		157,705	107,147	59,535	2,803,616
Penn Mutual	6,907,420	924,472	280,037	55,963	7,063,894		18,564,547	843,461	848,645	83,512,181
Phoenix Mutual	1,948,780	246,731	54,583	57,840	1,471,317					

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
MASS.—Cont.					
Mutual Life	58,822,125	4,741,356	2,161,104	1,794,165	57,843,789
Mutual Benefit	37,069,107	4,806,246	1,230,085	820,570	38,804,078
National Life, Vt.	24,452,863	2,576,012	463,493	454,423	24,872,571
New York Life	78,508,476	9,038,300	3,261,471	1,272,979	80,419,785
Northwestern Mutual ..	50,398,948	4,064,170	1,675,927	869,611	51,668,715
Penn Mutual	33,091,297	3,661,936	1,344,053	464,369	33,248,100
Phoenix Mutual	8,850,490	1,201,434	346,238	114,753	9,369,637
Prudential L. and T.	37,148,188	7,741,501	1,401,780	371,078	39,908,348
Prudential Life	24,983,251	2,805,366	868,215	190,924	25,615,696
Prussian Life	417,653	559,121	5,666	.....	439,368
Travelers	15,871,748	5,623,685	561,580	176,635	19,425,110
Union Central	11,821,738	2,677,350	469,408	83,174	13,497,681
Union Mutual	3,509,810	806,542	84,880	80,327	2,921,759
Totals	554,663,901	53,174,732	18,337,834	9,473,639	581,315,134
Grand totals.....	746,201,355	108,515,814	25,189,665	12,510,539	777,319,177
INDUSTRIAL BUSINESS.					
Boston Mutual	11,410,733	3,762,654	513,997	140,299	11,244,345
Columbian National	228,198	.....	12,498	7,810	207,310
John Hancock	98,188,657	20,191,583	3,998,075	1,376,907	104,779,702
Metropolitan	142,503,760	22,065,387	2,001,853	2,007,137	148,254,493
Prudential	54,251,229	14,096,289	1,965,107	672,648	58,638,638
Totals	306,612,567	60,105,913	8,481,335	4,104,795	323,924,388
MICHIGAN.					
Detroit Life	4,057,150	2,517,139	198,787	9,051	5,463,189
Michigan Mutual	12,464,753	3,548,699	414,694	206,644	13,764,793
Northern Assurance	9,081,890	2,404,740	224,717	29,750	10,218,578
Peninsular	1,089,804	506,439	52,873	6,000	1,402,499
Preferred	6,018,215	1,959,113	213,406	20,418	6,998,570
Roman Standard	310,070	176,605	10,488	2,500	413,105
Totals	32,921,832	11,106,944	1,189,635	354,363	38,280,409
Æthna Life	9,196,177	2,046,873	394,269	178,567	9,497,256
American Bankers	136,955	55,000	4,439	.....	167,465
American Central	1,082,701	235,696	28,256	6,500	1,083,946
Bankers, Iowa &	24,967,000	1,330,300	399,144	245,000	25,601,700
Bankers, Neb.	80,000	31,000	3,318	.....	99,000
Bankers Reserve	58,750	105	1,351	.....	38,855
Berkshire	4,618,586	557,923	151,310	62,448	4,921,139
Canada Life	6,475,674	365,793	167,893	52,568	5,665,621
NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
INDUSTRIAL BUSINESS.					
John Hancock	6,060,436	2,411,868	198,201	48,397	6,922,184
Metropolitan	33,648,783	6,393,479	1,196,908	323,496	38,174,432
Prudential	26,622,929	7,541,575	969,733	209,086	29,115,268
Totals	66,122,137	16,317,222	2,354,341	586,491	73,211,574
MINNESOTA.					
Midland	1,775,196	265,500	60,631	3,000	1,762,765
Minnesota Mutual	6,343,208	2,061,322	246,017	49,098	7,508,105
Northwestern National ..	10,413,081	2,733,007	439,689	42,524	11,707,476
Twin City	245,500	175,000	10,379	2,500	332,000
Totals	18,775,925	5,254,829	746,766	97,420	21,804,336
Æthna Life	5,858,338	2,357,196	228,855	94,724	7,395,494
American Bankers .....	.....	6,000	353	.....	37,285
American National	8,351,000	1,022,500	83,000	72,000	8,359,500
Bankers, Iowa	1,533,300	204,600	2,965	.....	1,022,098
.....	1,644,720	891,525	64,043	13,528	2,188,730
.....	247,024	479,525	24,742	.....	652,049
.....	3,922,435	1,044,739	157,086	28,400	4,585,401
.....	298,645	87,000	8,631	1,000	218,500
.....	1,061,509	888,500	44,348	1,000	1,716,494
.....	4,536,251	1,494,696	184,774	15,013	5,531,209
.....	17,111,862	4,242,662	691,199	309,130	19,354,313
.....	4,237,623	908,673	166,654	34,833	4,585,288
.....	4,251,850	628,040	167,522	46,940	4,603,686
Great Northern	93,100	5,000	2,414	.....	53,500

Central, Iowa	331,040	134,350	23,977	3,000	840,280	Home, N. Y.	3,521,707	777,351	135,905	59,803	3,970,604
Cleveland Life	308,750	52,750	4,453	1,000	302,500	John Hancock	9,334,951	1,300,157	378,514	39,283	9,594,173
Columbian National	604,307	351,194	24,947	2,000	394,774	Manhattan	1,127,913	180,324	29,538	19,678	1,106,953
Columbus Mutual .....	.....	3,000	176	.....	5,000	Massachusetts Mutual	4,921,875	1,520,086	179,812	106,334	6,038,885
Connecticut General	2,152,313	794,596	51,474	2,000	2,364,904	.....	6,841,325	1,572,305	278,351	59,213	7,792,305
Connecticut Mutual	4,780,414	708,598	154,065	105,586	5,085,176	.....	2,123,000	452,491	72,696	11,000	2,511,786
Continental	30,108	65,008	4,036	.....	139,008	.....	20,855,647	2,616,115	788,309	215,759	22,245,171
Equitable, New York	17,625,944	2,553,151	690,353	335,050	18,137,290	.....	27,094,712	3,708,130	997,185	323,073	29,492,238
Equitable, Iowa	3,574,319	624,506	140,357	20,185	3,956,509	.....	6,428,729	666,628	194,811	112,622	6,689,304
Federal Life	1,573,303	535,300	60,049	8,100	1,853,044	S. A.	1,502,343	272,498	54,528	17,008	1,582,480
Fidelity Mutual	2,909,398	536,061	173,390	9,000	4,188,945	.....	7,873,908	1,109,049	264,771	45,785	8,344,548
Franklin	1,717,953	424,192	68,108	9,094	1,941,360	.....	28,333,895	4,949,959	1,083,355	273,271	31,524,903
Germania	2,274,704	392,134	104,173	39,409	2,494,571	.....	52,945,018	6,896,850	1,855,730	523,732	54,817,134
Great Northern, Wis.	123,750	17,500	4,033	.....	143,000	.....	81,457	68,000	2,800	1,000	133,457
Home, New York	7,477,743	681,689	263,591	121,631	7,708,971	Pacific Mutual	2,408,238	985,453	114,530	17,618	3,162,685
Illinois Life	4,515,941	1,542,023	175,266	15,806	6,491,063	Penn Mutual	3,594,677	1,364,621	330,691	47,080	9,729,130
Indianapolis .....	.....	354,940	2,624	.....	336,478	Phoenix Mutual	4,078,433	1,080,084	142,433	54,110	4,685,839
International, Mo. ....	.....	23,330	1,201	.....	32,570	Pioneer Life	161,380	554,500	23,413	.....	690,890
John Hancock	5,078,263	1,549,927	221,004	54,239	6,013,294	Preferred Life	9,862,485	1,720,622	353,308	52,132	10,362,375
La Fayette	245,594	508,035	21,104	2,000	640,719	Prudential L. and T.	10,051,778	2,245,514	317,977	46,387	11,264,535
Liberal Life	199,500	161,260	5,506	.....	220,750	.....	.....	175,180	8,427	.....	269,493
Lincoln National	1,364,143	7,445,772	211,230	18,630	7,445,367	Reliance Life	4,047,781	1,213,617	144,108	34,392	4,089,189
Manhattan	884,732	246,510	29,541	5,000	977,718	Scandia Life	3,562,530	1,747,136	148,737	16,500	4,613,564
Manufacturers	2,354,367	1,124,460	159,534	10,000	4,491,677	Security Mutual	9,322,943	1,657,831	352,550	97,008	10,682,944
Massachusetts Mutual	35,478,283	2,304,221	837,672	186,576	36,439,403	State Mutual	5,248,601	532,449	170,433	76,038	5,991,816
Metropolitan	30,359,633	5,033,040	837,336	191,356	33,222,061	Travelers	6,831,723	1,410,867	240,394	86,991	7,600,237
Midland, Minn.	70,000	.....	2,968	.....	68,000	Union Central .....	.....	.....	.....	.....	.....
Minnesota Mutual	543,434	630,070	25,025	4,000	761,533	Totals	291,141,956	54,514,794	10,400,056	2,967,983	321,153,394
Missouri State	2,576,656	312,230	90,507	12,394	2,463,240	Grand totals	308,917,928	59,571,623	11,146,332	3,065,403	342,457,730
Mutual Benefit	31,513,633	6,302,941	1,131,840	804,511	34,650,791	.....	.....	.....	.....	.....	.....
Mutual Life	28,053,478	4,010,166	1,040,657	744,653	30,074,637	Industrial Business .....	.....	.....	.....	.....	.....
National, Va.	4,869,851	456,744	185,053	64,251	5,006,921	Metropolitan	8,581,232	1,834,149	300,154	84,019	9,321,058
National of U. S. A.	1,783,651	140,348	55,738	10,636	1,920,291	Prudential	14,208,787	3,907,836	499,733	104,513	15,771,193
New England	9,915,235	1,911,761	367,012	126,776	10,974,287	Totals	22,791,019	5,741,975	799,887	190,523	25,092,251
New York Life	30,435,609	1,863,316	1,033,330	397,037	30,869,743	.....	.....	.....	.....	.....	.....
North Amer. (Can.)	943,892	235,235	44,475	18,231	1,049,092	Mississippi .....	.....	.....	.....	.....	.....
North Am. (Ill.)	1,294,812	323,236	30,235	1,000	1,201,603	Cotton States	530,000	467,000	30,236	1,000	530,500
Northwestern Mutual	54,563,222	5,764,740	3,006,405	600,812	57,539,685	Central Southern .....	.....	42,000	540	.....	40,000
Ohio State	70,000	378,539	9,390	.....	420,539	Gulf Coast	717,267	263,370	26,907	.....	741,342
Old Colony	376,216	90,754	10,640	2,500	324,053	Lamar Life	5,794,911	1,222,612	144,576	41,730	5,773,504
Old Line	537,500	146,000	24,467	2,000	710,500	Totals	7,042,306	2,070,933	201,349	50,720	7,391,346
Pacific Mutual	1,855,019	176,459	69,234	26,454	1,993,075	.....	.....	.....	.....	.....	.....
Penn Mutual	7,793,749	685,437	277,350	110,340	7,703,304	American National	894,697	299,181	28,329	5,617	893,951
Peoples Life (Ill.)	25,000	590,697	5,407	2,306	1,933,075	.....	1,196,552	112,000	31,778	6,310	1,193,081
Peoria Life	99,800	103,700	6,353	.....	7,703,304	.....	307,500	506,500	24,565	8,000	490,250
Philadelphia	4,665,157	85,775	1,005	.....	433,330	.....	20,703	137,688	505	.....	15,687
Phoenix Mutual	597,410	597,410	1,005	.....	301,527	.....	438,203	137,688	12,277	.....	459,578
Provident L. and T.	6,483,941	988,788	162,269	173,789	79,275	.....	15,259,029	974,100	470,929	155,442	15,293,247
Prudential	16,797,600	3,417,440	242,841	27,986	4,815,739	Fidelity Mutual	3,861,861	802,771	131,248	32,773	8,741,487
Reliance Life	683,600	570,500	568,749	138,727	6,959,533	.....	.....	.....	.....	.....	.....
Reserve Loan	44,000	44,000	25,008	.....	1,065,500	.....	.....	.....	.....	.....	.....
Scandia Life	708,263	165,049	25,097	4,365	44,000	.....	.....	.....	.....	.....	.....
Security Life	436,600	431,479	18,637	10,000	666,134	.....	.....	.....	.....	.....	.....

3 Includes assessment business.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
New York Life.....	\$ 80,768	\$ 8,000	\$ 1,888	\$ 12,000	\$ 83,768
Northwest'n Mutual..	1,891,639	162,000	66,080	12,000	1,915,708
Penn Mutual	2,308,375	774,256	117,382	21,216	2,761,776
Peoples Life	483,315	93,654	16,078	7,307	646,850
Phoenix Mutual	740,136	167,432	7,296	23,231	728,969
Protective League....	1,116,121	234,632	36,207	4,813	1,134,027
Prudential	10,485,073	1,300,076	346,778	146,248	10,631,820
State Life	4,308,072	1,172,408	177,297	30,962	5,305,542
State Mutual	1,796,701	170,311	62,547	5,000	1,828,478
Travelers	1,899,492	329,242	53,917	14,000	1,877,839
Union Central	4,510,297	585,031	151,430	26,644	4,793,211
Union Mutual	16,361,848	1,446,764	486,224	130,782	16,849,201
Totals	15,347,620	2,532,900	462,987	126,683	16,844,173
NEVADA.	283,259	36,411	11,476	10,942	267,153
Bankers Reserve	1,137,831	5,045	1,266	17,222	1,155,053
Beneficial Life	2,224,564	80,690	39,856	14,711	2,264,355
California State	26,585	434,280	113,668	11,241	2,416,156
Totals	1,990,653	425,125	151,141	379	2,416,156
Industrial Business.	1,541,136	222,538	94,108	19,420	1,519,128
Metropolitan	4,573,636	84,500	8,914	6,000	4,662,636
Prudential	848,158	250,067	64,038	8,000	1,098,265
State Life	644,163	1,087,260	150,543	21,686	7,779,305
State Mutual	50,965	81,000	23,778	3,346	656,349
Travelers	2,194,639	160,127	23,200	1,000	2,354,839
Union Central	1,650,156	101,152	3,284	8,000	1,751,947
Union Mutual	2,229,086	798,054	70,589	16,063	2,923,682
Totals	7,653,918	507,915	66,677	12,989	8,171,907
Grand totals	306,728	485,749	58,296	66,637	8,570,350
Industrial Business.	139,140,738	22,683,120	4,194,070	1,172,803	148,326,608
Metropolitan	201,630,893	39,266,490	6,229,568	1,451,967	218,956,491
Prudential	4,633,689	1,072,450	161,954	47,321	5,017,225
Totals	5,439,359	1,719,559	190,142	42,926	6,027,736
NEVADA.	10,122,948	2,758,009	352,086	90,247	11,044,900
Bankers Reserve	23,239	180	648	.....	.....
Beneficial Life	72,000	52,350	3,378	.....	.....
California State	383,500	177,000	20,946	.....	.....
N. HAMPSHIRE—Cont.					
Industrial Business.					
Metropolitan	13,185,777	1,977,515	435,329	180,239	13,888,796
Prudential	3,680,077	1,317,897	135,602	31,632	4,293,655
Totals	16,865,854	3,295,412	570,931	791,871	17,981,851
NEW JERSEY.					
Colonial	2,952,068	717,151	107,635	36,946	3,372,111
Mutual Benefit	41,010,285	4,757,016	1,304,585	418,469	43,742,588
Prudential	92,441,722	18,781,320	2,824,281	943,812	99,473,383
Totals	136,404,075	24,255,487	4,238,451	1,399,227	146,588,083
YAMAHA.					
Yama Life	9,837,517	3,978,147	314,963	235,966	11,671,685
American Assurance..	123,144	165,000	5,097	8,000	185,680
Bankers Life, Iowa..	1,141,500	71,000	8,250	8,000	1,044,500
Totals	2,106,496	167,470	52,353	21,163	2,098,780
CONNECTICUT.					
Equitable, N. Y.	702,274	88,664	22,239	2,000	682,687
Totals	2,548,139	807,086	74,477	10,799	3,022,151
CONNECTICUT.					
Equitable, N. Y.	5,067,316	1,072,860	172,582	92,775	5,434,275
Totals	46,376,085	5,675,842	1,164,855	782,333	48,710,319
MANHATTAN.					
Manhattan	3,357,308	606,634	126,514	42,647	3,590,203
Massachusetts Mutual	1,738,584	602,835	64,670	39,412	1,936,334
Metropolitan	422,957	351,414	22,085	.....	618,659
Mutual Life	3,901,870	455,766	102,476	48,786	4,002,761
National, Vt.	11,615,315	2,076,392	399,016	101,568	12,236,606
Totals	1,267,510	135,566	30,305	103,557	1,091,627
MANHATTAN.					
Manhattan	10,353,439	1,490,969	346,606	104,507	11,961,362
Massachusetts Mutual	60,683,415	12,804,065	2,473,508	764,833	65,904,447
Metropolitan	20,674,425	3,607,198	819,432	1,132,494	36,490,666
Mutual Life	1,887,716	107,478	61,813	69,359	1,904,787
National, Vt.	5,808,564	1,238,301	174,070	48,591	5,987,261
Totals	42,590,842	8,943,396	1,070,141	969,128	44,004,611
MANHATTAN.					
Manhattan	2,455,216	2,962,248	71,934	21,967	2,286,254
Massachusetts Mutual	27,511,499	3,539,060	398,744	375,455	28,299,041
Metropolitan	342,534	19,941	7,387	1,155	338,288
Mutual Life	23,386,722	3,635,214	715,216	269,686	24,328,378
National, Vt.	3,243,678	660,581	113,654	42,324	3,217,864
Totals	3,133,133	352,528	93,174	68,106	3,185,077
MANHATTAN.					
Manhattan	30,346,398	2,622,928	778,900	196,316	31,252,536
Massachusetts Mutual	319,322	523,539	6,339	.....	468,500
Metropolitan	843,079	385,408	29,389	14,461	978,574
Mutual Life	2,526,980	847,368	116,043	71,264	3,534,060
National, Vt.	342,364	31,000	12,664	872	322,665

Travelers	11,738,129	4,894,373	267,218	109,598	12,448,299
Union Central	2,910,896	1,774,600	110,016	62,446	4,188,648
Union Mutual	1,032,689	80,012	23,145	16,106	962,896
United States Life	1,028,370	116,240	24,083	38,097	966,687
Totals	843,355,229	64,775,445	10,383,094	5,361,539	867,817,677
Grand totals	478,769,314	89,080,942	14,619,545	7,260,766	512,905,759
Pacific Mutual	730,878	828,988	10,014	11,208	674,904
Penn Mutual	11,380,960	3,859,288	412,945	151,691	11,468,638
Pittsburgh L. and T.	17,101	.....	351	1,856	18,287
Reliance Life	23,639,537	5,023,776	878,352	329,268	26,175,424
San Francisco	118,632,573	16,429,319	4,176,078	1,750,527	121,668,967
Travelers	177,600,499	33,659,979	6,476,674	2,214,880	187,678,189
Union Mutual	332,131,548	59,801,280	11,954,274	4,439,130	348,569,044
Totals	2,468,735	611,927	83,467	11,000	2,523,932
Occidental	218,376	70,025	6,284	91	245,085
Edna Life	55,012	52,738	5,827	.....	99,796
Amarillo National	46,500	21,000	1,123	.....	23,000
American Bankers	593,500	8,000	198	.....	8,000
American National	98,500	373,500	15,995	8,000	698,000
Bankers Life, Ia.	655,390	189,500	6,653	.....	264,500
Columbian National	698,254	183,500	21,287	2,000	640,890
Continental	53,500	245,000	7,217	2,500	245,000
Totals	2,837,217	128,000	24,598	4,640	698,786
Southland Life	174,500	7,000	1,434	.....	44,500
Travelers	813,018	174,500	78,205	10,010	2,814,800
Two Republics .....	.....	2,000	106	.....	2,000
Union Central	1,704,617	680,500	62,675	8,000	167,816
Western States	119,241	97,471	6,088	3,000	2,039,617
Wichita Southern	400,259	622,994	29,976	6,349	177,282
Totals	533,676	4,164	19,123	2,533	940,289
National of U. S. A.	4,833,861	607,979	189,150	65,017	5,691,888
New York Life	126,653	34,835	4,398	10,000	133,570
Southland Life	4,852,857	1,018,464	187,343	59,864	5,481,322
Travelers	3,048,997	119,000	59,568	27,544	2,912,288
Two Republics	2,949,539	649,960	118,394	5,564	3,163,313
Union Central	425,113	139,250	16,500	10,484	444,689
Union Mutual	41,641	16,000	2,753	1,500	84,440
Western States	288,539	122,000	2,472	4,500	87,653
Wichita Southern	1,146,536	109,500	9,139	.....	308,689
Totals	189,074	10,820	96,991	12,136	1,210,774
Grand totals	109,900	3,000	5,172	4,051	174,343
Northwestern Mutual	71,000	80,000	3,720	.....	100,300
Penn Mutual	25,654,848	6,545,896	933,859	242,989	106,000
Phoenix Mutual	28,122,531	7,187,813	1,017,326	263,989	31,620,671
Provident L. and T. ....	.....	.....	.....	.....	.....
State Mutual .....	.....	.....	.....	.....	.....
Travelers .....	.....	.....	.....	.....	.....
Union Central .....	.....	.....	.....	.....	.....
Union Mutual .....	.....	.....	.....	.....	.....
Totals	61,854,800	8,578,632	1,107,496	1,107,496	65,885,010
Grand totals	61,854,800	8,545,536	1,107,496	1,107,496	65,885,010

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
New York.					
Equitable	\$11,726,908	28,070,710	12,945,772	4,817,469	316,000,781
Farmers and Traders	12,732,511	22,500	553	22,500	12,508,762
Germania	18,832,351	3,918,894	470,640	286,483	19,300,508
Home	8,551,298	1,712,435	689,204	230,653	8,510,315
Manhattan	223,022,132	8,934,554	261,762	224,653	249,090,360
Metropolitan	239,931,966	25,602,406	9,517,653	2,121,696	247,293,573
Mutual	530,006,060	85,398,439	14,510,427	6,439,983	544,921,579
New York Life	3,685,480	1,055,081	189,538	75,000	4,826,174
Niagara	5,640,790	678,291	171,130	163,199	5,410,589
Postal	9,865,460	1,126,963	346,922	179,766	9,771,956
Security Mutual	6,050,851	577,845	169,074	100,445	5,910,189
United States	1,170,876,306	146,269,490	48,577,978	20,559,898	1,224,232,541
Totals					
Ætna Life	49,352,785	7,932,339	1,752,495	995,323	52,239,305
Bankers, Iowa	6,308,000	538,000	413,082	104,000	6,068,000
Berkshire	10,536,855	1,067,248	378,306	210,064	10,709,672
Colonial	1,480,320	75,685	46,780	12,957	1,506,984
Columbian National	5,070,686	413,800	160,864	123,127	4,908,941
Connecticut General	22,305,304	6,014,168	744,926	158,054	26,245,932
Connecticut Mutual	49,718,522	4,365,719	1,805,581	1,081,403	49,300,232
Fidelity Mutual	10,496,083	1,969,876	447,983	181,515	11,222,649
John Hancock	78,183,961	14,891,761	2,849,755	600,365	79,687,931
Massachusetts Mutual	46,876,776	5,391,508	1,596,930	588,968	49,515,121
Mutual Benefit	82,549,796	10,555,914	3,078,306	1,091,086	89,092,121
National, Vt.	16,447,478	1,211,729	591,607	421,146	16,477,446
New England	30,376,435	4,582,313	890,302	349,703	32,528,655
Northwestern Mutual	212,394,984	16,465,140	7,092,751	2,614,773	220,413,738
Penn Mutual	81,954,302	10,591,265	2,120,436	921,337	86,103,233
Phoenix Mutual	22,394,313	2,858,596	923,322	485,160	24,410,928
Pittsburgh L. and T.	9,010,320	1,923,635	352,740	328,639	9,161,944
Provident L. and T.	36,674,143	4,243,187	1,222,347	281,715	36,541,096
Prudential	197,954,787	28,086,329	6,919,314	1,837,509	204,719,144
State Mutual	23,894,099	3,634,209	874,721	577,170	25,318,597
Travelers	62,591,923	15,392,331	2,394,356	329,073	76,540,173
Union Central	24,273,906	4,590,153	1,010,358	490,733	26,843,704
Union Mutual	5,618,874	349,267	138,516	95,004	5,461,716
Totals					
Grand totals					
Industrial Business.					
Colonial	6,538,473	4,096,600	272,748	97,453	7,226,420
North Carolina—Contd.					
Volunteer State	\$672,574	338,085	23,612	\$2,000	\$814,885
Totals					
Grand totals					
Industrial Business.					
American National	2,093,840	827,056	73,277	29,860	1,834,363
Durham Life	947,958	1,391,034	172,276	20,436	2,228,557
Gate City	721,583	1,059,585	110,746	11,731	771,890
Life Ins. Co. of Va.	16,227,364	4,276,213	607,534	183,056	16,830,814
Metropolitan	13,395,434	3,298,303	471,067	145,118	14,170,361
No. Carolina M. & P.	1,707,246	1,221,178	394,967	202,149	1,282,219
Totals					
Grand totals					
North Dakota.					
Great Northern	1,931,000	376,500	44,589	1,000	1,635,500
Pioneer Life	2,560,789	3,096,071	292,564	20,000	10,012,252
Totals					
Grand totals					
Missouri State.					
Montana Life	11,000	346,202	21,083	.....	585,067
Nat'l Life of U. S. A.	1,198,242	304,556	25,649	5,000	1,247,517
National Life, Vt.	1,197,739	51,030	6,966	6,000	242,318

John Hancock.....	137,275,106	25,195,163	5,512,254	2,213,081	142,843,101	New York Life.....	11,365,854	1,541,899	876,599	62,566	12,081,211
Metropolitan	338,895,303	54,085,128	11,534,795	5,507,881	349,571,331	North American Life..	1,449,275	787,853	50,461	5,000	1,936,988
Prudential	340,050,404	73,325,449	11,802,904	4,497,120	380,068,941	Northwest'n Mutual..	8,134,131	1,074,700	161,371	56,125	8,508,562
Totals	820,759,991	157,542,399	29,228,401	12,315,540	889,537,093	.....	4,222,083	1,774,863	161,403	7,130	6,045,973
NORTH CAROLINA.						.....	188,000	188,000	7,569	1,500	313,500
Jefferson Standard....	22,418,476	3,653,637	811,958	218,057	24,295,100	.....	949,776	949,776	59,554	2,600	1,737,481
North State	2,378,894	245,957	69,947	21,899	2,730,606	.....	1,070,573	188,000	7,569	1,500	1,737,481
Southern L. and T....	8,298,656	2,378,284	296,379	57,107	9,730,606	.....	808,554	181,559	24,058	212	836,092
Totals	33,996,026	6,276,868	1,178,284	276,963	36,337,015	.....	292,223	131,693	10,739	4,000	359,149
Æthna Life	5,185,634	548,317	170,139	142,339	6,165,949	Scandia Life .....	.....	2,000	41	.....	4,500
Atlantic Life	3,510,979	1,153,378	128,148	6,000	4,123,125	Security Mutual.....	282,637	143,084	207	.....	6,500
American National....	510,862	389,427	36,951	7,617	734,679	Travelers	1,298,435	275,823	38,330	4,389	331,112
Columbian National..	1,843,335	584,802	56,240	3,000	1,920,325	Twin City Life	1,526,570	216,458	40,636	6,500	1,330,354
Connecticut Mutual..	2,257,549	351,179	75,745	25,750	2,400,707	Union Central	100,500	107,000	5,131	.....	1,616,591
Equitable	12,462,652	1,530,619	397,391	240,972	12,790,697	U. S. Ann. and Life..	2,331,363	317,000	77,074	17,374	2,922,914
Fidelity Mutual	2,120,251	436,888	112,667	60,371	3,141,303	Totals	833,987	167,881	28,529	2,373	833,035
Germania	585,331	432,500	52,968	6,143	973,968	Grand totals.....	69,345,259	15,414,706	2,110,323	274,723	74,141,675
Home Life	1,016,514	243,245	35,804	15,333	1,108,923	OHIO.	79,731,048	18,896,277	2,443,326	395,723	85,739,427
Life Ins. Co. of Va..	2,372,152	829,163	95,336	30,039	3,190,077	Cleveland	8,707,391	2,490,913	253,032	72,000	9,601,185
Manhattan	822,295	282,612	27,473	18,285	816,396	Columbia	3,694,064	883,165	212,802	30,973	4,015,699
Maryland	842,619	267,766	25,944	6,000	1,036,712	Columbus Mutual....	4,538,560	1,315,848	221,637	5,000	5,548,472
Massachusetts Mutual	2,785,423	477,500	94,387	16,579	3,107,278	Gem City	643,500	912,000	27,593	6,000	1,129,250
Metropolitan	8,961,932	2,343,377	308,249	72,245	10,056,982	Midland	12,469,592	3,955,215	498,163	56,323	14,374,405
Michigan Mutual	1,861,299	416,577	51,133	6,458	1,963,937	Ohio National	3,843,200	1,245,950	163,600	27,254	4,173,972
Missouri State	592,177	704,833	29,542	7,500	1,129,628	Ohio State	5,930,189	2,706,630	327,661	29,911	7,437,155
Mutual Benefit	16,127,123	1,926,409	559,891	183,690	17,162,338	Toledo	1,635,700	716,500	44,253	15,200	1,725,600
Mutual Life	17,835,077	2,236,839	679,677	168,474	17,741,145	Toledo Travelers....	.....	1,119,500	44,253	15,200	1,068,000
National of U. S. A..	38,569	17,000	2,343	.....	34,569	Union Central	50,795,018	5,506,158	2,181,955	1,377,930	52,405,316
National, Vt	4,015,007	801,658	142,217	39,187	4,371,596	Western & Southern..	9,255,841	2,447,500	340,239	68,720	10,189,397
New England	1,120,471	694,574	49,582	14,000	1,671,877	Totals	101,459,665	23,839,179	4,276,300	1,704,325	111,688,022
New York Life.....	13,855,053	2,238,499	523,559	183,222	14,933,251	Æthna Life	22,053,282	3,501,217	716,023	569,229	22,763,953
Northwestern Mutual	7,040,180	742,500	199,586	38,768	7,483,390	American Assurance..	539,854	241,890	11,136	8,855	490,432
Ohio National	611,106	83,963	22,237	11,705	631,243	American Central ...	1,483,814	271,309	50,802	6,145	1,590,032
Pacific Mutual	218,614	130,413	6,648	.....	246,001	American National... Bankers, Iowa	164,500	164,500	6,182	.....	146,000
Penn Mutual	10,682,611	818,398	353,479	135,235	10,942,636	Bankers, Neb.	4,374,600	4,374,600	314,033	276,000	32,500,400
Philadelphia	1,514,873	538,498	49,759	.....	1,644,288	Berkshire Life	901,000	901,000	25,924	1,000	823,000
Phoenix Mutual	3,009,710	242,475	96,789	38,544	2,987,025	Canada Life	6,308,313	318,323	179,540	102,968	6,351,317
Pittsburgh L. and T..	1,343,849	438,150	42,927	27,705	1,384,994	Central, Iowa	9,036,004	1,650,026	370,076	105,164	10,485,045
Providential	702,126	380,238	29,202	2,000	994,358	Connecticut General..	55,925	39,500	1,939	.....	82,425
Prudential	8,975,059	1,101,645	284,740	158,333	9,749,119	Connecticut Mutual..	4,047,550	1,491,232	141,083	21,213	5,063,941
Reliance	719,873	90,600	21,008	5,996	635,241	Conservative	16,220,574	2,108,708	540,515	314,932	17,063,476
Reserve Loan	319,500	78,500	9,016	2,500	257,000	Continental	1,305,991	924,000	41,854	6,000	1,579,491
Security Mutual	1,328,846	217,933	38,224	12,000	1,308,379	Equitable, Iowa	138,361	283,341	7,554	.....	388,261
State Life	1,272,616	572,739	40,091	8,000	1,711,355	Equitable, New York..	12,274,985	2,371,867	437,945	46,800	13,640,535
State Mutual	2,034,683	493,227	77,427	23,171	2,401,930	Equitable, D. C.....	56,478,513	8,621,324	2,153,324	504,057	59,125,962
Travelers	2,023,893	418,332	10,608	23,084	2,359,394	Federal Life	38,001	445,949	13,004	2,110	239,152
Union Central	8,869,116	876,279	209,673	147,808	9,222,265		1,672,508	284,153	61,407	12,983	1,812,523

† Includes \$68,889 assessments received on assessment certificates.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
GERMANY					
Girard Life	4,955,550	683,179	191,639	75,225	5,638,689
Home Life	167,500	6,500	6,699	2,000	173,500
Home Life	44,347	18,536	3,456	.....	62,883
International	8,120,509	349,582	120,339	62,020	8,469,582
John Hancock	137,079	40,540	5,945	150,582	177,619
Lincoln National	6,739,459	967,068	238,014	.....	7,706,527
Manhattan	14,530	130,264	2,544	.....	144,794
Manufacturers	40,677,935	5,064,308	1,547,461	412,548	45,742,243
Massachusetts Mutual	2,207,438	1,727,568	114,531	5,665	3,934,997
Metropolitan	4,262,511	422,213	124,746	98,625	4,684,727
Missouri State	445,000	372,230	34,408	1,500	817,230
Mutual Life	17,797,545	3,671,424	630,624	183,198	21,468,969
Mutual Life	66,942,592	13,827,578	2,805,459	666,444	80,769,644
Mutual Life	8,628,448	904,787	264,160	230,613	9,533,235
Mutual Life	2,391,915	738,643	95,416	17,409	3,130,368
Mutual Life	42,522,907	5,336,368	1,479,939	635,015	47,858,867
Mutual Life	64,940,602	7,351,638	2,232,745	1,387,800	72,292,439
National of U. S. A.	169,424	43,394	5,312	14,659	213,816
National, Vt.	20,913,958	3,000,920	670,347	273,885	23,914,843
New England	14,683,599	2,112,735	547,346	15,915	16,796,334
New York Life	70,164,358	11,211,616	2,584,792	1,284,212	81,375,974
North Am., Canada	2,755,562	625,135	98,506	18,390	3,380,697
Northern Assurance	118,762	65,000	4,834	.....	183,762
Northwestern Mutual	77,107,008	7,728,540	2,636,594	1,239,948	84,835,548
Pacific Mutual	4,482,888	1,086,154	132,547	33,295	5,568,883
Penn Mutual	21,609,094	4,114,067	777,046	156,002	25,723,161
Philadelphia	141,136	138,720	7,562	.....	279,856
Phoenix Mutual	8,101,032	836,665	307,216	237,522	8,937,697
Pittsburgh L. and T.	8,357,018	2,480,261	277,576	155,842	10,837,279
Preferred	109,324	213,140	7,878	2,500	242,464
Provident L. and T.	16,806,765	2,855,977	596,042	104,220	19,662,742
Prudential	60,615,161	11,499,436	5,527,028	412,819	72,114,597
Reliance Life	2,415,436	1,011,400	101,063	29,263	3,426,436
Reserve Loan	1,124,009	168,000	38,479	14,000	1,292,009
Royal Union	5,764,163	1,196,388	220,389	30,000	6,960,551
Security	772,872	553,502	32,510	2,000	1,326,374
Security Mutual	2,994,321	265,782	104,350	34,698	3,260,103
State Life	4,168,523	726,336	117,010	37,163	4,894,659
State Mutual	17,913,966	1,932,901	439,236	209,721	19,846,867
Travelers	20,198,797	6,311,634	620,214	194,254	26,510,431
Union Mutual	1,915,000	84,557	5,890	50,266	2,000,000
United States Life	2,562,581	459,585	75,899	52,230	3,012,166
Totals	783,913,217	129,836,363	30,743,059	10,572,775	914,282,355
Grand totals	836,372,852	152,675,512	35,019,859	12,277,100	963,312,506

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
OKLAHOMA—Cont.					
Penn Mutual	4,783,690	1,206,834	164,208	85,249	5,990,523
Pittsburgh L. and T. ....	.....	169,500	1,908	4,173	171,473
Prudential	3,568,724	954,698	101,579	14,500	4,523,922
Protective League .....	.....	90,000	1,095	6,000	91,095
Reliance Life	1,204,759	419,040	35,289	9,072	1,623,841
Reserve Loan	545,331	584,500	36,178	2,000	1,129,831
Security Mutual	646,353	163,404	21,496	9,250	810,003
State Life	2,024,267	1,551,211	68,662	35,179	3,575,479
Travelers	346,533	53,563	14,064	1,000	399,597
Union Central	2,353,439	307,310	108,350	27,713	2,660,802
Wichita Southern	690,000	363,000	28,201	1,000	1,053,000
Totals	119,558,514	34,518,771	4,304,839	1,010,641	154,077,304
Grand totals	127,323,777	36,529,537	4,576,124	1,045,041	165,853,853
INDUSTRIAL BUSINESS.					
Metropolitan	3,064,844	1,204,051	108,197	18,315	4,276,995
Prudential	1,962,555	1,391,223	74,294	12,923	3,354,778
Totals	5,027,399	2,595,274	182,471	31,238	7,631,773
OREGON.					
Columbia L. and T.	4,635,673	1,199,550	132,076	24,500	5,835,223
Oregon Life	7,147,358	2,140,114	274,517	44,469	9,312,439
Union Pacific	103,500	183,500	9,271	.....	287,000
Totals	11,886,531	3,523,164	415,864	68,969	16,434,662
WYOMING.					
WYMA Life	1,872,386	313,072	56,790	48,560	2,185,956
American Bankers	97,000	23,000	4,092	.....	120,000
American Central	278,334	335,323	13,984	3,000	613,317
Bankers Life, Ia.	8,124,000	336,500	139,890	90,000	8,550,390
Bankers Life, Neb.	792,000	90,500	30,521	1,416	882,521
Totals	11,886,531	3,523,164	415,864	68,969	16,434,662

Industrial Business.					
Ohio National	2,343,560	904,745	32,146	17,185	401,815
John Hancock	4,757,920	8,024,044	197,205	47,077	5,381,347
Metropolitan	108,724,206	14,771,595	2,663,323	1,163,698	106,952,639
National L. and A.	455,184	554,140	16,840	6,129	548,604
Prudential	99,438,901	21,629,203	2,532,519	892,701	105,947,899
Western & Southern	44,897,589	17,623,796	2,000,576	481,083	47,676,717
Totals	255,522,362	58,407,523	9,442,209	2,907,838	266,858,571
OKLAHOMA.					
Mid-Continent Life	2,078,343	1,070,298	70,729	9,500	2,294,151
Oklahoma National	5,696,520	1,240,698	200,546	24,900	5,920,223
Totals	7,765,263	2,311,066	271,265	34,400	8,314,573
Totals					
Albina Life	2,360,067	725,639	49,596	38,908	2,652,447
American Bankers	749,880	144,765	19,516	11,000	829,470
American Central	1,221,892	739,948	42,872	6,000	1,504,718
American Life	1,180,354	688,205	39,699	10,000	1,361,205
American National	3,070,777	1,327,081	120,975	27,500	3,257,919
Bankers, Iowa	2,119,000	421,500	64,651	38,000	2,139,000
Bankers, Neb.	699,500	252,600	30,925	1,000	776,000
Bankers Reserve	911,682	224,985	34,436	7,000	961,165
Capital Life	1,115,500	468,000	34,323	13,000	1,164,613
Central Life Assur.	657,525	293,575	18,529	2,000	712,078
Columbian National	1,325,680	654,868	50,368	6,500	1,472,608
Connecticut Mutual	938,085	327,216	40,786	5,429	1,153,078
Equitable, New York	5,623,967	1,257,241	258,900	55,180	6,001,364
Equitable, Iowa	983,614	210,500	13,187	.....	1,093,000
Federal Life	1,653,990	531,040	26,272	1,400	1,043,227
Fidelity Mutual	548,835	161,102	51,633	21,622	1,154,227
Germania	1,071,135	247,020	23,020	.....	685,313
Great Southern	1,110,000	663,210	48,770	7,500	1,498,345
Guarantee Fund .....	.....	898,210	26,469	12,000	1,762,000
Home Life, N. Y.	1,883,799	45,218	13,458	3,755	237,629
Illinois Life	3,045,567	894,579	54,493	20,333	1,980,357
International	4,972,163	2,077,791	104,074	22,900	3,868,290
Kansas City	1,510,672	2,323,590	205,022	26,500	6,308,083
Massachusetts Mutual	2,463,690	316,500	56,251	9,500	1,718,530
Metropolitan	964,063	908,355	108,555	13,829	2,933,289
Midland Life	370,338	255,000	28,804	2,000	860,063
Minnesota Mutual	3,189,660	210,500	12,355	468,017	468,017
Missouri State	3,860,658	1,437,166	119,217	62,497	3,591,383
Mutual Benefit	11,772,918	429,842	145,496	16,801	4,077,415
Mutual Life	2,888,816	1,846,870	402,514	99,645	12,225,334
National, Vt.	2,212,294	496,294	96,812	14,000	2,964,029
National of U. S. A.	20,337,469	3,697,902	78,788	11,000	2,251,731
New York Life	420,451	234,700	14,149	1,408	578,571
North American, Ill.	12,172,834	2,108,260	387,107	53,941	13,087,235
Northwestern Mutual	1,228,596	170,660	33,607	1,685	938,646
Northwest'n National .....	.....	32,000	925	2,000	33,500
Old Colony	2,721,408	782,555	106,646	17,506	3,162,717
Pacific Mutual .....	.....	.....	.....	.....	.....

Prussian Life	217,500	32,700	6,784	7,500	227,990
Reliance Life	610,125	148,000	13,538	10,000	561,125
Reserve Loan	1,587,921	782,250	46,996	8,447	1,572,307
San Francisco Life	6,387,921	899,208	186,737	68,931	6,824,456
Security Life	2,646,914	280,922	107,648	22,283	3,171,141
Security Mutual	296,894	787,024	13,498	306	425,016
Travelers	4,372,810	2,372,928	453,314	240,300	4,829,108
Union Central	13,187,838	6,129	4,813	8,036	13,744,872
Union Mutual	2,997,778	535,921	104,888	26,404	2,978,413
West Coast	480,741	874,401	21,794	14,072	785,202
Western States Life	219,500	28,500	5,594	1,000	149,750
Western Union	9,846,768	1,864,621	413,461	240,247	10,808,613
Totals	16,223,453	1,176,006	476,480	313,785	15,539,071
Grand totals	100,551,465	20,188,156	3,534,341	1,730,808	111,143,899
Industrial Business	112,438,003	23,721,330	4,050,201	1,799,767	124,798,541
Metropolitan Life	3,148,715	944,142	112,419	21,014	3,495,936
Prudential	2,465,468	1,370,552	59,547	14,962	2,849,596
West Coast Life	679,848	591,297	25,840	3,451	719,076
Totals	6,312,031	2,906,091	1,238,806	39,437	7,085,608
PENNSYLVANIA.					
Fidelity Mutual	22,772,962	1,909,217	888,116	422,366	23,147,879
Girard Life	3,535,755	547,316	151,473	50,500	4,012,255
Penn Mutual	104,135,152	8,964,739	3,955,710	1,508,438	106,081,808
Pension Life	5,726,084	363,000	19,743	.....	5,794,250
Philadelphia	16,964,551	2,543,278	581,828	123,280	16,886,281
Pittsburgh L. and T.	26,599,322	8,292,824	904,337	295,388	28,942,021
Presbyterian Minia.	3,399,276	468,730	136,389	31,550	3,599,000
Provident L. and T.	91,492,964	11,796,208	3,668,216	886,846	94,003,678

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
PENNSYLVANIA—Cont.					
Reliance Life	7,680,863	2,094,004	327,103	41,043	8,713,285
Scranton Life	13,618,569	4,780,072	466,621	89,634	14,124,680
Standard Life	9,845,046	2,784,608	368,620	22,000	16,192,651
Totals	312,845,561	45,573,785	11,470,956	3,562,819	316,409,283
Ætna Life	25,898,519	13,159,728	863,226	744,234	35,297,162
American Central	2,071,611	120,153	54,153	8,736	2,055,281
American Bankers	61,000	189,178	7,827	.....	28,000
American National	118,000	687,846	144,002	34,868	259,878
Baltimore Life	3,704,041	1,478,600	257,082	127,000	4,939,858
Bankers, Iowa	15,212,000	411,900	36,394	1,000	14,238,500
Bankers, Neb.	740,175	25,035	4,661	.....	1,067,575
Bankers Reserve	121,577	1,524,321	573,855	357,383	133,113
Berkshire Life	17,698,346	139,613	92,002	6,000	18,135,405
Canada Life	2,676,816	9,500	31,384	.....	2,682,571
Central Life	21,000	49,007	132,439	28,085	26,500
Colonial Life	1,042,280	471,433	203,593	161,704	990,165
Columbian National	4,440,529	1,889,553	601,342	459,816	4,444,253
Connecticut General	6,064,785	1,982,612	8,273	2,000	7,065,563
Connecticut Mutual	18,586,936	273,000	57,815	7,000	18,928,916
Conservative	377,250	553,006	239,868	26,346	485,760
Continental	1,896,376	1,741,650	6,085,616	1,746,835	2,200,704
Equitable, Iowa	6,028,011	17,867,413	1,202	500	7,280,544
Equitable, N. Y.	168,385,540	42,000	22,007	8,000	173,057,227
Eureka Life	42,000	65,795	178,764	137,159	41,000
Federal Life	786,304	534,520	282,949	147,883	748,883
Germania	4,948,258	1,064,628	172,764	147,883	4,981,464
Home, New York	8,089,653	2,201,782	335,238	53,060	8,812,739
Home of America	7,904,826	5,203,161	220,122	74,803	8,719,102
Illinois Life	6,204,541	118,317	10,068	2,000	9,062,163
International	217,281	3,969,961	1,137,852	374,409	284,000
John Hancock	31,715,121	1,000	2,856	.....	33,974,195
La Fayette	81,123	161,738	9,536	.....	70,129
Lincoln National	258,750	483,247	128,568	102,846	298,617
Manhattan	4,515,148	134,000	14,743	.....	4,471,493
Manufacturers	328,200	10,967	10,948	.....	386,500
Maryland Life	363,708	2,180,559	639,924	176,254	349,520
Massachusetts Mutual	19,319,411	1,899,018	119,944	21,000	20,396,490
Meridian Life	4,816,627	21,372,696	4,186,622	1,266,338	5,635,911
Metropolitan	104,337,449	241,399	84,750	92,456	118,062,237
Michigan Mutual	3,078,854	111,947	20,431	10,000	2,917,941
Minneapolis Mutual	1,135,460	967,725	68,672	31,903	978,631
Missouri State	2,002,508	.....	.....	.....	2,443,420
RHODE ISLAND.					
Puritan Life .....	.....	.....	.....	.....	.....
Ætna Life	2,221,835	846,068	33,063	19,000	2,340,544
Berkshire	1,064,017	187,060	24,756	36,530	1,061,568
.....	601,801	40,000	10,469	7,500	491,663
.....	1,028,185	119,100	34,300	88	1,033,868
.....	76,078	76,078	27,524	3,500	901,749
.....	1,834,604	311,116	64,845	26,954	2,069,490
.....	2,897,611	397,443	123,676	125,161	7,387,590
.....	320,734	49,594	12,113	3,500	349,403
.....	865,070	61,925	19,283	9,947	891,805
.....	7,613,357	1,617,263	295,681	69,256	8,310,785
.....	14,044,495	1,858,000	491,266	185,655	15,346,563
Massachusetts Mutual	14,760,790	3,294,738	690,253	152,302	16,491,767
Metropolitan	3,762,208	335,537	112,157	58,943	3,948,785
.....	9,313,895	421,751	298,058	249,734	8,935,657
.....	614,934	308,661	24,054	24,006	792,328
.....	3,189,848	283,822	101,369	30,815	3,252,539
.....	7,276,231	508,925	253,767	144,223	7,385,699
.....	7,068,909	421,600	276,431	40,785	7,161,654
.....	27,823	1,000	.....	.....	28,823
.....	1,738,333	269,214	71,665	3,000	1,991,309
.....	1,515,749	184,950	47,766	11,033	1,614,808
Phoenix Mutual	1,844,324	118,839	41,591	8,710	1,910,184
Provident L. and T.	6,437,753	1,129,403	339,859	62,156	7,032,640
Prudential	2,638,499	608,239	99,210	45,505	2,987,730
State Mutual	1,531,575	854,116	64,197	22,710	2,386,954
Travelers	1,139,365	172,040	44,457	16,279	1,257,085
Union Central	580,340	34,688	21,619	9,398	678,305
Union Mutual	10,620	.....	198	110	19,510
United States .....	.....	.....	.....	.....	.....
Totals	98,288,999	13,484,761	3,841,784	1,403,443	104,838,261
Grand totals	100,510,834	13,810,824	3,725,447	1,422,443	108,663,795
Industrial Business.					
John Hancock	21,872,131	8,948,911	984,741	233,846	22,511,621
Metropolitan	38,287,337	4,969,393	1,132,785	450,321	33,599,795
Prudential	8,734,023	2,301,077	316,556	108,589	9,509,403
Totals	62,363,391	11,219,381	2,314,083	537,906	65,420,819
SOUTH CAROLINA.					
Carolina Life	48,000	93,500	2,167	.....	95,500
Southeastern Life	6,039,130	1,701,427	185,580	37,106	6,520,969
Totals	6,087,130	1,794,927	187,727	37,106	6,516,469

Mutual Benefit	52,371,031	5,012,070	1,590,390	919,657	54,688,923	4,491,471	518,048	118,109	63,832	4,402,010
Mutual Life	113,662,908	10,736,991	3,926,507	2,182,296	115,288,620	2,840,238	765,462	90,431	12,514	2,929,038
National, Vt.	16,333,481	1,063,253	601,509	346,270	16,662,870	14,822,686	1,261,988	467,548	169,758	14,430,656
National of U. S. A.	2,253,630	466,149	88,335	31,112	2,399,796	3,408,682	312,334	124,344	37,211	2,397,264
New England	23,155,999	2,490,790	938,609	644,721	26,449,239	565,132	405,450	18,917	2,000	301,582
New World	28,000	11,000	619	.....	29,000	2,500	469,178	1,091	1,000	471,678
New York Life	121,922,071	11,829,249	4,711,814	2,078,757	136,868,748	437,113	287,500	19,330	5,300	623,313
Niagara Life	1,295,648	74,706	43,130	23,800	1,245,281	1,633,336	267,389	53,572	42,577	1,743,378
North American, Ill.	1,645,621	246,078	40,503	6,000	1,313,630	9,401,304	1,378,004	302,703	63,516	9,614,420
North American, Can.	17,600	.....	560	.....	18,600	2,987,090	682,100	90,783	19,648	3,176,370
Northern Assurance	913,310	5,000	13,300	.....	712,064	1,023,779	71,502	30,454	9,469	1,002,992
Northwestern Mutual	80,086,894	7,615,460	2,634,773	1,197,190	83,444,057	186,411	287,500	19,330	5,300	623,313
Pacific Mutual	2,716,554	307,661	103,121	1,197,190	2,309,331	4,762,909	1,327,028	169,235	41,550	5,197,967
Phoenix Mutual	3,816,127	1,597,616	239,409	160,885	9,564,723	3,302,172	1,663,834	131,303	19,870	4,142,491
Prudential	144,244,304	24,875,986	4,693,940	1,167,240	155,523,940	17,267,440	1,891,193	555,787	161,175	17,887,059
Reliable Life	43,000	55,500	8,341	.....	91,500	14,185,749	1,296,345	424,238	163,899	14,238,350
Reserve Loan	1,166,398	537,500	50,969	.....	1,334,257	3,032,446	416,713	80,430	42,489	3,171,836
Royal Union	2,878,920	746,011	126,439	23,000	2,314,015	18,122,790	2,905,277	635,352	184,179	19,317,650
Security Life	4,119,079	242,152	130,304	26,433	3,793,587	2,603,527	386,122	84,749	17,000	2,668,921
Security Mutual	5,950,953	732,283	198,031	103,180	5,670,353	8,395,009	651,760	253,877	90,627	8,587,175
State Life	4,837,940	717,951	120,066	41,257	5,304,981	601,531	324,590	20,070	8,000	671,101
State Mutual	10,729,440	1,414,923	368,465	285,123	11,135,986	7,502,629	1,059,726	226,610	76,140	8,025,546
Sun Life	6,001,600	545,324	239,597	37,346	6,001,146	593,845	203,000	21,180	20,468	675,241
Travelers	30,421,093	4,072,854	917,470	617,890	31,927,602	867,852	69,346	24,491	16,198	819,014
Union Central	20,625,553	2,560,346	783,241	569,949	22,058,270	3,497,432	1,000,844	105,808	25,514	3,800,664
Union Mutual	2,931,207	195,293	96,747	58,260	2,882,856	3,113,827	578,030	116,874	30,476	3,269,081
United Life and Acc. ....	.....	10,000	284	.....	10,000	2,036,957	223,657	45,007	16,500	1,962,251
U. S. Ann. and Life	11,904	44,531	304	.....	12,346	1,964,950	97,454	59,823	26,597	1,915,037
United States Life	3,344,769	874,777	93,512	47,080	3,889,056	6,203,390	775,214	206,072	46,378	6,679,666
Western & Southern	591,411	.....	.....	.....	.....	511,209	97,475	12,533	13,000	491,912
Totals	1,145,651,532	161,796,624	39,740,375	16,737,105	1,209,019,550	139,855,272	21,113,808	4,482,289	1,436,685	146,323,200
Grand totals	1,453,497,083	207,370,419	51,211,331	30,209,924	1,525,428,813	145,942,402	22,908,535	4,669,996	1,473,791	152,939,689
Industrial Business.										
American Assurance	6,763,397	4,342,654	71,829	142,994	5,185,246	2,362,921	4,207,242	313,718	28,002	2,417,380
Baltimore Life	6,230,847	2,976,976	357,141	122,084	5,783,053	.....	50,386	427	.....	41,170
Colonial Life	6,641,395	3,888,748	247,434	58,087	7,149,631	499,922	1,292,400	105,082	6,962	637,803
Columbian National	30,015	.....	1,344	1,216	27,643	13,997,847	4,831,161	504,546	175,747	14,576,844
Eureka Life	1,200,890	1,524,223	62,493	12,108	1,811,133	5,892,296	1,738,900	219,595	82,283	5,602,932
Germania	26,448	.....	602	1,274	26,448	1,823,044	996,672	147,668	73,786	1,248,911
Home of America	3,749,300	1,316,643	.....	53,560	3,480,286	24,575,500	13,116,461	1,291,636	366,870	25,424,039
Immediate Benefit	1,648,697	1,838,551	115,536	16,928	2,556,432	.....	.....	.....	.....	.....
John Hancock	42,829,065	3,928,096	1,518,156	563,308	44,256,828	6,112,406	756,000	180,229	34,022	6,114,292
Metropolitan	201,147,642	27,874,346	7,010,236	2,501,521	206,006,091	871,000	515,600	36,711	5,000	1,159,500
Pennsylvania Mutual	5,822,292	1,890,674	197,262	55,401	6,341,017	3,247,234	1,189,453	131,702	24,000	3,650,355
Prudential	282,523,411	53,646,610	10,063,058	2,923,616	299,172,959	1,442,500	437,645	33,629	14,000	1,294,645
Western & Southern	2,878,935	2,312,519	132,357	36,235	3,474,931	498,000	86,500	17,965	1,000	492,000
Totals	561,532,504	115,442,040	19,796,468	6,617,302	586,274,288	12,271,140	2,885,098	400,136	78,022	12,610,793

† Premiums included in ordinary. ‡ Included in industrial.

Travelers	542,554	38,517	16,436	10,154	515,046	3,917,216	2,280,186	170,704	12,597	5,049,213
Union Central	1,301,396	141,000	40,154	9,129	1,347,786	129,153,959	45,101,902	4,452,540	618,963	139,551,764
U. S. Ann. and Life ..	3,743,475	1,327,306	184,576	13,238	4,322,350	.....	.....	.....	.....	.....
Wisconsin National ..	19,000	5,000	388	.....	1,300	.....	.....	.....	.....	.....
Totals	70,297,336	15,802,532	2,037,328	401,451	77,682,639	12,237,006	3,981,239	375,708	205,851	14,153,792
Grand totals	33,568,476	18,788,630	2,427,484	479,503	90,293,401	3,476,497	672,045	100,816	12,800	8,327,839
TENNESSEE.										
Independent	1,113,000	608,000	43,745	9,510	1,257,500	12,280,000	1,383,000	221,508	85,000	11,546,500
Southern	900,413	328,189	148,706	17,265	980,435	1,230,516	893,500	61,189	7,000	1,822,805
Volunteer State	7,917,206	1,849,771	276,385	50,675	8,699,342	2,550,032	4,882,000	179,536	11,000	2,785,788
Totals	9,930,619	2,785,970	469,437	77,441	10,937,167	2,490,000	1,727,983	64,753	5,000	6,156,000
Ætna Life	5,961,004	1,242,706	170,350	105,068	6,162,354	3,000	11,000	145,165	11,000	9,314,633
American Bankers	38,000	257,500	8,752	.....	313,500	4,232,945	6,394,986	145,165	.....	39,500
American Central	1,470,791	556,803	16,832	10,510	1,455,247	83,000	183,100	3,978	.....	18,236,867
American National	274,813	708,929	17,324	3,300	853,495	15,687,290	5,441,832	531,935	66,000	8,076,045
Atlantic Life	70,059	149,500	5,410	1,500	201,239	7,800,514	1,161,225	257,384	118,946	3,208,414
Citizens National	962,547	363,965	22,288	5,000	1,041,047	3,364,769	2,014,879	58,898	4,000	43,732
Columbian National ..	511,043	298,860	15,075	.....	616,976	.....	45,732	1,862	.....	845,000
Continental Assurance ..	14,000	1,000	190	.....	4,000	6,000	350,000	12,358	10,000	14,000
Equitable, N. Y.	14,596,832	1,535,839	493,874	172,914	15,213,573	12,120,576	4,298,078	455,596	108,726	14,058,257
Federal Life	219,116	13,000	3,994	3,000	204,298	542,416	2,229,063	36,032	989,088	1,211,015
Fidelity Mutual	3,215,305	692,628	196,463	58,311	3,276,631	4,009,647	505,534	127,571	29,169	4,008,682
Franklin Life	2,454,682	759,495	85,202	17,648	2,730,589	1,356,339	121,044	43,928	13,100	1,373,816
Germania Life	1,016,335	390,500	38,541	4,000	1,176,535	1,702,930	537,968	43,936	10,000	1,754,173
Home Life, N. Y.	1,270,837	316,908	44,891	6,597	1,458,233	452,582	32,900	14,236	1,000	427,832
International	1,854,259	181,417	24,553	14,572	1,442,739	9,653,880	1,464,853	370,305	112,741	10,365,019
Inter-Southern	390,500	408,750	16,313	.....	498,332	214,578	407,906	13,739	.....	510,144
Jefferson Standard	725,196	611,000	29,434	4,908	1,148,231	8,369,346	2,800,196	56,327	95,283	8,675,878
Lamar Life	62,500	32,800	2,009	2,000	78,300	1,392,500	408,500	45,301	7,000	1,482,500
Liberal Life	28,500	91,500	377	.....	77,000	3,083,004	4,611,453	44,059	38,539	3,745,898
Manhattan	1,735,449	343,000	61,094	55,786	1,834,426	2,849,407	853,164	86,552	7,500	2,900,744
Massachusetts Mutual ..	11,648,283	1,285,684	442,739	74,000	12,087,307	1,862,453	748,000	59,524	30,000	1,968,582
Meridian	14,163,615	110,000	1,485	132,873	15,533,901	6,324,671	85,350	1,967	68,000	16,000,000
Metropolitan	2,684,498	582,945	75,206	37,568	2,811,698	15,035,967	4,409,616	497,306	98,477	17,843,008
Michigan Mutual .....	.....	75,922	3,498	.....	78,922	2,495,440	33,465	6,462	4,273	186,137
Mid-Continent .....	.....	141,312	1,485	.....	142,797	.....	767,195	79,474	11,000	2,750,896
Missouri State	3,697,260	1,192,332	141,312	26,000	3,924,231	147,488,537	59,073,264	4,450,570	2,430,734	166,312,843
Mutual Benefit	16,223,854	1,689,003	546,901	209,315	16,713,025	276,642,526	104,174,166	8,908,110	3,089,687	303,364,497
Mutual Life	18,113,494	2,544,556	619,634	264,160	18,438,775	.....	.....	.....	.....	.....
National of U. S. A.	1,910,191	167,010	61,051	18,474	1,965,352	24,039,626	8,467,378	879,453	212,700	26,833,855
National, Vt.	3,394,165	239,139	121,738	34,351	3,420,633	2,647,402	3,051,855	44,225	18,089	2,032,346
New York Life	27,483,746	4,240,754	983,697	309,846	28,988,041	57,000	26,500	8,138	.....	33,500
Northwestern Mutual ..	20,512,073	1,822,900	683,746	324,034	21,090,911	3,355,176	4,639,618	98,327	46,984	2,721,490
Old Colony	1,000	29,000	516	.....	25,000	.....	.....	.....	.....	.....
Pacific Mutual	2,029,433	270,446	77,445	10,775	2,176,402	.....	.....	.....	.....	.....
Penn Mutual	11,785,848	1,943,148	417,100	106,330	12,908,410	.....	.....	.....	.....	.....
Philadelphia	201,821	35,586	4,861	.....	173,354	.....	.....	.....	.....	.....
Phoenix Mutual	4,441,477	585,446	139,117	30,500	4,611,120	.....	.....	.....	.....	.....
Pittsburgh L. and T.	1,056,236	153,736	40,765	12,650	1,046,006	.....	.....	.....	.....	.....
Totals	10,930,619	2,785,970	469,437	77,441	10,937,167	30,009,203	16,185,349	1,020,132	276,708	33,681,191

* Premiums from September 3, 1914.

† Premiums included in ordinary.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
UTAH.					
Beneficial Life	7,563,350	2,995,350	231,522	29,157	9,385,888
Continental Life	3,643,013	1,625,950	131,683	29,283	4,101,378
Inter-Mountain Life ..	2,171,500	632,109	76,651	4,113	2,859,859
Totals	13,377,863	5,253,409	439,856	62,553	16,776,825
ATLANTA.					
Aetna Life	1,018,253	462,232	35,613	18,300	1,271,217
American Bankers, Ill.	131,500	32,500	8,554	.....	134,000
Amicable Life	3,000	.....	113	.....	3,000
Bankers Life, Ia.	2,461,600	139,000	37,473	30,060	2,304,500
Bankers Life, Neb.	36,500	.....	1,554	.....	31,500
Bankers Reserve	629,154	39,431	20,621	3,531	577,490
California State Life ..	39,000	20,000	692	.....	20,000
	314,482	93,500	10,179	.....	346,599
	.....	54,000	1,117	.....	54,000
	1,225,868	419,532	42,961	8,500	1,401,776
	3,267,896	476,069	121,495	68,413	3,476,895
	.....	5,500	183	.....	5,500
	.....	43,500	1,149	.....	38,500
	.....	132,907	18,159	1,191	447,198
	188,000	199,500	9,533	.....	292,500
	537,199	41,318	20,085	1,000	666,265
	1,438,600	693,500	47,164	2,000	1,650,000
	3,120,810	757,958	102,388	9,176	3,465,885
	146,413	71,760	4,409	1,000	161,678
	1,705,472	489,724	69,732	5,000	2,073,487
	8,034,038	1,156,233	232,011	64,896	8,245,296
	651,800	140,801	23,340	5,240	734,184
	1,942,252	113,509	64,790	26,047	1,943,239
	13,091,116	1,924,417	462,700	61,071	14,056,697
	2,905,105	535,000	85,309	48,000	3,218,658
	37,068	1,015	1,342	1,500	37,109
	931,608	115,963	39,797	3,097	927,770
	2,494,628	509,833	81,575	16,720	2,776,756
	81,273	20,512	1,578	.....	44,528
	944,557	4,487	28,347	2,864	897,424
	2,105,324	475,660	54,704	10,968	2,322,467
	365,340	76,500	8,325	1,003	274,340
	508,323	26,074	18,158	13,000	499,620
	806,276	111,000	28,504	7,625	930,394
	690,321	15,553	20,761	1,000	612,709
	283,984	110,606	8,850	.....	290,970
	574,960	380,525	27,347	.....	808,650
Totals ..	52,960,146	9,852,733	1,718,304	391,022	58,836,562
Grand totals ..	66,344,009	15,308,102	2,155,160	453,575	72,719,867
INDIANAPOLIS.					
Home Life, N. Y.	349,046	132,907	18,159	1,191	447,198
Idaho State	188,000	199,500	9,533	.....	292,500
International	537,199	41,318	20,085	1,000	666,265
Kansas City	1,438,600	693,500	47,164	2,000	1,650,000
Metropolitan Life	3,120,810	757,958	102,388	9,176	3,465,885
Missouri State	146,413	71,760	4,409	1,000	161,678
Mutual Benefit	1,705,472	489,724	69,732	5,000	2,073,487
Mutual Life	8,034,038	1,156,233	232,011	64,896	8,245,296
National of U. S. A.	651,800	140,801	23,340	5,240	734,184
National, Vt.	1,942,252	113,509	64,790	26,047	1,943,239
New York Life	13,091,116	1,924,417	462,700	61,071	14,056,697
Northwest'n Mutual ..	2,905,105	535,000	85,309	48,000	3,218,658
Northwest'n National ..	37,068	1,015	1,342	1,500	37,109
Pacific Mutual	931,608	115,963	39,797	3,097	927,770
Penn Mutual	2,494,628	509,833	81,575	16,720	2,776,756
Philadelphia	81,273	20,512	1,578	.....	44,528
Phoenix Mutual	944,557	4,487	28,347	2,864	897,424
Prudential	2,105,324	475,660	54,704	10,968	2,322,467
Reliance Life	365,340	76,500	8,325	1,003	274,340
Travelers	508,323	26,074	18,158	13,000	499,620
Union Central	806,276	111,000	28,504	7,625	930,394
Union Mutual	690,321	15,553	20,761	1,000	612,709
West Coast Life	283,984	110,606	8,850	.....	290,970
Western States Life ..	574,960	380,525	27,347	.....	808,650
Totals ..	52,960,146	9,852,733	1,718,304	391,022	58,836,562
Grand totals ..	66,344,009	15,308,102	2,155,160	453,575	72,719,867
MASSACHUSETTS.					
Home Beneficial	3,078,155	.....	.....	.....	3,078,155
Life Ins. Co. of Va.	20,283,423	.....	.....	.....	20,283,423
Metropolitan	25,720,345	.....	.....	.....	25,720,345
Prudential	129,150	.....	.....	.....	129,150
Totals ..	49,211,073	.....	.....	.....	49,211,073
MASSACHUSETTS Mutual.					
Beneficial Life	589,494	.....	.....	.....	589,494
Columbia Life	24,055,613	.....	.....	.....	24,055,613
Connecticut Mutual ..	3,596,515	.....	.....	.....	3,596,515
	1,140,650	.....	.....	.....	1,140,650
	3,969,749	.....	.....	.....	3,969,749
	1,282,764	.....	.....	.....	1,282,764
	2,837,793	.....	.....	.....	2,837,793
	9,211,297	.....	.....	.....	9,211,297
	13,420,518	.....	.....	.....	13,420,518
	704,504	.....	.....	.....	704,504
	15,537,333	.....	.....	.....	15,537,333
	25,696,147	.....	.....	.....	25,696,147
	3,539,450	.....	.....	.....	3,539,450
	767,514	.....	.....	.....	767,514
	18,615,990	.....	.....	.....	18,615,990
	24,971,416	.....	.....	.....	24,971,416
	979,701	.....	.....	.....	979,701
	39,354	.....	.....	.....	39,354
	5,899,466	.....	.....	.....	5,899,466
	89,500	.....	.....	.....	89,500
	1,274,101	.....	.....	.....	1,274,101
	1,768,029	.....	.....	.....	1,768,029
	5,635,591	.....	.....	.....	5,635,591
	7,226,421	.....	.....	.....	7,226,421
	1,561,763	.....	.....	.....	1,561,763
	461,020	.....	.....	.....	461,020
	590,000	.....	.....	.....	590,000
	1,242,810	.....	.....	.....	1,242,810
	3,539,013	.....	.....	.....	3,539,013
	5,363,061	.....	.....	.....	5,363,061
	14,248,839	.....	.....	.....	14,248,839
	2,314,547	.....	.....	.....	2,314,547
Totals ..	207,535,749	.....	.....	.....	207,535,749
Grand totals ..	230,327,291	.....	.....	.....	230,327,291
INDUSTRIAL BUSINESS.					
Home Beneficial	3,078,155	.....	.....	.....	3,078,155
Life Ins. Co. of Va.	20,283,423	.....	.....	.....	20,283,423
Metropolitan	25,720,345	.....	.....	.....	25,720,345
Prudential	129,150	.....	.....	.....	129,150
Totals ..	49,211,073	.....	.....	.....	49,211,073
Grand totals ..	11,712,622	.....	.....	.....	11,712,622
MASSACHUSETTS Mutual.					
Beneficial Life	589,494	.....	.....	.....	589,494
Columbia Life	24,055,613	.....	.....	.....	24,055,613
Connecticut Mutual ..	3,596,515	.....	.....	.....	3,596,515
	1,140,650	.....	.....	.....	1,140,650
	3,969,749	.....	.....	.....	3,969,749
	1,282,764	.....	.....	.....	1,282,764
	2,837,793	.....	.....	.....	2,837,793
	9,211,297	.....	.....	.....	9,211,297
	13,420,518	.....	.....	.....	13,420,518
	704,504	.....	.....	.....	704,504
	15,537,333	.....	.....	.....	15,537,333
	25,696,147	.....	.....	.....	25,696,147
	3,539,450	.....	.....	.....	3,539,450
	767,514	.....	.....	.....	767,514
	18,615,990	.....	.....	.....	18,615,990
	24,971,416	.....	.....	.....	24,971,416
	979,701	.....	.....	.....	979,701
	39,354	.....	.....	.....	39,354
	5,899,466	.....	.....	.....	5,899,466
	89,500	.....	.....	.....	89,500
	1,274,101	.....	.....	.....	1,274,101
	1,768,029	.....	.....	.....	1,768,029
	5,635,591	.....	.....	.....	5,635,591
	7,226,421	.....	.....	.....	7,226,421
	1,561,763	.....	.....	.....	1,561,763
	461,020	.....	.....	.....	461,020
	590,000	.....	.....	.....	590,000
	1,242,810	.....	.....	.....	1,242,810
	3,539,013	.....	.....	.....	3,539,013
	5,363,061	.....	.....	.....	5,363,061
	14,248,839	.....	.....	.....	14,248,839
	2,314,547	.....	.....	.....	2,314,547
Totals ..	207,535,749	.....	.....	.....	207,535,749
Grand totals ..	230,327,291	.....	.....	.....	230,327,291
INDUSTRIAL BUSINESS.					
Home Beneficial	3,078,155	.....	.....	.....	3,078,155
Life Ins. Co. of Va.	20,283,423	.....	.....	.....	20,283,423
Metropolitan	25,720,345	.....	.....	.....	25,720,345
Prudential	129,150	.....	.....	.....	129,150
Totals ..	49,211,073	.....	.....	.....	49,211,073
Grand totals ..	11,712,622	.....	.....	.....	11,712,622
MASSACHUSETTS Mutual.					
Beneficial Life	589,494	.....	.....	.....	589,494
Columbia Life	24,055,613	.....	.....	.....	24,055,613
Connecticut Mutual ..	3,596,515	.....	.....	.....	3,596,515
	1,140,650	.....	.....	.....	1,140,650
	3,969,749	.....	.....	.....	3,969,749
	1,282,764	.....	.....	.....	1,282,764
	2,837,793	.....	.....	.....	2,837,793
	9,211,297	.....	.....	.....	9,211,297
	13,420,518	.....	.....	.....	13,420,518
	704,504	.....	.....	.....	704,504
	15,537,333	.....	.....	.....	15,537,333
	25,696,147	.....	.....	.....	25,696,147
	3,539,450	.....	.....	.....	3,539,450
	767,514	.....	.....	.....	767,514
	18,615,990	.....	.....	.....	18,615,990
	24,971,416	.....	.....	.....	24,971,416
	979,701	.....	.....	.....	979,701
	39,354	.....	.....	.....	39,354
	5,899,466	.....	.....	.....	5,899,466
	89,500	.....	.....	.....	89,500
	1,274,101	.....	.....	.....	1,274,101
	1,768,029	.....	.....	.....	1,768,029
	5,635,591	.....	.....	.....	5,635,591
	7,226,421	.....	.....	.....	7,226,421
	1,561,763	.....	.....	.....	1,561,763
	461,020	.....	.....	.....	461,020
	590,000	.....	.....	.....	590,000
	1,242,810	.....	.....	.....	1,242,810
	3,539,013	.....	.....	.....	3,539,013
	5,363,061	.....	.....	.....	5,363,061
	14,248,839	.....	.....	.....	14,248,839
	2,314,547	.....	.....	.....	2,314,547
Totals ..	207,535,749</				

[illegible]

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
WASHINGTON—Cont					
Union Mutual	1,527,182	344,472	55,427	9,500	1,751,128
West Coast	1,218,923	325,647	37,076	10,557	1,221,570
Western States	807,975	419,425	36,763	1,000	1,051,900
Totals	150,982,787	31,631,063	6,523,431	1,398,263	165,687,062
Grand totals.....	173,780,208	39,715,223	6,402,472	1,505,792	191,402,072
Industrial Business					
Metropolitan	7,538,167	2,038,996	270,426	50,192	8,532,110
Prudential	5,538,964	2,835,238	200,057	27,791	6,790,315
West Coast	1,448,363	955,945	60,401	10,300	1,540,163
Totals	14,525,494	5,830,239	530,884	88,283	16,882,578
West Virginia.					
Conservative Life.....	3,738,184	2,767,000	106,001	23,855	4,308,049
George Washington..	4,961,425	1,051,778	158,073	20,536	5,086,491
Totals	8,697,609	3,768,778	264,074	44,431	9,394,540
Ætna Life	1,302,593	219,505	58,643	55,318	1,517,770
Atlantic Life	338,548	15,500	5,661	1,198	301,964
Totals	1,641,141	235,005	64,304	56,516	1,819,734
Bankers, Iowa	1,922,000	149,000	9,105	14,000	1,856,000
Bankers, Neb.	11,000	.....	.....	.....	10,000
Cleveland Life	1,371,437	857,833	38,021	6,262	1,404,308
Columbian National..	.....	134,063	19,968	22,000	716,199
Columbus Mutual.....	16,798	53,775	1,339	.....	53,008
Connecticut Mutual..	813,967	327,006	30,591	1,278	961,673
Equitable, New York.	17,354,389	2,553,300	548,920	81,688	18,435,610
Fidelity Mutual	1,778,246	67,196	58,510	10,864	1,741,500
Germania	437,702	6,406	2,143	.....	417,513
Home, New York.....	2,592,193	412,963	84,332	33,199	2,705,538
International, Mo....	1,968,963	539,963	68,054	11,000	1,951,693
John Hancock	5,993,398	754,094	203,863	64,175	7,234,877
Manhattan	693,755	34,500	22,546	.....	739,054
Maryland	335,739	17,166	9,236	136	325,273
Massachusetts Mutual	463,279	359,138	24,971	10,000	798,417
Meridian	230,864	219,070	7,194	3,500	396,494
Metropolitan	6,931,793	1,613,751	257,946	32,251	7,732,031
Michigan Mutual	504,397	33,013	14,235	8,068	488,854
Missouri State	55,900	39,072	4,370	.....	132,001
Mutual Benefit	3,798,991	465,305	123,568	33,353	4,063,321
Mutual Life	9,291,251	1,157,063	372,126	136,869	10,146,057
Wisconsin—Cont					
New York Life.....	38,573,718	4,547,658	1,303,246	319,185	41,218,015
North American.....	1,118,251	184,730	38,898	.....	1,191,505
Old Colony	977,331	408,629	33,832	8,000	1,151,839
Prudential	20,089,309	4,324,321	680,537	116,200	22,585,606
Travelers	5,690,519	1,957,376	207,951	22,069	7,029,627
Totals	129,779,307	23,741,767	4,214,345	1,025,545	140,608,439
Grand totals.....	248,501,245	40,832,013	8,374,481	2,419,109	267,626,992
Industrial Business.					
Metropolitan	20,131,276	2,993,737	707,316	171,759	21,206,238
Prudential	28,292,117	7,085,351	1,027,497	216,434	31,203,069
Totals	48,423,393	10,029,088	1,735,313	398,193	52,409,377
Wyoming.					
Wyoming Life	637,500	306,910	31,267	6,000	751,910
American Bankers.....	594,485	291,552	25,451	2,552	763,820
Ætna Life	167,494	48,363	5,267	.....	205,856
Bankers Life, Ia....	1,628,000	59,000	26,090	18,000	1,468,000
Bankers Life, Neb....	222,800	81,500	10,708	4,000	228,800
Beneficial Life	180,500	160,500	9,652	2,000	323,000
Bankers Reserve	227,996	19,876	7,467	5,000	191,928
.....	345,615	204,500	11,741	2,400	354,115
.....	25,000	187,500	3,792	.....	172,000
.....	.....	469,114	16,229	.....	469,114
.....	548,905	168,680	19,712	.....	614,905
.....	877,371	217,500	25,185	.....	789,371
.....	891,742	104,760	38,328	9,218	922,431
.....	160,794	90,500	5,980	8,000	214,990
.....	262,000	165,000	11,324	.....	330,500
.....	478,429	66,500	10,121	3,000	329,000
.....	236,500	348,500	13,346	.....	507,500
.....	175,186	44,189	4,800	.....	216,325
.....	103,000	146,500	8,538	.....	209,000
.....	285,468	20,000	4,322	.....	325,502
.....	2,850,329	430,196	90,587	44,010	2,963,587
.....	34,544	18,184	1,469	.....	46,783
.....	2,155,075	168,500	55,025	20,000	2,224,744
.....	26,575	28,500	1,707	.....	43,157
.....	121,877	28,500	4,550	3,000	117,341
.....	561,796	12,965	20,831	3,000	554,354
.....	5,494,238	652,330	179,071	66,991	5,694,248

National, Vt.	525,919	84,100	12,071	2,805,613	628,856	77,500	12,683	12,500	579,368
New England	91,155	24,236	12,887	736,095	789,089	280,173	36,419	2,177	962,017
New York Life	1,083,684	461,434	82,499	13,683,728	816,701	22,588	7,855	3,064	274,717
North American, Ill.	77,566	13,568	1,000	645,084	86,500	76,000	2,835	.....	86,500
Northwestern Mutual	1,008,720	192,484	72,113	8,761,285	65,000	1,020	3,496	.....	125,000
Ohio National	81,240	30,450	.....	31,450	18,764	.....	640	.....	18,764
Pacific Mutual	833,314	88,771	8,000	1,113,229	50,846	160,876	4,164	.....	201,722
Penn Mutual	5,100,947	132,506	26,590	5,948,367	53,940	69,732	4,725	3,019	90,580
Philadelphia	160,188	149	1,000	142,387	971,502	59,644	37,801	24,905	939,570
Phoenix Mutual	1,359,186	46,479	26,469	1,373,337	1,000	50,000	1,510	.....	50,000
Pittsburgh L. and T.	1,676,985	78,511	5,563	2,132,520	.....	.....	.....	.....	.....
Provident L. and T.	1,046,466	46,769	2,000	1,676,266	.....	.....	.....	.....	.....
Prudential	9,412,211	297,463	67,404	10,309,590	.....	.....	.....	.....	.....
Reliance Life	537,724	351,916	1,000	1,064,748	.....	.....	.....	.....	.....
Reserve Loan	644,500	21,924	.....	673,605	.....	.....	.....	.....	.....
Scranton Life	65,876	24,000	.....	70,785	.....	.....	.....	.....	.....
Security Life	380,130	13,519	12,000	871,130	.....	.....	.....	.....	.....
Security Mutual	381,237	9,075	.....	390,303	.....	.....	.....	.....	.....
Southern L. and T.	102,000	4,963	.....	233,000	.....	.....	.....	.....	.....
State Life	2,841,685	552,297	178,000	3,995,408	.....	.....	.....	.....	.....
Travelers	3,315,000	205,271	13,013	4,435,403	.....	.....	.....	.....	.....
Union Central	2,902,083	294,500	86,643	2,955,740	.....	.....	.....	.....	.....
Union Mutual	1,588,555	271,266	13,597	1,649,715	.....	.....	.....	.....	.....
United States Life	180,612	9,000	.....	174,512	.....	.....	.....	.....	.....
Western & Southern	645,916	45,535	6,693	1,143,513	.....	.....	.....	.....	.....
Totals	117,125,538	22,538,771	1,001,423	127,983,863	.....	.....	.....	.....	.....
Grand totals	125,832,267	26,307,549	1,045,854	137,806,203	.....	.....	.....	.....	.....
Industrial Business.									
Equitable, D. C.	1,405,452	491,351	13,206	1,510,708	.....	.....	.....	.....	.....
Life Ins. Co. of Va.	12,470,789	81,032	6,680	12,470,789	.....	.....	.....	.....	.....
Metropolitan	7,861,956	3,262,252	123,132	12,812,072	.....	.....	.....	.....	.....
Prudential	22,231,639	6,052,438	207,653	23,505,171	.....	.....	.....	.....	.....
Totals									
Wisconsin.									
Great Northern	4,570,475	1,413,250	21,750	5,083,900	.....	.....	.....	.....	.....
Guardian Life	3,742,601	1,367,118	11,770	4,519,533	.....	.....	.....	.....	.....
Northwestern Mutual	100,171,856	10,302,520	1,099,038	104,614,170	.....	.....	.....	.....	.....
Old Line Life	4,151,750	162,159	185,500	6,390,250	.....	.....	.....	.....	.....
Wisconsin Life	1,640,888	608,235	18,000	2,034,988	.....	.....	.....	.....	.....
Wisconsin National	4,444,459	1,789,103	57,508	5,561,092	.....	.....	.....	.....	.....
Totals	118,721,938	17,090,246	1,393,564	127,213,553	.....	.....	.....	.....	.....
Ætna Life	11,922,810	1,753,930	201,572	12,549,304	.....	.....	.....	.....	.....
Bankers Life	18,132,000	237,154	170,000	17,802,500	.....	.....	.....	.....	.....
Central of U. S.	9,333,340	3,627,499	15,031	10,802,198	.....	.....	.....	.....	.....
Metropolitan	16,787,505	635,907	123,667	18,770,515	.....	.....	.....	.....	.....
New England Mutual	7,142,524	1,410,471	89,821	8,006,929	.....	.....	.....	.....	.....
Totals									
Penn Mutual Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pacific Mutual Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prudential .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Reliance Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Security Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Central .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western States Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand totals .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada.									
British Columbia Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Capital Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Confederation .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Crown .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dominion .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Excelsior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Federal Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Great West .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manufacturers .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Monarch .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mutual of Canada .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National of Canada .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North American .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Northern Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Guardian .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
La Sauvagerie .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Security .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sovereign .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Companies.									
Commercial Union .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Edinburgh Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gresham Life .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Life Assn. of Scot'd .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Life & Lon. & Globe .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Lancashire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Assurance .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Brit. & Merc. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norwich Union .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix Assurance .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals .....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* These companies have ceased doing business in Canada.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
PENNSYLVANIA—Cont.					
Reliance Life	7,880,883	2,094,004	327,103	41,043	8,713,286
Scranton Life	13,618,589	4,780,073	486,521	89,634	14,026,890
Standard Life	9,846,046	2,764,508	358,520	22,000	16,192,051
Totals	312,845,561	45,573,735	11,470,956	3,562,819	316,408,263
Ætna Life	25,896,519	12,159,726	883,226	744,234	26,297,182
American Central	2,071,511	180,152	56,153	8,735	2,055,281
American Bankers	51,000	.....	1,804	.....	38,000
American National	118,000	189,178	7,827	.....	258,678
Baltimore Life	3,704,041	657,846	144,002	34,858	3,839,553
Bankers, Iowa	16,212,000	1,478,500	257,093	137,000	14,238,500
Bankers, Neb.	740,175	411,900	36,394	1,000	1,067,575
Bankers Reserve	121,577	25,085	4,561	.....	133,113
Berkshire Life	17,696,246	1,524,321	573,865	357,363	18,185,406
Canada Life	2,676,816	189,013	92,002	6,000	2,688,571
Central Life	21,000	9,500	900	.....	25,500
Colonial Life	1,042,280	48,097	31,384	9,000	990,165
Columbian National	4,440,529	471,452	132,489	28,025	4,444,258
Connecticut General	6,064,785	1,839,552	202,593	161,704	7,065,563
Connecticut Mutual	18,685,935	1,982,512	601,342	459,316	18,928,918
Conservative	377,250	373,000	9,273	7,000	495,750
Continental	1,995,376	552,006	57,815	2,000	2,200,704
Equitable, Iowa	8,028,911	1,741,650	239,868	25,348	7,280,544
Equitable, N. Y.	168,885,540	17,867,413	6,085,616	1,746,335	173,067,287
Eureka Life	42,000	4,500	1,202	500	41,000
Federal Life	788,304	65,795	22,007	8,000	746,893
Germania	4,948,258	534,620	178,764	137,159	4,931,464
Home, New York	8,089,653	1,054,628	232,949	147,893	8,312,739
Home of America	7,904,826	2,201,782	*385,238	53,000	8,719,102
Illinois Life	6,204,541	5,203,161	220,122	74,803	9,062,163
International	217,281	116,317	10,052	2,000	284,000
John Hancock	31,715,121	3,959,961	1,137,852	374,409	32,974,195
La Fayette	81,123	1,000	2,356	.....	70,129
Lincoln National	258,750	161,738	9,636	.....	298,517
Manhattan	4,515,146	453,247	128,588	109,845	4,471,493
Manufacturers	326,200	134,000	14,742	.....	338,500
Maryland Life	363,703	10,667	10,948	1,609	349,530
Massachusetts Mutual	19,319,411	2,130,559	639,924	176,254	20,386,460
Meridian Life	4,816,627	1,609,618	119,944	21,000	5,635,911
Metropolitan	108,337,449	21,372,996	4,186,622	1,265,338	118,082,237
Michigan Mutual	3,078,654	241,369	84,750	92,456	2,917,341
Minnesota	1,135,460	111,347	39,421	10,000	979,631
Missouri State	2,002,508	367,725	68,673	31,903	2,443,430
RHODE ISLAND.					
Paritan Life	2,221,835	245,063	83,063	19,000	2,340,544
Ætna Life	1,064,017	187,609	24,766	36,380	1,061,568
.....	501,801	40,000	10,469	7,500	491,662
.....	1,023,186	119,100	34,300	58	1,053,868
.....	794,133	75,078	27,524	2,500	801,749
.....	1,994,904	311,116	64,945	23,354	2,063,490
.....	7,897,611	287,448	283,675	185,161	7,887,890
.....	390,724	49,694	12,113	3,500	349,402
.....	366,070	61,925	19,283	9,947	391,845
.....	7,619,357	1,617,262	295,681	69,256	8,316,785
.....	14,044,496	1,858,000	491,296	185,655	15,346,563
.....	14,760,790	3,294,733	690,253	152,262	16,491,767
.....	3,732,298	335,537	112,137	53,943	3,948,785
.....	9,313,595	421,751	296,068	249,724	8,935,357
.....	614,834	308,651	24,054	26,006	792,528
.....	3,139,848	292,823	101,369	80,315	3,253,539
.....	7,276,281	603,935	283,767	144,223	7,266,699
.....	7,063,809	421,600	275,431	40,785	7,181,654
.....	27,829	1,000	1,242	.....	23,829
.....	1,738,332	269,214	71,635	3,000	1,991,869
.....	1,515,749	184,950	47,766	11,083	1,614,308
.....	1,344,334	113,639	41,691	8,710	1,310,194
.....	6,437,753	1,129,403	229,859	62,155	7,032,640
.....	2,636,499	608,239	99,210	45,505	2,967,790
.....	1,821,875	664,116	66,197	32,710	2,385,954
.....	1,139,865	172,040	44,487	18,279	1,237,065
.....	580,340	34,668	21,619	9,298	576,305
.....	10,520	11,000	198	110	18,510
Totals	98,288,999	13,464,761	3,641,784	1,403,443	104,333,251
Grand totals	100,510,234	13,810,824	3,785,447	1,422,443	106,683,785
Industrial Business.					
John Hancock	21,373,131	3,948,911	964,741	288,946	22,511,621
Metropolitan	39,257,237	4,908,893	1,132,785	450,221	32,399,796
Prudential	8,794,063	2,301,077	315,566	103,889	9,509,403
Totals	62,383,391	11,219,381	2,314,032	837,906	65,420,319
South Carolina.					
Carolina Life	48,000	32,500	2,167	.....	95,500
Southeastern Life	6,029,130	1,701,427	186,560	37,106	6,520,969
Totals	6,067,130	1,734,927	187,727	37,106	6,616,469

Mutual Benefit	52,371,021	5,012,070	1,599,380	919,057	54,888,923	4,401,471	518,048	118,109	63,632	4,402,010
Mutual Life	113,563,908	10,798,981	3,926,507	3,182,296	116,283,690	2,940,238	755,482	90,431	12,514	2,939,088
National, Vt.	16,233,481	1,053,352	501,609	346,270	16,083,870	14,322,886	1,251,838	457,548	189,758	14,430,856
National of U. S. A.	2,253,630	486,149	88,835	31,112	2,339,796	3,408,682	312,824	124,244	87,211	2,387,264
New England	28,155,999	2,490,799	938,919	544,721	28,449,239	566,132	405,450	18,917	2,000	801,582
New World	38,000	11,000	619	.....	38,000	2,500	409,178	1,091	1,000	471,678
New York Life	121,922,071	11,829,349	4,711,814	2,076,757	126,886,748	437,113	297,600	19,330	6,800	623,313
Niagara Life	1,265,648	74,706	43,130	28,800	1,245,291	1,823,335	287,839	53,572	42,577	1,743,378
North American, Ill.	1,645,521	246,078	40,602	6,000	1,313,620	9,401,304	1,378,004	302,702	68,515	9,614,420
North American, Can.	17,600	.....	500	.....	18,500	2,987,090	682,100	90,783	19,648	3,178,370
Northern Assurance	913,810	5,000	13,300	.....	712,056	1,023,779	77,502	30,454	9,409	1,022,382
Northwestern Mutual	80,086,894	7,615,460	2,634,773	1,197,190	83,444,057	186,411	112,585	8,341	.....	219,496
Pacific Mutual	2,716,554	307,881	103,121	17,908	2,839,331	4,762,909	1,327,028	159,285	41,550	5,197,997
Phoenix Mutual	8,816,137	1,597,616	339,409	150,896	9,564,722	3,302,172	1,563,834	131,253	19,870	4,143,491
Prudential	144,244,804	24,875,886	4,892,940	1,167,240	155,523,940	17,267,440	1,091,183	555,787	161,175	17,887,659
Reliable Life	43,000	55,500	8,241	.....	91,500	14,185,749	1,296,345	424,288	163,899	14,238,350
Reserve Loan	1,166,396	537,500	50,959	16,000	1,334,257	3,032,446	416,713	80,430	42,489	3,171,836
Royal Union	2,879,920	746,011	126,439	22,000	3,314,015	18,122,760	2,905,277	635,352	184,179	19,317,650
Security Life	4,119,079	242,153	180,304	26,438	3,783,587	2,603,527	366,122	84,748	17,000	2,688,921
Security Mutual	5,950,953	732,283	188,031	103,180	5,570,352	8,395,009	651,780	258,377	90,527	5,587,176
State Life	4,887,940	717,951	120,098	41,257	5,204,981	7,502,629	324,530	20,070	8,000	671,101
State Mutual	16,729,440	1,414,923	306,465	286,123	11,135,986	592,845	1,059,728	226,610	76,140	8,025,546
Sun Life	6,001,600	545,324	239,597	37,345	6,001,145	857,852	69,346	24,491	16,198	675,241
Travelers	30,421,093	4,072,364	917,470	617,690	31,927,802	3,497,432	1,000,844	105,608	25,514	3,809,694
Union Central	20,626,653	2,860,346	783,241	560,949	22,058,270	3,113,827	576,000	116,874	30,476	3,269,091
Union Mutual	2,931,207	186,293	96,747	58,290	2,882,355	2,026,957	223,657	45,057	16,500	1,962,251
United Life and Acc. ....	.....	10,000	294	.....	10,000	1,984,950	97,454	59,822	26,597	6,579,568
U. S. Ann. and Life.	11,904	44,531	894	.....	12,345	6,203,390	775,214	206,072	46,378	6,579,568
United States Life	3,244,769	374,777	93,612	47,090	3,389,055	511,209	97,475	12,833	13,000	491,912
Western & Southern	591,411	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	1,145,651,532	161,796,624	39,740,375	16,737,105	1,209,019,550	139,855,272	21,113,908	4,482,289	1,436,685	146,322,200
Grand totals.....	1,458,497,098	207,370,419	51,211,331	20,239,924	1,635,428,813	146,942,402	22,906,535	4,693,996	1,473,791	162,939,639
<i>Industrial Business.</i>										
American Assurance	5,753,997	4,342,654	71,829	142,994	5,185,245	2,362,921	4,207,242	313,718	28,002	2,417,880
Baltimore Life	6,280,847	2,978,976	357,141	122,064	6,783,063	.....	50,396	105,652	.....	41,170
Colonial Life	6,641,895	3,888,748	247,434	58,687	7,149,631	499,922	1,293,400	504,546	6,962	637,903
Columbian National	30,015	.....	1,344	1,218	27,643	13,997,347	4,831,181	219,595	175,747	14,575,844
Eureka Life	1,200,890	1,526,223	62,493	13,102	1,811,133	5,892,266	1,738,000	147,688	82,283	6,502,932
Germania	26,448	.....	912	1,274	28,448	1,823,044	996,672	.....	73,786	1,248,911
Home of America	3,748,300	1,316,643	.....	53,560	2,450,236	24,575,500	13,116,451	1,291,536	366,670	25,424,039
Immediate Benefit	1,648,697	1,838,551	.....	16,828	2,556,432	.....	.....	.....	.....	.....
John Hancock	42,829,085	3,928,096	1,616,196	563,302	44,256,938	6,112,408	756,000	180,229	34,022	6,114,292
Metropolitan	201,147,642	27,874,346	7,010,238	2,601,521	206,008,691	871,000	515,500	36,711	5,000	1,159,500
Pennsylvania Mutual	5,822,292	1,890,674	197,282	85,401	6,341,017	3,347,234	1,189,453	131,702	24,000	3,550,355
Prudential	282,623,411	58,548,610	10,063,053	2,923,616	296,172,959	1,442,500	437,645	33,523	14,000	1,294,645
Western & Southern	2,878,985	2,312,519	132,357	36,235	3,474,931	498,000	86,500	17,865	1,000	432,000
Totals	561,532,504	115,442,040	19,795,466	6,617,802	598,274,288	12,271,140	2,985,096	400,136	78,022	12,510,792

† Premiums included in ordinary. ‡ Included in Industrial.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
So. Dakota—Cont.					
Ætna Life.....	1,344,822	212,775	42,225	3,575	1,376,918
American Bankers.....	223,065	305,880	15,269	2,000	494,025
American Life.....	777,745	680,941	35,605	10,000	1,095,186
Bankers, Iowa.....	4,683,500	1,711,000	111,810	.....	4,718,500
Bankers, Neb.....	746,400	5,000	30,018	28,000	696,900
Bankers Reserve.....	1,864,388	73,041	65,921	2,035	1,808,341
Capitol Life.....	280,000	325,500	15,594	2,000	514,500
Central Life, Ill.....	155,250	132,500	7,622	3,500	250,000
Central Life, Ia.....	620,850	152,000	21,028	.....	695,850
Central National.....	208,530	689,500	26,108	.....	819,430
Commonwealth.....	575,000	291,500	13,124	1,000	744,500
Connecticut General.....	155,574	131,821	7,346	700	261,195
Equitable, N. Y.....	3,301,799	673,411	114,238	9,990	3,717,223
Equitable, Ia.....	1,123,525	55,817	37,548	4,243	1,102,713
Federal Life.....	117,934	97,977	4,449	2,000	184,911
Fidelity Mutual.....	861,313	126,938	30,309	1,000	855,853
Germania Life.....	875,844	174,000	31,753	14,700	925,137
German-American.....	31,900	212,000	7,396	.....	233,000
Guaranty Life.....	304,555	84,700	8,221	.....	327,320
Home Life.....	2,042,816	254,477	75,623	10,304	2,183,631
Kansas City Life.....	1,493,750	844,000	57,635	9,500	2,013,250
Midland Ins.....	5,000	2,000	231	.....	6,000
Minnesota Mutual.....	2,340,859	844,559	84,002	13,000	2,671,518
Missouri State.....	102,751	108,680	7,123	.....	192,831
Mutual Benefit.....	3,842,247	694,758	117,396	12,242	4,272,989
Mutual Life.....	8,360,722	2,173,061	298,188	53,055	8,897,050
National, Vt.....	314,686	142,926	12,304	5,148	409,954
National of U. S. A.....	630,859	173,276	22,994	2,377	729,806
New York Life.....	6,617,066	965,622	226,918	62,659	7,064,142
North American, Ill.....	323,736	205,496	10,729	.....	462,172
Northwest'n Mutual.....	14,232,067	2,111,360	418,205	146,852	15,480,959
Northwest'n National.....	1,475,577	709,832	66,462	10,619	1,862,392
Old Colony.....	19,000	14,000	736	.....	33,000
Pacific Mutual.....	116,467	5,443	3,392	.....	110,632
Penn Mutual.....	534,460	128,500	19,517	.....	622,233
Phoenix Mutual.....	1,261,819	347,381	42,635	9,518	1,463,828
Pioneer Life.....	7,000	.....	83	.....	7,000
Prarie Life.....	.....	52,500	1,396	.....	43,000
Prudential.....	1,212,231	115,799	35,717	2,000	1,197,024
Provident L. and T.....	191,613	8,000	4,396	.....	177,533
Reliance Life.....	51,650	16,556	2,177	.....	44,245
Reserve Loan.....	331,056	151,000	12,649	.....	422,096
Scandia Life.....	438,270	155,968	12,732	.....	387,940
Scranton Life.....	41,000	3,000	1,106	.....	41,000
Security Mutual.....	335,544	194,500	13,810	.....	450,300
Tennessee—Cont.					
Prudential.....	12,537,977	1,499,337	870,073	143,599	13,069,408
Reliance.....	1,436,111	319,000	43,960	15,398	1,403,080
Reserve Loan.....	688,500	471,700	25,905	5,000	756,700
Security of Va.....	91,255	11,000	1,034	.....	99,755
Security Mutual.....	900,701	392,893	33,083	11,500	1,115,553
Standard Life.....	135,509	191,250	7,490	1,507	124,000
State Life.....	1,584,000	682,068	42,214	4,000	1,864,568
State Mutual.....	1,951,919	561,166	58,531	4,213	1,974,229
Travelers.....	5,689,874	535,962	175,761	50,667	6,101,276
Union Central.....	13,634,313	2,341,907	406,940	154,196	14,832,968
Totals.....	214,985,456	36,775,935	7,141,145	2,452,497	227,222,795
Grand totals.....	224,916,085	39,550,965	7,610,583	2,629,936	238,159,962
Industrial Business.					
Independent.....	2,239,861	2,172,040	71,615	20,253	2,513,765
Life and Casualty.....	2,010,648	1,515,606	76,610	26,532	2,045,424
Metropolitan.....	37,486,796	6,125,480	1,232,636	500,343	37,833,647
National Life & Acc.....	5,259,904	3,125,283	159,729	76,610	6,418,361
Southern.....	2,315,064	2,573,293	.....	36,074	2,787,258
Totals.....	49,312,073	16,617,800	1,589,581	680,111	50,098,455
Texas.					
Amarillo National.....	3,268,195	1,542,142	943,779	7,000	3,358,132
Amicable Life.....	15,713,823	2,634,110	431,359	69,500	14,593,015
Bankers International.....	173,000	52,000	4,977	.....	176,000
Citizens Cooperative.....	595,000	152,500	12,444	3,000	432,500
.....	2,715,966	755,938	30,317	5,000	2,683,484
.....	6,113,545	1,696,275	206,567	33,434	6,483,504
.....	829,595	2,066,711	73,990	4,064	2,256,783
Guarantee Life.....	17,635,933	2,854,694	432,694	89,784	13,589,406
Great Southern Life.....	20,995,692	11,853,921	817,237	122,355	27,803,508
National Temperance.....	1,956,008	671,250	68,642	7,000	2,155,928
Prudential Life.....	1,077,630	458,720	30,932	7,000	1,024,080
San Antonio Life.....	6,134,044	2,370,704	199,260	19,000	6,556,361
.....	.....	524,132	15,647	.....	624,132
.....	223,500	40,000	2,143	.....	71,000
.....	4,572,486	1,612,436	142,533	16,220	4,598,624
Southland Life.....	10,683,908	4,119,128	364,753	52,696	11,726,147
Southwestern Life.....	23,094,556	6,301,734	780,127	106,688	24,791,990
Texas Life.....	6,727,314	1,882,574	292,317	53,450	7,570,494
Two Republics Life.....	2,799,696	1,362,775	81,248	11,225	3,527,872

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
WASHINGTON—Cont.					
Union Mutual	1,527,182	344,472	55,427	9,500	1,751,126
West Coast	1,218,323	325,647	37,076	10,557	1,221,570
Western States	307,975	419,425	36,762	1,000	1,051,900
Totals	150,962,787	31,631,063	5,523,431	1,398,263	165,667,082
Grand totals ..	173,760,209	39,715,223	6,402,472	1,505,793	191,403,072
Industrial Business.					
Metropolitan	7,538,167	2,032,996	270,426	50,192	8,532,110
Prudential	5,638,964	2,935,298	200,057	27,791	6,790,315
West Coast	1,448,363	955,945	60,401	10,300	1,590,163
Totals	14,625,494	5,920,239	530,884	88,283	16,982,578
WEST VIRGINIA.					
Conservative Life.....	3,736,184	2,767,000	104,001	23,395	4,903,049
George Washington..	4,961,465	1,001,778	158,073	20,536	5,032,491
Totals	8,697,649	3,768,778	262,074	44,431	9,935,540
Ætna Life	1,802,563	219,505	53,643	55,218	1,517,770
Atlantic Life	338,548	15,500	5,661	1,193	301,964
Totals	1,822,000	149,000	9,105	14,000	1,864,000
Bankers, Iowa	11,000	.....	596	.....	10,000
Bankers, Neb.	1,871,437	857,523	33,021	6,262	1,804,302
Cleveland Life .....	.....	134,082	19,968	32,000	716,199
Columbian National..	.....	53,775	1,339	.....	53,003
Connecticut Mutual..	813,957	327,008	30,681	1,278	941,673
Equitable, New York..	17,354,339	2,533,300	543,920	81,688	18,485,610
Fidelity Mutual	1,778,246	67,193	53,510	10,854	1,741,500
Germania	437,702	5,403	14,509	2,142	417,513
Home, New York.....	2,592,133	413,933	84,332	33,199	2,705,539
International, Mo....	1,993,953	539,802	63,056	11,000	1,951,693
John Hancock	6,993,393	754,094	209,893	64,175	7,294,877
Manhattan	683,755	84,000	22,546	.....	739,054
Maryland	335,739	17,169	9,266	135	335,273
Massachusetts Mutual	463,779	269,136	24,971	10,000	792,417
Meridian	220,964	219,070	7,124	2,500	395,494
Metropolitan	4,931,793	1,613,751	257,246	32,251	7,733,031
Michigan Mutual	504,397	32,013	14,225	8,063	433,654
Missouri State	55,980	39,072	4,270	.....	123,001
Mutual Benefit	3,768,991	465,396	122,538	33,353	4,068,321
Mutual Life	9,291,251	1,157,033	372,136	123,309	10,144,657
Wisconsin—Cont.					
New York Life.....	39,573,719	4,547,658	1,363,246	319,135	41,218,015
North American.....	1,118,251	184,730	38,956	.....	1,191,606
Old Colony	977,331	406,829	33,832	8,000	1,151,839
Prudential	20,099,309	4,324,321	690,837	114,200	22,595,606
Travelers	5,690,519	1,957,376	207,661	22,069	7,029,527
Totals	129,779,307	23,741,767	4,214,345	1,025,545	140,608,439
Grand totals.....	248,501,245	40,832,013	8,274,451	2,419,109	267,824,902
Industrial Business.					
Metropolitan	20,131,276	2,963,737	707,816	171,759	21,206,283
Prudential	28,292,117	7,035,351	1,027,497	216,434	31,203,089
Totals	48,423,393	10,029,088	1,735,313	388,193	52,409,377
WYOMING.					
Wyoming Life	637,500	304,910	31,267	6,000	751,910
American Bankers....	594,485	291,552	25,451	2,533	763,930
.....	167,494	48,362	5,267	.....	205,856
.....	1,623,000	69,000	26,080	18,000	1,466,000
.....	222,900	31,500	10,708	4,000	226,900
.....	190,500	160,500	9,652	2,000	322,000
.....	227,998	19,876	7,437	5,000	191,928
.....	345,615	204,500	11,741	2,400	354,115
.....	28,000	187,500	3,792	.....	172,000
.....	.....	469,114	16,223	.....	469,114
.....	543,905	163,690	19,712	.....	614,905
.....	877,371	217,500	25,185	.....	799,371
.....	591,743	104,760	38,328	9,218	922,431
.....	160,784	80,500	6,680	8,000	214,990
.....	262,000	165,000	11,824	.....	330,500
.....	478,429	66,500	10,121	.....	329,000
.....	236,500	248,500	18,248	.....	507,500
.....	175,136	44,189	4,800	.....	218,326
.....	103,000	146,500	8,533	.....	209,000
.....	265,463	20,000	4,332	.....	225,502
.....	2,850,329	430,196	90,537	44,010	2,963,567
.....	34,544	18,184	1,489	.....	48,753
.....	2,155,075	168,500	56,026	20,000	2,224,744
.....	26,575	28,500	1,707	.....	45,157
.....	121,877	500	4,550	2,000	117,341
.....	581,796	12,935	20,831	3,000	584,856
.....	5,404,238	692,330	179,071	66,931	5,694,243

National, Vt.	2,424,833	84,100	13,071	3,805,613	Penn Mutual Life....	77,500	12,008	12,500	579,368
New England	739,155	24,216	14,887	738,085	Pacific Mutual Life..	230,173	36,419	12,177	952,017
New York Life.....	1,083,664	461,934	32,490	12,969,728	Prudential	22,598	7,255	2,054	274,717
North American, Ill.	77,586	18,568	.....	648,094	Reliance Life	25,500	2,835	.....	88,500
Northwestern Mutual..	1,086,720	192,434	73,113	8,761,335	Phoenix Mutual	76,000	3,496	.....	125,000
Ohio National	30,450	808	.....	31,450	Security Mutual	1,020	1,540	.....	16,784
Pacific Mutual	424,645	38,771	8,000	1,113,229	Travelers	160,876	4,164	.....	201,722
Penn Mutual	1,121,163	183,506	26,590	5,948,367	Union Central	37,732	4,725	3,019	90,680
Philadelphia	149	4,545	1,000	142,337	Union Mutual	59,544	37,801	24,305	839,570
Phoenix Mutual	131,582	46,479	26,469	1,373,337	Western States Life..	50,000	1,510	.....	50,000
Pittsburgh L. and T. ..	1,032,225	78,511	3,000	1,575,308	Totals	4,898,151	738,150	235,726	23,502,611
Prudential	532,492	45,759	2,000	1,575,308	Grand totals.....	5,203,071	738,117	241,726	24,254,521
Reliance Life	1,863,497	297,463	61,404	10,209,590	CANADA.				
Reserve Loan	261,916	29,576	1,000	1,064,745	British Columbia Life	1,504,744	110,785	4,987	3,438,808
Scranton Life	309,000	21,324	.....	673,505	Canada Life	9,248,537	3,118,256	2,074,411	108,727,386
Security Life	24,000	2,132	12,000	70,785	Capital Life	809,320	89,550	5,000	1,982,320
Security Mutual	361,337	9,075	500	804,903	Confederation	6,728,094	1,771,130	982,393	56,292,385
Southern L. and T. ...	173,000	4,852	.....	233,000	Crown	2,547,906	365,817	39,500	10,868,660
State Life	552,297	87,714	18,013	2,395,063	Dominion	2,271,905	484,694	180,953	15,506,331
Travelers	2,341,685	64,006	11,064	2,435,408	Excelsior	3,336,235	590,243	117,449	19,932,954
Union Central	2,315,000	97,094	85,642	2,345,740	Federal Life	3,970,370	950,651	323,753	27,107,453
Union Mutual	2,302,088	59,463	13,597	1,945,716	Great West	21,502,339	3,157,455	489,653	104,455,233
United States Life....	1,588,555	5,658	.....	174,612	Imperial Life	6,437,006	1,392,435	328,911	39,893,449
Western & Southern ..	645,916	45,535	6,093	1,145,613	London Life	3,706,293	539,009	94,097	17,401,425
Totals	117,125,638	3,366,796	1,001,423	127,903,683	Manufacturers	7,635,324	1,892,971	636,177	56,230,341
Grand totals.....	125,822,267	4,130,572	1,045,354	137,906,203	North American	1,813,567	172,415	16,000	6,753,697
Industrial Business.					Northern Life	14,103,537	3,252,773	950,812	92,006,196
Equitable, D. C. & V. ..	1,405,452	59,612	13,206	1,510,708	Royal Guardian	4,290,850	634,039	154,547	31,941,798
Life Ins. Co. of Va. ...	483,853	19,363	6,680	472,386	La Sauvageur	1,601,755	1,649,154	628,459	47,694,950
Metropolitan	12,470,789	433,779	125,152	12,812,072	Security	127,000	93,017	69,016	10,050,495
Prudential	7,861,596	276,243	63,635	9,010,001	Sovereign	833,798	202,599	28,750	3,300,135
Totals	22,231,939	789,496	207,653	22,805,171	Sun Life	444,500	3,000	3,000	5,944,382
Wisconsin.					Travelers	1,848,575	174,450	29,450	1,141,000
Great Northern	4,570,475	159,547	21,750	5,098,600	Totals	16,879,551	3,730,738	1,423,000	4,924,572
Guardian Life	3,742,501	117,546	11,770	4,519,533	Liv. & Lon. & Globe*	1,040,250	75,257	4,000	2,945,552
Northwestern Mutual..	100,171,855	3,525,628	1,039,036	104,614,170	London & Lancashire	117,397,053	25,015,335	8,631,851	767,723,045
Old Line Life	4,151,750	162,159	186,500	6,390,250	London Assurance*	13,000	34,919	68,323	763,472
Wisconsin Life	508,255	51,967	18,000	2,034,908	North Brit. & Merc..	1,025,346	54,567	3,000	48,432
Wisconsin National...	1,739,103	43,289	57,508	5,561,092	Phoenix Assurance....	1,989,645	464,367	37,324	1,989,575
Totals	118,721,935	4,050,136	1,393,564	127,213,563		1,989,645	464,367	2,337	115,028
Ætna Life	11,923,810	377,154	201,572	12,549,804		65,800	25,491	34,044	14,802,771
Bankers Life	18,133,000	236,717	130,000	17,302,500		142,210	5,365	183,455	19,744
Central of U. S.	8,333,340	331,719	15,031	10,802,199		979,870	212,026		844,573
Metropolitan	16,787,505	535,907	123,687	18,770,515					139,573
New England Mutual ..	7,142,534	286,406	89,321	8,006,929					7,227,945

* These companies have ceased doing business in Canada.

LIFE INSURANCE BY STATES—Continued.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
CANADA—Cont.					
Royal	7,100,648	1,631,042	264,870	26,274	7,928,638
Scottish Amicable*	75,626	.....	1,047	228	76,397
Scottish Provident*	68,947	.....	474	11,162	68,798
Standard	26,373,982	1,834,356	808,011	.....	26,979,799
Star*	264,385	.....	94,211	10,641	246,979
Totals	58,835,772	7,542,888	1,965,105	685,713	34,675,433
American Companies.					
Aetna Life	21,348,098	1,929,850	708,843	582,612	21,634,667
Connecticut Mutual*	1,060,588	3,319,811	28,081	62,113	1,094,700
Equitable, N. Y.	23,432,219	81,200	854,800	445,304	24,383,196
Germania	364,351	.....	11,089	5,466	365,587
Metropolitan	56,280,135	19,124,089	2,153,904	508,587	66,585,627
Mutual Life	34,424,468	2,926,328	1,200,892	662,697	34,262,208
National of U. S. A.*	35,361	.....	2,393,401	2,500	32,861
New York Life	64,091,686	10,280,941	2,368,401	929,157	67,628,103
Northwest'n Mutual*	141,198	.....	2,650	5,453	135,798
Phoenix Mutual*	331,936	.....	21,674	6,289	375,847
Provident Savings	1,868,435	9,500	57,775	37,476	1,705,043
Prudential	20,727,077	5,577,934	597,319	134,624	23,196,728
State Life	1,294,276	89,542	43,664	.....	1,344,404
Travelers	16,190,159	2,592,013	536,029	293,924	17,483,586
Union Mutual	7,971,107	711,700	274,166	156,863	7,866,101
United States Life	1,342,594	95,000	44,794	19,636	1,274,910
Totals	250,953,694	46,657,678	8,919,314	3,850,868	289,354,847
Grand totals	1,080,382,463	171,597,619	35,900,764	13,146,442	1,071,762,326

* These companies have ceased doing business in Canada.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
CANADA—Cont.					
Industrial Business.					
Excelsior	73,979	.....	3,174	2,227	68,925
London Life	11,984,334	5,912,926	575,914	281,876	13,447,902
Metropolitan	80,630,819	21,656,616	3,083,561	657,433	84,503,229
Prudential	28,290,847	13,953,008	1,131,969	169,801	83,058,321
Sun Life	886,912	.....	35,730	15,708	834,214
Totals	121,766,891	41,522,550	4,835,348	1,126,845	131,910,591
HAWAII.					
Equitable	4,114,531	580,545	165,683	32,990	4,431,860
Germania	790,829	.....	27,856	10,088	761,218
Manhattan	414,982	5,000	8,077	10,700	387,192
Mutual Life	1,472,651	86,149	43,405	24,557	1,403,949
New England Mutual	648,565	50,514	17,665	.....	1,699,079
New York Life	5,217,254	197,628	170,207	11,009	5,056,125
Pacific Mutual	1,294,495	7,972	45,339	12,440	1,192,324
Prudential	1,497,346	299,577	50,682	12,723	1,665,583
Sun	3,382,159	611,049	143,800	36,394	3,748,236
West Coast	485,038	137,043	27,644	5,789	556,426
Western States	131,600	61,500	7,607	.....	158,100
Totals	19,449,500	2,007,427	708,944	144,589	20,025,702

SUMMARY.

STATE.	Insurance in Force Dec. 31, 1913.	Insurance Written in 1914.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1914.
SUMMARY.					
Alabama..... (Ord.)	201,691,224	2,938,758	7,296,750	1,118,257	204,629,982
Alaska..... (Ord.)	11,891,314	2,877,165	1,118,257	1,118,257	12,968,579
Arizona..... (Ord.)	27,930,446	7,242,765	1,187,445	1,451,790	35,173,211
Arkansas..... (Ord.)	121,380,789	2,442,511	4,054,918	3,630,096	124,812,785
California..... (Ord.)	4,159,171	7,075,144	1,451,771	80,247	11,044,960
Canada..... (Ord.)	525,996,132	98,973,086	7,191,169	568,570,877	604,969,010
Colorado..... (Ord.)	1,060,522,463	18,222,243	2,201,025	1,556,374	1,078,744,696
Connecticut..... (Ord.)	181,768,831	171,587,619	4,885,248	1,124,346	363,356,451
D. of Columbia..... (Ord.)	167,266,810	27,806,594	6,701,466	1,861,312	195,073,404
Delaware..... (Ord.)	208,430,608	2,444,763	3,856,752	98,135	210,877,366
D. of Florida..... (Ord.)	98,890,034	28,169,391	3,670,764	3,470,015	126,059,427
D. of Georgia..... (Ord.)	29,897,244	4,796,382	1,061,635	2,174,324	34,693,626
D. of Idaho..... (Ord.)	30,804,424	4,402,965	744,324	2,865,340	35,207,389
D. of Illinois..... (Ord.)	91,712,436	12,662,106	2,047,974	1,671,874	104,374,512
D. of Indiana..... (Ord.)	27,278,519	6,070,629	1,051,844	3,801,083	33,349,142
D. of Iowa..... (Ord.)	88,002,644	20,830,926	3,218,223	1,519,791	108,833,572
D. of Kansas..... (Ord.)	311,066,480	63,064,508	9,756,222	3,607,411	374,131,011
D. of Kentucky..... (Ord.)	43,768,851	11,809,509	1,469,963	613,149	55,578,360
D. of Louisiana..... (Ord.)	1,256,222,406	225,025,170	15,251,963	15,251,963	1,401,247,576
D. of Maine..... (Ord.)	243,866,762	51,454,263	2,557,377	2,557,377	295,321,025
D. of Maryland..... (Ord.)	111,703,896	86,296,474	12,860,962	4,464,964	198,000,370
D. of Massachusetts..... (Ord.)	883,623,621	71,246,625	3,926,243	1,063,836	954,870,246
D. of Michigan..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Minnesota..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Missouri..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Montana..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Nebraska..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Nevada..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of New Hampshire..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of New Jersey..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of New Mexico..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of New York..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of North Carolina..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of North Dakota..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Ohio..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Oklahoma..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Oregon..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Pennsylvania..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Rhode Island..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of South Carolina..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of South Dakota..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Tennessee..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Texas..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Utah..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Vermont..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Virginia..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Washington..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of West Virginia..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Wisconsin..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042
D. of Wyoming..... (Ord.)	25,043,101	6,662,463	6,601,767	2,047	31,705,568
D. of Hawaii..... (Ord.)	212,709,626	6,375,416	882,797	3,064,647	218,085,042

STIPULATED PREMIUM COMPANIES.

The following table shows the particulars of stipulated premium companies' statements for five years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE YEAR BOOK. The comparative form in which they are presented lends special importance to them:

NAME, LOCATION AND DATE OF ORGANIZATION AND NAMES OF OFFICERS	INCOME.			EXPENDITURES.					FINAN'L CONDITION.		INSURANCE ACCOUNT.			
	Pre- miums. \$	Other Pay- ments by Mem- bers. \$	Total Income (Includ- ing In- terest). \$	Other Pay- ments to Mem- bers. \$	Paid for Death Claims. \$	Paid to Agents and Medical Exam- iners. \$	Expenses of Man- age- ment. \$	Total Dis- burse- ments. \$	Total Ad- mitted Assets. \$	Total Liab- ilities. \$	No. of Certi- ficates in Force at End of Year.	Amount Written During Year. \$	Amount in Force at End of Year. \$	
Alabama Insurance Co., Bir- mingham, Ala., 1911.—A. D. Smith, Pres.; S. J. Ansley, Sec.	1914 11,827 1913 8,376 1912 2,727 1911 4,109	..... ..... 351 4,109	16,454 9,783 6,836	..... ..... 12 11	2,170 1,363 8	..... 1,328 5,892	..... 19,582 3,372	..... 18,182 9,282	..... 7,033 6,671	..... 3,107 3,092	..... 1,600 705	..... 736,516 338,868	..... 288,000 321,377 113,789
Farmers and Merchants Mutual Life Assn., Princeton, Ind., 1909.—Marshall P. Hollings- worth, Pres.; Wiley S. Hastings, Sec.	1914 15,263 1913 17,243 1912 18,109 1911 10,617 1910 8,543	..... 338 218 7,384 194	15,639 17,581 18,327 18,001 8,737	..... ..... ..... ..... .....	7,590 5,139 2,000 1,500 2,000	3,585 4,046 6,243 3,539 3,779	4,523 11,592 7,607 5,237 2,677	16,319 20,777 15,851 10,276 8,456	5,233 5,194 4,677 4,492 2,092	1,161 1,269 2,068 2,029 2,092	1,589 1,315 1,110 795 680	324,805 484,569 526,000 315,000 386,500	1,103,209 1,236,193 1,165,500 784,500 668,000
Mutual Life Association of Iowa, Red Oak, Ia., 1896.—B. B. Clark, Pres.; O. P. Worsley, Sec.	1914 31,033 1913 31,475 1912 31,260 1911 27,291 1910 26,416	12 23 6,940 7,019 6,181	40,645 39,937 38,260 34,310 32,597	2,753 2,792 3,025 1,417 1,752	14,000 15,000 12,500 14,000 12,000	1,528 1,662 1,762 1,937 1,467	3,943 6,128 4,731 3,722 3,491	22,321 25,382 22,018 21,076 18,710	245,986 225,839 209,668 191,797 176,542	2169,100 2,157,236 2,147,556 2,138,706 2,130,292	1,147 1,123 1,073 1,008 966	80,500 144,500 177,500 106,000 109,500	1,614,000 1,573,000 1,502,500 1,389,000 1,323,500	
Mutual Union Life Ins. Co., Kansas City, Mo., 1913. Geo. L. Berry, Pres.; Wm. A. Laing, Sec.	1914 3,616 1913 2,940	..... .....	25,536 3,603	1,254	238	4,541 635	1,794 765	7,827 1,400	25,712 8,038	1,200 446	604 200	321,662 277,000	275,592 277,000
Western Life Indemnity Co., 159 No. State st., Chicago, Ill., 1884.—Geo. M. Moulton, Pres.; Chas. A. Forshee, Sec.	1914 257,994 1913 285,055 1912 265,534 1911 281,899 1910 399,048	996 3,951 208 1,490 2,719	276,699 339,346 292,803 307,080 491,523	10,521 6,172 7,906 15,181 7,819	153,043 173,654 154,392 160,044 139,789	23,916 50,057 41,392 39,074 82,202	90,971 134,617 123,390 110,244 179,075	278,451 364,500 329,361 508,884	160,447 166,350 192,743 222,860 250,497	92,861 91,934 81,455 95,609 95,974	7,883 8,686 9,832 7,219 8,751	1,890,653 4,754,722 3,795,233 1,780,354 5,599,485	7,330,928 7,781,460 8,128,241 6,860,245 9,551,868	

* Formerly Knights Templars and Masonic Life Indemnity Co., and was operated on the step rate plan.
of old business to the new form and written a large amount of new business.

In 1907 introduced the legal reserve plan and has converted a large amount
c Includes net value of outstanding policies.

LEGAL RESERVE FRATERNAL ORDERS.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'TN.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com-missions and Exam-iner's Fees.	Expenses of Man-agement.	Total Disbur-sements.	Invested and Other Assets.	Liabil-ities.	No. of Certifi-cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Grand Fraternity..... Philadelphia.	1914 1913 1912 1911 1910	\$241,802 247,299 254,494 257,289 253,462	\$61,601 22,259 18,565 19,189 22,820	\$303,493 269,557 106,042 276,478 276,282	\$153,754 269,557 106,042 140,956 123,356	\$42,678 54,732 54,766 61,834 66,328	\$55,080 52,732 57,013 62,015 59,521	\$252,714 214,546 231,408 264,805 249,204	\$575,707 511,290 434,815 651,287 277,281	\$7124,874 105,807 787,404 81,773 94,461	11,521 11,550 11,453 11,064 11,754	\$1,816,269 1,804,867 2,283,314 2,568,117 2,874,972	\$10,896,784 11,109,685 11,104,238 11,634,572 11,721,012
Golden Seal, The Order of the..... Roxbury, N. Y.	1914 1913 1912 1911 1910	\$243,418 282,201 438,694 524,987 588,032	\$111,477 328,205 394,919 180,888 139,666	\$354,895 610,406 833,612 706,985 727,708	\$217,185 615,950 894,968 838,353 646,884	\$43,512 71,906 38,770 18,777 79,387	\$54,787 17,517 17,517 110,443 74,776	\$423,550 1,016,871 1,130,436 981,230 801,047	\$549,593 602,005 940,405 1,243,562 1,489,230	\$316,822 2,297,206 187,040 108,605 27,033	8,012 9,566 14,915 23,387 24,255	\$3,756,000 6,288,250 19,351,945 8,080,250 6,043,500	\$11,601,568 14,676,500 21,225,695 18,186,250 14,670,750
Knights of Columbus..... New Haven, Conn.	1914 1913 1912 1911 1910	\$1,498,397 1,377,126 1,293,484 1,134,514 1,013,692	\$248,601 216,311 185,681 177,068 162,580	\$1,746,998 1,593,437 1,482,154 1,314,497 1,182,657	\$758,200 726,525 676,199 647,688 571,773	\$7,186 7,335 6,851 6,099 5,291	\$264,358 184,541 241,877 227,363 217,453	\$1,073,433 971,786 926,410 900,451 801,240	\$5,352,910 4,530,234 4,094,925 3,591,826 3,192,843	\$122,776 91,069 102,868 79,782 105,820	107,479 100,992 93,294 86,257 79,925	\$12,776,000 13,312,000 12,571,000 11,282,000 9,667,000	\$113,427,650 106,510,650 90,067,900 90,283,000 83,387,000
Kts. of Pythias, Ins. Dept., Supreme Lodge. Indianapolis, Ind.	1914 1913 1912 1911 1910	\$2,492,200 2,544,578 2,784,468 2,518,306 2,654,704	\$310,556 259,930 208,440 171,344 141,587	\$2,802,846 2,805,248 2,994,390 2,689,650 2,796,291	\$1,501,540 1,522,225 1,597,772 1,669,384 1,864,729	\$84,539 98,671 101,946 224,187 134,943	\$252,595 272,587 262,499 256,776 250,542	\$1,838,894 1,893,493 1,962,216 2,150,348 2,265,547	\$7,067,882 5,966,287 5,105,393 4,151,283 3,490,341	\$597,600 4,568,985 44,200,795 3,438,812 2,463,551	71,816 68,298 70,635 70,246 71,779	\$18,028,946 11,853,871 12,849,642 16,453,925 17,313,205	\$98,686,234 95,157,000 99,282,000 99,799,493 106,137,705
Masonic Mutual Life Assn. b..... Washington, D. C. (See page XX.)	1914 1913 1912 1911 1910	\$16,253 174,568 144,277 104,591 90,685	\$48,270 12,885 12,774 157,051 8,229	\$264,523 186,451 157,051 116,939 98,914	\$70,383 62,406 41,044 36,191 41,200	\$37,845 36,229 20,937 15,368 14,930	\$33,256 25,669 24,022 19,123 18,217	\$141,484 125,322 95,003 70,622 74,348	\$578,350 437,290 352,958 284,207 224,779	\$456,993 446,488 439,902 235,669 201,381	6,480 5,506 4,540 3,363 2,750	\$2,055,500 2,113,000 2,229,450 1,935,000 929,500	\$8,599,575 7,016,775 5,700,525 4,152,075 3,395,075

a Includes \$240,669 reserve at 3½ per cent American Experience. b Formerly Masonic Mutual Relief Association. d Includes reserve of \$1,435,413 on 5th class certificates. e \$197,631 reserve charged by D. C. Ins. Dept. against policies. f Includes reserve American Table of Mortality and 3½ per cent D. C. Ins. Dept. valuation. i Includes \$419,486 reserve at 3½ per cent American Experience Table. j Includes \$566,993 reserve at 3½ per cent American Experience Table. k Includes present worth of annuity claims, payable in installments of \$82,491. l Includes reserve. m Includes reserve. n Includes reserve. o Includes reserve. p Includes reserve. q Includes reserve. r Includes reserve. s Includes reserve. t Includes reserve. u Includes reserve. v Includes reserve. w Includes reserve. x Includes reserve. y Includes reserve. z Includes reserve.

American Temp. Life Ins. Ass'n. New York City, N. Y.	1914 1913	170,398 182,268	9,025 12,631	179,423 194,919	117,437 133,195	28,448 27,724	12,976 14,531	41,287 44,252	200,147 219,702	153,108 170,006	127,120 75,648	5,853 5,999	706,100 731,100	4,536,012 4,804,805
Arkansas Mutual Life Ins. Co... Hope, Ark.	1914 1913	..... .....	..... .....	..... .....	14,000 .....	..... .....	..... .....	10,542	24,542	14,763	1,854 .....	..... .....	..... .....	1,187,500
Atlanta Mutual Ins. Co..... Atlanta, Ga.	1914 1913	..... .....	..... .....	..... .....	86,985 .....	..... .....	..... .....	112,870	199,855	21,494 .....	..... .....	..... .....	46,510	472,740
Atlas Assurance Co..... Montgomery, Ala.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Bankers Reserve Life Associa- tion. Freeport, Ill.	1914 1913	60,743 50,244	708 3,158	61,451 53,402	23,745 15,000	500 1,000	19,992 22,279	12,873 8,835	57,110 47,114	31,508 30,031	8,636 11,578	2,746 2,404	1,364,500 1,552,000	4,116,000 3,748,000
Catholic Knights of Ill., State Council. Belleville, Ill.	1914 1913	36,152 37,868	11,125 10,926	47,277 48,734	34,478 25,142	925 775	2,540	2,827 4,459	41,102 30,748	241,138 232,863	4,000 4,181	1,637 1,666	87,200 94,800	1,356,800 1,344,450
Clay Life Ass'n..... Kearney, Mo.	1914 1913	72,423 69,334	1,356 1,690	74,779 71,024	58,000 33,667	..... .....	3,704 5,972	12,301 11,624	74,211 51,263	66,618 65,444	1,680 5,195	5,038 5,115	222,900 1,574,000	5,038,000 5,115,000
Colicutt's Burial League..... Columbia, S. C.	1914 1913	..... 12,941	..... 97	..... 13,038	..... 2,967	..... .....	7,453 .....	..... 2,665	13,085	2,235 .....	..... 3,878	..... 5,786	..... .....	..... 491,716
Com'l Travelers Life & Acc. Ass'n of Cleveland. Cleveland, O.	1914 1913	145,809 135,121	22,212 17,568	168,021 152,689	100,400 79,992	31,573 30,452	6,920 5,028	22,225 18,674	161,118 134,146	479,709 471,579	7,866 6,711	7,840 7,112	458,000 277,000	7,071,200 7,053,000
Commercial Travelers Mut. Ben. Soc. Toronto, Can.	1914 1913	..... 43,517	..... 3,172	38,418 46,690	34,000 .....	..... .....	..... 514	..... 4,234	..... 38,748	79,411 .....	..... .....	2,214 1,892	202,000 242,000	2,213,000 2,290,000
Commonwealth Life Ass'n..... Chicago, Ill.	1914	5,944	40,000	45,944	.....	.....	12,162	4,703	17,079	28,959	990	689	1,410,000	1,404,000
Cremieux Benevolent Society.... New York City.	1914 1913	..... 2,809	..... 2,373	5,418 5,182	..... 500	290	.....	..... 1,043	4,439 1,834	41,614 40,203	2,972 1,612	..... 159	..... 1,800	72,300 74,900
Dela Life Ins. Co..... New Orleans, La.	1914 1913	..... 223	..... .....	..... 223	..... 265	.....	.....	..... 735	1,000	11,256	12,034	593	.....	.....
De Witt Clinton Ready Relief Ass'n. Brooklyn, N. Y.	1914 1913	..... 4,794	..... 27	4,141 4,821	..... 5,000	.....	.....	..... 336	4,547 5,356	409 1,058	395 710	..... 300	..... 1,500	148,500 150,000
Douglas Industrial Assn..... Hot Springs, Ark.	1914 1913	..... .....	..... .....	..... .....	1,798 .....	.....	.....	..... 9,078	10,876	3,043	1,850	.....	.....	..... 37,640
Empire State Degree of Honor, Sup. Lodge. Stockton, N. Y.	1914 1913	167,527 165,791	16,264 15,499	183,791 181,290	115,047 127,950	.....	6,046 9,042	46,147 49,972	168,145 186,964	341,089 325,437	44,743 34,651	9,020 10,451	957,500 1,732,000	7,803,500 8,842,500

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	1914 1913 1912 1911 1910 1909	EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Admitted Assets.	Total Liabil- ities.	Number or Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Equity Life Ins. Co..... Louisville, Ky.	1914 1913	7,510	.....	.....	14,601	14,602	5,482	2,639	.....	471,000	1,804,000
Expressmens Mut. Ben. Ass'n... New York City, N. Y.	1914 1913	52,223 55,540	15,830 14,485	3,260 3,120	13,233 6,611	84,546 79,756	640,110 600,984	540,304 584,466	3,936 3,991	241,500 490,000	4,116,743 4,220,917
Farmers Mutual Life Ins. Co.... Yorkville, S. C.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Life Ass'n..... Lexington, Neb.	1914 1913	20,000	20	.....	1,520	21,540	8,136	.....	.....	.....	.....
Friendly Service Society..... Minneapolis, Minn.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
German American Life & Acc. Ass'n. Columbus, Ind.	1914 1913	4,780 4,410	60 48	5,469 5,565	3,822 2,096	14,140 12,119	10,464 8,901	6,009 599	4,408 3,916	120,235 104,365	428,415 400,400
Globe Mutual Life Ins. Ass'n & Chicago, Ill.	1914 1913	21,861 22,654	5,750 4,424	35,759 26,577	26,124 27,586	95,823 81,241	24,849 19,057	909 555	26,251 21,586	3,328,238 2,708,425	5,017,169 4,044,336
Gold and Stock Life Ins. Ass'n... New York City, N. Y.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Golden Eagle Association..... Brooklyn, N. Y.	1914 1913	12,501 10,409	10,914 10,112	13,150 12,648	11,720 11,136	48,285 44,305	136,835 123,543	6,074 6,099	5,705 5,500	227,758 220,469	810,462 778,462
Greenfield Mutual Life..... Greenfield, Ind.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Guarantee Fund Life Ass'n..... Omaha, Neb.	1914 1913	185,734 181,390	12,065 15,629	247,096 187,722	95,428 98,531	540,304 491,036	1,170,866 842,760	62,288 46,917	30,015 24,410	21,428,000 18,834,000	60,030,000 48,820,000
Guaranty Mut. Life and Health Ins. Co. Savannah, Ga. &	1914 1913	34,207	.....	48,389	12,116	100,578	14,034	2,620	17,597	915,720	467,400

[illegible]

6 Transacts industrial business principally.

National Benefit Association.... Washington, D. C.	1914 1913	180,062	11,437	191,499	45,594	.....	.....	115,254	160,769	1,552,578	616	.....	1,268,428	.....	3,205,166
National Co-operative Burial Ass'n, Owensboro, Ky.	1914 1913	.....	.....	5,017	5,285	.....	.....	.....	5,285	.....	.....	.....	.....	2,226	.....
National Industrial Co..... Topeka, Kan.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Life Association..... Des Moines, Ia.	1914 1913	624,651 589,399	37,470 27,355	662,121 616,754	316,806 230,857	.....	134,917 201,279	92,499 74,218	544,252 506,354	980,856 569,029	52,431 57,985	16,866 18,132	8,152,000 13,575,000	.....	33,511,000 35,513,500
National Life Assurance Co..... New Albany, Ind.	1914 1913	.....	.....	.....	.....	711	.....	.....	.....	.....	.....	.....	.....	204	200,000
Newport Benev. Burial Assn. * Newport, Ky.	1914 1913	37,258	.....	37,258	16,933	.....	16,726	.....	32,759	.....	.....	13,454	.....	.....	.....
N. Y. Physicians Mutual Aid Ass'n, New York City, N. Y.	1914 1913	49,090 41,661	3,538 3,358	52,558 44,919	49,350 39,000	.....	1,451 2,120	4,136 2,785	54,937 43,995	86,181 86,577	16,042 14,704	2,419 2,382	180,000 267,000	.....	2,419,000 2,382,000
Northwestern Traveling Mens Ass'n of Chicago, Chicago, Ill.	1914 1913	50,435	361	50,796	37,805	.....	42	.....	.....	30,364	18,764	611	28,000	.....	2,364,000
Peoples Benevolent Industrial Ins. Co. New Orleans, La.	1914 1913	14,538 12,414	1,449 249	15,987 12,663	3,401 2,420	.....	.....	14,411 10,234	16,831 12,654	5,255 5,166	.....	2,166 2,340	.....	.....	.....
Peoples Mut. Ben. Ins. Co..... Washington, D. C.	1914 1913	225,847	24,783	250,630	14,915	.....	.....	147,326	236,008	58,856	27,453	55,230	2,933,320	.....	2,209,200
Postal Employees Mutual Aid Ass'n, New York City, N. Y.	1914 1913	19,505	4,514	24,019	18,000	.....	407	.....	18,937	34,943	4,235	1,009	15,000	.....	1,009,000
Prime of Life Ins. Ass'n... Omaha, Neb.	1914 1913	.....	.....	.....	1,000	.....	.....	.....	.....	.....	.....	.....	159,000	.....	.....
Provident Ass'n of Newtown, L. I. Maspeth, L. I., N. Y.	1914 1913	1,447	83	1,530	1,017	.....	.....	.....	1,169	1,432	861	319	.....	.....	319
Railway Conductors Co-op. Pro- tective Ass'n, Detroit, Mich.	1914 1913	147,416 128,874	4,870 2,669	152,286 131,543	96,541 80,698	.....	.....	51,333 23,340	147,874 104,044	101,325 96,188	57,194 27,713	.....	.....	.....	.....
Railway Mail Mut. Ben. Ass'n... Chicago, Ill.	1914 1913	187,607 122,368	17,001 16,268	204,608 198,636	166,000 158,000	.....	.....	12,316 11,954	178,346 175,984	452,550 422,618	18,000 28,000	8,307 8,128	886,000 762,000	.....	16,614,000 16,256,000

* Formerly Cincinnati Benevolent Burial Association.

† Reorganized as Merchants Life Ins. Co. and licensed as legal reserve company February, 1915.
‡ Writes industrial insurance.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	Audited for Year Ending 1913	INCOME.			EXPENDITURES.						FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Mem- bers.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exami- ners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Admitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
Seventh Reg. Vet. & Act. Leag. New York City, N. Y.	1914 1913	..... 5,892	..... 1,631	\$ 6,523 6,678	..... 5,500	..... .....	\$ ..... .....	..... 933	\$ 5,804 6,433	..... 19,916 18,195	\$ 2,964 5,200	..... ..... 425	\$ 10,000	\$ 212,500 212,500
Stafford Benefit Association..... Stafford, N. Y.	1914 1913	11,027	30	12,437 11,057	10,500	.....	381	.....	12,139 11,282	1,420 1,122	3,220 3,756	..... 819	.....	38,900 409,500
St. Louis Ind. Life & Sick Bene- fit Ass'n, New Orleans, La.	1914 1913	22,918 18,441	2,070 46	24,978 18,487	8,657 6,771	.....	.....	18,660 11,580	25,431 18,351	2,967 6,312	5,857 8,967	3,721 4,274	.....	.....
Sun Life Ins. Co..... Birmingham, Ala.	1914 1913	..... 2,016	..... 99	..... 2,115	..... .....	..... .....	..... .....	..... 1,643	..... .....	..... 28,626	..... 28,725	..... .....	..... 44,430	.....
Surety Fund Life Co..... Minneapolis, Minn.	1914 1913	177,184 172,858	17,074 13,988	194,258 186,846	64,500 57,058	6,409 7,558	29,608 28,616	34,864 33,397	135,585 136,665	338,224 274,806	34,446 6,274	6,524 6,278	1,846,000 2,101,500	13,320,000 12,564,000	
Swedish Baptist Mut. Aid Ass'n of America, Chicago, Ill.	1914 1913	28,073	2,933	31,006	18,500	.....	.....	5,391	23,891	70,068	3,000	1,990	29,500	2,040,000
Swedish Methodist Aid Ass'n.... Chicago, Ill.	1914 1913	66,377 71,238	4,102 3,735	70,479 74,973	49,000 54,000	.....	2,846 3,131	4,058 3,683	55,904 60,814	94,086 81,144	.....	5,359 5,248	182,000 236,000	5,359,000 5,248,000
Swedish Mission Friends Aid Ass'n, Chicago, Ill.	1914 1913	23,993	5,699	29,692	8,000	.....	.....	3,809	11,809	109,580	3,428	2,212	77,500	1,619,500
Swedish Mutual Aid Society "Scandia" in N. Y. N. Y. City	1914 1913	30,536 30,427	2,983 2,814	33,519 33,241	18,000 27,000	.....	1,145 806	2,144 2,089	21,289 29,895	77,995 65,675	8,500 9,500	1,985 1,959	78,000 55,500	1,660,000 1,642,000
Telegraph & Telephone Life Ins. Ass'n, New York City, N. Y.	1914 1913	90,651 87,616	17,336 17,425	107,987 105,041	110,440 91,253	.....	565 382	6,396 7,144	117,401 98,779	331,951 341,405	38,218 34,444	5,202 5,304	199,000 158,500	4,864,000 4,892,500
Union Mutual Ass'n..... Atlanta, Ga.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Protective Life Ass'n.... Los Angeles, Cal.	1914 1913	8,077 5,500	2,763	10,840 5,500	.....	.....	3,148	6,916	10,064	5,933	2,104	258 68	453,986 90,500	457,112 90,500

Western Mut. Life Ass'n..... Los Angeles, Cal.	1914 1913	260,447 243,281	97,571 82,301	288,018 265,770	208,000 216,000	1,364 1,315	12,585 11,105	229,987 239,094	590,966 503,836	..... 28,000	9,548 9,324
Workingmen's Co-operative Ass'n of the U. I. L. of New York, & New York, N. Y.	1914 1913	..... 56,176	..... 3,978	72,857 60,155	..... 9,960	..... 4,560	..... 24,273	68,618 50,311	50,140 44,459	4,060 3,579	..... 13,035
Young Mens Mut. Life Ass'n.... Cincinnati, O.	1914 1913	64,417 64,551	9,121 6,236	73,538 70,787	46,000 43,000	..... .....	2,538 4,702	52,462 48,581	180,484 160,489	10,010 29,887	1,094 1,156
Totals, 97 companies.....	1902	5,734,387	842,208	7,244,802	4,408,110	110,824	648,396	727,360	5,905,630	836,789	393,933
"	1903	6,194,599	1,015,591	7,973,170	4,584,851	169,222	830,634	733,677	6,490,088	879,946	365,215
"	1904	6,635,611	1,070,706	8,492,041	4,973,216	142,313	949,966	824,394	7,212,303	1,149,758	469,325
"	1905	7,574,392	1,347,882	9,332,508	5,259,264	151,058	1,196,189	1,063,756	7,993,801	1,216,557	506,323
"	1906	8,077,571	1,683,816	10,374,222	5,284,809	103,241	1,233,626	1,229,535	8,043,270	1,106,917	612,573
"	1907	8,192,641	1,553,354	11,575,021	5,726,989	80,917	1,399,789	1,220,055	8,427,750	1,619,285	688,423
"	1908	9,202,485	1,887,355	11,969,885	6,108,644	250,748	1,661,486	1,392,737	9,339,224	1,373,190	702,346
"	1909	10,354,840	1,880,080	13,248,944	6,227,623	348,661	1,732,330	1,690,689	10,385,899	2,087,374	915,091
"	1910	11,600,227	1,944,410	15,600,502	7,098,121	161,877	1,445,794	1,493,352	12,586,206	2,250,433	729,576
"	1911	8,361,203	740,509	9,649,182	4,538,195	812,367	1,777,670	1,451,997	7,250,925	2,260,393	545,890
"	1912	10,441,144	743,329	11,184,473	5,020,077	292,876	1,285,058	1,926,771	10,017,766	2,711,601	484,228
"	1913	8,927,468	548,890	9,476,358	4,408,234	505,320	1,214,991	2,015,458	8,210,194	2,052,240	730,359
"	1914	7,850,056	624,944	8,045,546	4,081,746	394,697	1,030,738	1,718,473	7,273,981	1,968,144	505,277

* Formerly Telegraphers Mut. Ben. Ass'n. † Pays sick benefits.

Southern Woodmen..... Birmingham.	1914 1913	46,013 51,797	1,463 6,306	47,476 58,103	25,940 14,671	12,011 18,382	10,754 13,791	48,705 46,844	23,939 25,566	11,677 14,403	1,718 1,738	734,500 2,013,000	2,618,000 2,772,000
United Brothers of Friendship and Sisters of Mysterious Ten, Birmingham.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
United Order of Good Shepherds..... Montgomery.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
United Workers of Nehemiah..... Abbeville.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Alliance-Hispano-Americans..... Tucson.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
ARKANSAS. American Charitable Homestead Society of Western Thinkers, Little Rock.	1914 1913	..... .....	..... .....	..... .....	1,100 .....	..... .....	2,067	3,167	2,495 .....	..... .....	536.....	..........	..........
A. O. U. W..... Little Rock.	1914 1913	113,581 104,424	3,421 126	258,074 104,550	72,543 69,070	10,362 13,450	40,805 15,375	123,710 97,895	154,888 134,794	6,000 16,000	4,013 4,124	849,000 1,003,000	5,107,981 5,122,000
American Knights of Freedom..... Little Rock.	1914 1913	..... .....	..... .....	..... .....	1,000 .....	..... .....	2,181	3,181	2,300	300	1,000.....	..........	..........
Ancient Order of Egyptians..... Little Rock.	1914 1913	..... .....	..... .....	..... .....	1,093 .....	..... .....	3,970	5,063	1,534 .....	..... .....	843 .....	..... .....	888,500
Black Men of America, Gd. Un. Ord. Ft. Smith.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	1,000	1,000.....	..........	..........	..........
Independent Order of Immaculates..... Harrisburg.	1914 1913	..... .....	..... .....	..... .....	416 .....	..... .....	..... .....	..... .....	197	940	315.....	..........	..........
Jugamos, Imperial Council..... Forrest City.	1914 1913	..... .....	..... .....	..... .....	750 .....	..... .....	963	1,713 .....	..... .....	..... .....	308 .....	..... .....	52,000
Knights and Daughters of Tabor..... Little Rock.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	17,112 .....	..... .....	38,802	27,500	391.....	..........	..........
Knights and Ladies of Honor of the World.. Little Rock.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	77 .....	..... .....	..... .....	1,984	212 .....	..... .....	41,600
Knights of Guiding Star of East..... Morillon.	1914 1913	..... .....	..... .....	..... .....	1,500 .....	..... .....	3,934	5,434	8,595	646	1,178 .....	..... .....	78,000
Macedonian Maternity and Protective Asso- ciation, Little Rock.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........

* Home office, Atlanta, Ga.

† Does not report to Department

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Super- an- nu- al con- fer- ence	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- mis- sions and Exam- iners' Fees.	Expenses of Manage- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ARKANSAS—Continued.														
Masonic Benefit Association.....	1914	\$ 23,662	.....	\$ 23,662	23,501	.....	.....	\$ 24,664	395	4,000	\$ 4,989	\$ 85,800	1,296,700
Prescott.	1913	24,466	1	24,466	21,916	658	494	23,068	1,397	6,500	4,542	131,800	1,135,500	
National Order Mosaic Templars.....	1914	99,797	4,029	123,371	66,024	704	24,513	91,341	204,972	11,735	32,804	5,349,600	9,841,200	
Little Rock.	1913	159,606	.....	159,606	30,883	.....	19,913	50,796	163,289	.....	22,845	4,481,700	6,853,500
Odd Fellows Benefit Association.....	1914	.....	.....	.....	53,100	.....	3,441	57,000	1,785	9,250	11,875	7,500	2,790,665
Fort Smith.	1913	55,000	841	55,841	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order of Eastern Star.....	1914	.....	.....	.....	12,730	.....	1,069	13,799	314	2,000	.....	.....	.....
Helena.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Circle of Friends of the World.....	1914	.....	.....	.....	54,260	.....	6,712	60,972	26,691	.....	14,186	.....	3,845,900
Helena.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Brothers of Friendship and Sisters of Mysterious Ten. Little Rock.	1914	.....	.....	.....	5,875	.....	894	6,769	2,215	2,752	3,137	.....	51,202
1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CALIFORNIA.														
Fraternal Brotherhood, Supreme Lodge.....	1914	662,036	156,263	818,299	412,582	133,791	81,245	627,787	1,086,322	220,622	30,594	5,392,700	31,958,209	
Los Angeles.	1913	711,816	64,268	876,084	439,693	119,281	97,499	656,493	995,592	211,318	31,889	5,774,100	35,767,454	
Order of Railway Employees.....	1914	192,737	.....	194,191	92,924	.....	.....	181,902	51,616	4,835	.....	.....	620,510
San Francisco.	1913	179,999	659	180,658	73,584	.....	86,945	160,599	37,325	18,052	.....	.....	.....
United Christian Protective League.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Los Angeles.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
COLORADO.														
American Woodman, Sup. Camp.....	1914	59,591	2,588	62,179	22,778	8,398	12,334	43,510	52,011	1,312	14,562	5,284,250	7,739,250	
Denver.	1913	35,186	1,853	37,039	13,424	4,105	10,012	27,000	31,344	958	8,710	2,500,500	3,493,900	
The Common Brotherhood.....	1914	28,646	144	28,790	22,012	4,300	1,659	27,972	1,456	5,401	568	68,000	714,804	
Denver.	1913	29,908	166	30,068	24,591	.....	4,839	29,430	638	7,829	585	.....	743,722
Companions of the Forest.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pueblo.	1913	6,401	92	6,493	2,050	.....	1,045	3,095	7,662	100	.....	.....	.....

ILLINOIS.		1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913
A. O. U. W. of Illinois.....		91,248	98,795	28	2,322	91,276	101,086	83,197	93,729	.....	4,090	7,706	87,247	101,435	56,758	52,969	8,751	14,356	1,357	1,439	32,871	27,000	1,685,906	1,772,561
Paris.....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alleanza Italiana.....		8,475	5,717	.....	.....	8,475	6,264	8,700	2,600	.....	783	904	9,483	3,504	2,455	3,463	4,500	2,500	.....	.....	461,000	.....	1,150,000	.....
Chicago.....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Grul Baithyany Lajos Sick Bene ^u		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
& Life Ins. Co. Chicago.....		37,434	.....	.....	.....	37,434	.....	28,568	.....	.....	11,485	40,052	.....	.....	535	.....	5,612	.....	.....	.....	1,141,000	.....	1,717,000	.....
American Protective League, Supreme Coun- cil, Chicago.....		.....	.....	.....	.....	.....	.....	500	.....	.....	2,133	.....	2,633	.....	.....	.....	.....	.....	.....	.....	60,750	.....	301,550	.....
Bankers Insurance Corp. &.....		4,737	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.....		35,804	45,042	978	.....	36,783	45,042	11,541	17,139	.....	25,204	25,812	36,745	42,951	7,937	8,010	458	7,777	.....	.....	513,595	732,500	2,585,775	3,815,250
Bohemian American Foresters High Court.. Chicago.....		43,756	.....	1,962	.....	45,718	.....	42,350	.....	.....	2,583	.....	44,933	.....	.....	.....	.....	.....	.....	.....	204,000	.....	2,115,250	.....
Bohemian American Union.....		13,818	863	.....	.....	14,681	.....	8,000	.....	.....	3,291	.....	11,204	7,214	16,324	12,937	1,000	.....	.....	.....	137,000	191,000	82,575	792,500
Chicago.....		12,306	252	.....	.....	12,558	.....	5,000	.....	2,214	.....	.....	.....	.....	.....	.....	500	.....	.....	.....	.....	.....	.....	.....
Bohemian Slavonian Benevolent Society of the United States. Chicago.....		363,387	326,604	14,572	12,421	377,959	339,025	336,100	294,440	.....	.....	.....	357,943	315,427	298,308	294,534	61,250	16,000	.....	.....	.....	867,500	17,563,750	17,632,500
Brotherhood of All Railway Employees..... Chicago.....		130,369	52,889	.....	.....	.....	.....	41,966	9,614	.....	.....	.....	118,883	46,132	20,809	14,698	7,483	10,095	.....	.....	.....	.....	.....	.....
Bohemian Slavonic Union.....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.....		65,278	4,243	.....	.....	83,964	69,521	58,795	59,340	126	5,309	11,377	70,225	71,840	71,377	57,303	6,711	5,947	6,423	6,113	505,000	682,500	4,695,500	4,478,000
Brotherhood of Locomotive Firemen and En- gineemen, Peoria.....		1,572,950	99,427	99,427	150,576	1,672,377	1,706,773	977,251	1,020,612	.....	67,795	61,787	1,045,006	3,236,352	279,666	2,632,070	279,666	296,781	84,538	88,840	.....	.....	115,982,000	121,032,000
Capital Life Association.....		7,376	.....	.....	.....	7,376	.....	2,787	.....	.....	4,267	.....	7,054	.....	3,844	.....	304	.....	.....	.....	176,514	.....	305,817	.....
Springfield.....		7,142	.....	.....	.....	7,142	.....	2,387	.....	.....	5,105	.....	7,492	.....	3,392	.....	394	.....	.....	.....	160,310	.....	322,229	.....
Catholic Knights and Ladies of America Chicago.....		192,328	177,495	1,493	1,412	193,821	178,907	156,032	155,433	3,548	17,718	11,912	177,208	169,009	70,589	55,265	19,440	18,944	9,005	9,424	421,000	552,750	10,118,250	10,676,000	
Catholic Order of Foresters.....		2,355,115	184,022	184,022	141,244	2,539,207	2,470,040	1,548,590	1,502,936	41,527	94,866	108,098	1,609,084	4,677,965	106,617	218,728	143,914	144,579	.....	.....	6,734,000	6,320,250	146,876,500	148,064,500
Chicago.....		2,334,796	.....	.....	.....	.....	.....	.....	.....	31,726	.....	.....	1,652,026	3,768,712	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago Union of Bohemian Ladies.....		7,901	10,222	11	.....	7,912	10,222	7,500	10,200	.....	185	180	7,685	10,386	972	745	.....	.....	.....	.....	2,700	9,000	432,000	450,000
Chicago, Ill.....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes reserve American table of mortality and 3/4 p. c. D. C. Ins. Dept valuation. † Includes \$419,486 reserve at 3/4 p. c. American experience table.
 a No statement, in litigation with Fambrosia Society. b Formerly Bankers Union.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.			INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ILLINOIS—Continued.														
Columbian Knights, Order of the..... Chicago.	1914 1913	\$ 253,843 254,262	\$ 21,234 18,952	\$ 275,077 273,214	\$ 201,882 181,708	\$ 6,441 13,622	\$ 37,181 41,065	\$ 248,843 236,482	\$ 463,137 441,074	\$ 22,700 33,017	12,744 13,423	\$ 872,000 2,471,500	\$ 15,953,500 16,721,000	
Concordia Mutual Benefit Society..... Chicago.	1914 1913	\$ 19,848 18,468	\$ 2,152 1,206	\$ 22,000 19,673	\$ 7,700 9,600	.....	\$ 3,661 2,811	\$ 11,361 12,411	\$ 31,302 20,522	\$ 1,100 1,000	.....	\$ 114,200 137,900	\$ 997,300 886,800
Confederation of Bohemian Amer. Ladies... Chicago.	1914 1913	\$ 20,815 15,679	\$ 206 168	\$ 21,021 15,847	\$ 20,945 12,420	.....	\$ 448 656	\$ 21,393 13,076	\$ 9,481 9,853	\$ 8,396 7,281	.....	\$ 3,200 50,500	\$ 1,240,500 1,273,500
Court of Honor..... Springfield.	1914 1913	\$ 1,168,204 1,140,065	\$ 121,597 109,863	\$ 1,289,801 1,249,928	\$ 856,981 773,054	..... 100,064	\$ 291,306 93,170	\$ 1,148,287 1,010,760	\$ 2,677,834 2,525,892	\$ 79,127 73,077	72,919 71,036	..... 10,774,500	\$ 85,225,750 85,225,750
Croatian League of Illinois..... Chicago.	1914 1913	\$ 62,245 52,186	\$ 1,911 1,532	\$ 64,156 53,718	\$ 42,119 35,914	.....	\$ 8,974 7,502	\$ 51,094 43,416	\$ 68,094 43,329	\$ 21,147 11,588	.....	\$ 1,155,600 1,120,800	\$ 4,522,800 3,896,400
Daughters of Columbia..... Chicago.	1914 1913	\$ 72,348 69,659	\$ 3,069 2,838	\$ 75,417 72,497	\$ 35,975 33,738	\$ 7,166 10,834	\$ 19,817 17,037	\$ 62,958 61,609	\$ 69,763 56,368	\$ 3,268 4,950	6,153 6,084	\$ 674,000 957,250	\$ 4,528,750 4,521,000	
Firemens Mutual Aid and Benefit Ass'n..... Chicago.	1914 1913	\$ 45,316 34,112	\$ 6,818 3,216	\$ 52,134 37,328	\$ 49,500 30,500	.....	\$ 1,099 8,448	\$ 56,308 38,918	\$ 55,228 59,685	\$ 3,000 2,000	2,189 2,127	\$ 194,000 236,000	\$ 4,378,000 4,254,000
Fraternal Reserve Life Association..... Peoria.	1914 1913	\$ 79,323 80,001	\$ 1,543 1,159	\$ 80,866 81,160	\$ 59,996 59,617	\$ 11,067 7,839	\$ 10,927 12,383	\$ 75,750 79,839	\$ 40,869 33,955	\$ 8,300 13,750	6,148 6,077	\$ 538,950 427,000	\$ 6,786,950 6,728,750	
German Order of Harugard..... Chicago.	1914 1913	\$ 24,017 26,893	\$ 3,595 5,797	\$ 27,612 32,690	\$ 23,300 26,378	\$ 42 44	\$ 884 2,194	\$ 26,525 28,616	\$ 57,958 57,168	\$ 350 350	1,560 1,605	\$ 34,400 19,200	\$ 630,300 657,300	
Grand Carniolian Slovenian Cath. Union of U. S. A., Joliet.	1914 1913	\$ 139,232 139,954	\$ 12,499 11,197	\$ 151,731 150,251	\$ 123,317 107,966	\$ 560	\$ 13,574 8,695	\$ 137,452 116,662	\$ 315,107 301,062	\$ 37,667 33,711	12,199	\$ 820,000 1,508,000	\$ 10,743,000 10,930,000	
Grand Guild of America..... Chicago.	1914 1913	\$ 5,065 6,878	\$ 277 273	\$ 6,243 7,151	\$ 4,560 6,074	.....	\$ 268 192	\$ 4,828 6,266	\$ 3,634 6,220	\$ 500 138	.....	\$ 17,500 18,500	\$ 316,000 332,500
Hancock County Mutual Life Ass'n..... Carthage.	1914 1913	\$ 30,449 25,821	\$ 7	\$ 30,456 25,821	\$ 22,000 28,000	..... 641	\$ 1,358 1,533	\$ 23,358 30,174	\$ 9,653 2,555	\$ 4,000	2,000 2,107	\$ 82,500 221,500	\$ 3,676,000 3,680,500

Herman Schwestern, Order der..... Chicago. a	1914 1913	8,235 33,469 31,105	2,492 5,408 6,324	10,727 38,877 37,428	5,600 23,250 25,000	307	1,436 5,672 4,745	7,343 27,922 29,745	38,050 46,941 35,986	400	3,038	62,800 262,250 248,000	607,600 3,676,000 2,981,500
Hibernian Life Insurance Association..... Chicago.	1914 1913	10,858 10,858	8,499	19,357	10,675	.....	9,214	19,889	14,227	150	.....	18,475	379,000
Illinois Beneficiary, Knights of Pythias of N. A., S. A., E. A. A. and A., Chicago.	1914 1913	..... 3,708	..... 3,708	..... 3,708	..... 1,195	..... .....	..... 463	..... 1,658	..... 2,050	..... .....	..... .....	..... 1,728,000	..... 1,728,000
Imera e G Ughulena..... Chicago.	1914 1913	..... 5,728	..... 470	..... 6,198	..... 7,950	..... .....	..... 569	..... 8,519	..... 8,746	..... .....	..... .....	..... 105,400	..........
Independent Order Treu Bund of Illinois..... Centralia.	1914 1913	112,846 94,692	3,968 1,672	116,814 96,364	90,973 79,568	..... 2,918	16,469 10,355	107,442 92,841	72,319 55,351	28,050 23,396	..... 19,181	3,315,500 2,733,000	10,264,000 9,590,500
Independent Western Star Order..... Chicago.	1914 1913	2,412 1,888	762 780	3,174 2,666	788 523	..... .....	2,388 2,143	3,176 2,666	..... 3	773 769	..........	..........	..........
Industrial Sick and Accident Ass'n..... East St. Louis.	1914 1913	23,497 19,661	844 2,100	24,342 21,761	5,998 3,237	..... .....	7,343 8,752	13,341 11,969	21,339 10,152	1,021 480	..... .....	347,950 706,750	883,550 822,000
Jewish Nat. Workers Alliance of America.... New York.	1914 1913	169,485 134,320	10,440 12,460	179,926 146,780	96,667 95,000	..... .....	39,604 35,270	136,271 130,270	177,607 133,953	18,000 19,500	..... .....	1,412,500 1,162,000	11,334,500 10,480,000
Ladies Auxiliary to B. of R. T..... Columbus.	1914 1913	2,630 1,843	1,079 241	3,709 2,084	250 .....	..... .....	3,060 1,050	3,310 1,050	1,640 1,235	50 110	..... .....	134,000 380,000	274,500 220,500
Lincoln Fraternal Union..... Litchfield.	1914 1913	45,032 29,076	11,407 6,239	56,439 35,315	18,465 9,951	..... .....	23,586 12,733	42,051 22,084	70,496 58,119	2,500 2,900	..... .....	601,900 491,200	1,607,750 1,109,800
Lithuanian Alliance of America..... Wilkes-Barre.	1914 1913	91,738 91,476	9,969 8,505	101,707 99,981	70,989 70,200	2,305	4,554 6,019	78,513 85,228	189,109 165,899	8,857 6,460	7,015 7,163	132,000 177,500	3,507,500 3,581,500
Low German Grand Lodge of U. S. of N. A. Chicago.	1914 1913	319,692 340,779	19,884 14,736	339,576 355,015	212,784 215,631	55,581 59,688	55,965 61,262	324,330 364,581	326,689 322,981	25,252 27,434	14,989 15,827	807,800 839,850	16,110,209 17,051,362
Loyal Americans of the Republic..... Chicago.	1914 1913	4,485 4,130	1,332 1,120	5,817 5,250	1,700 2,100	..... .....	762 853	2,462 2,953	25,151 21,796	1,000 .....	..... .....	15,800 15,800	168,300 164,200
Luxemburger Brotherhood of America..... Chicago.	1914 1913	127,839 120,469	10,155 9,332	137,994 135,801	79,870 90,527	15,798 15,026	20,093 19,643	115,761 133,195	203,683 182,364	21,400 26,145	10,034 10,141	1,030,500 957,500	9,131,566 9,266,598
Modern American Fraternal Order..... Birmingham.	1914 1913	13,466,283 13,588,171	637,718 621,376	14,104,024 14,209,851	11,566,265 11,966,337	425,112 450,385	991,804 877,012	13,002,982 13,293,734	15,077,525 13,895,940	1,551,059 1,405,950	923,136 908,432	91,748,000 42,733,500	1,477,581,500 1,457,402,500

* Includes \$28,000 borrowed money returned. a Pays only funeral benefits.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.					
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Man- age- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.			
ILLINOIS—Continued.																
Mutual Benefit and Aid Society..... Chicago.	1914 1913	\$ 54,587 52,601	3,372 58,163	\$ 57,960 110,764	39,958 42,542	\$ 11,146 14,744	\$ 51,104 57,286	\$ 60,333 53,478	\$ 178,000 218,500	\$ 1,778,000 1,669,000		
Mutual Health and Accident Association..... Jackson.	1914 1913 41,754 4,410 46,164	20,917 30,896 51,812 400 2,116		
Mystic Workers of the World..... Fulton.	1914 1913	816,020 776,141	40,039 36,365	856,086 812,506	604,509 553,119	76,638 36,648	72,538 53,097	753,085 658,542	947,311 839,966	94,444 113,656	79,111 74,287	11,391,500 7,486,500	98,598,700 93,285,600			
National Fraternal Society of the Deaf..... Chicago.	1914 1913	29,568 26,430	3,173 2,105	32,741 28,535	7,790 5,685	20 126	4,669 4,825	12,479 10,636	67,393 46,774	..... .....	1,917 1,586	255,000 242,750	1,294,450 1,079,950		
National Order of Foresters..... Springfield	1914 1913	3,119 3,310	..... .....	3,119 3,310	1,895 800	..... .....	1,200 1,213	3,095 2,013	2,063 2,852	..... .....	..... .....	13,100 13,600	127,550 139,100
North American Union..... Chicago.	1914 1913	370,035 347,080	41,149 142,707	411,184 489,787	275,290 249,109	..... 39,149	108,271 78,098	383,562 366,356	902,899 872,007	106,706 101,887	23,792 17,868	..... 7,348,000	..... 22,438,500
North Star Benefit Association..... Moline.	1914 1913	..... 73,607	..... 9,439	..... 83,046	43,346 37,485	8,350	12,644 9,752	55,990 57,038	202,591 181,128	6,558 16,954	6,345 6,277	..... 644,100	6,378,400 6,294,400
Oesterreich - Ungarischer Kaanten Unter- stuetzungs Verein, Chicago, Ill.....	1914 1913	5,811 4,485	350 78	6,182 4,563	2,098 1,054	..... .....	2,869 1,289	4,957 4,616	15,391 14,176	1,120 .....	..... 408	..... .....	..... .....	
Order of Mutual Protection, Supreme Lodge. Chicago.	1914 1913	100,048 101,485	22,887 20,240	122,935 121,725	66,130 68,455	1,414 1,410	10,540 11,975	78,084 81,840	436,615 391,060	843 8,865	6,020 6,015	218,500 242,750	4,262,750 4,393,000			
Order of White Cross, Supreme Council..... Joliet.	1914 1913	31,839 29,602	1,730 1,358	33,570 30,961	22,973 24,841	3,741 3,291	5,087 4,654	31,801 32,786	33,279 31,666	..... 2,000	2,601 2,555	329,750 315,000	2,462,750 2,462,000		
Original Order of Home Protectors..... Chicago.	1914 1913	4,052 4,220	342 238	4,394 4,459	407 1,208	..... .....	3,631 1,446	4,038 2,654	7,885 7,514	6,002 7,164	..... .....	21,250 42,600	200,800 393,300	
Pike County Mutual Life Association..... Perry.	1914 1913	36,108 24,863	60 61	36,168 24,994	35,500 21,000	..... .....	3,558 3,648	39,058 24,648	12,230 15,121	..... .....	76,500 .....	..... 669,000	6,228,000 5,669,000

Polish Alma Mater of U. S., N. A.	1914	25,200	3,115	28,324	17,580	.....	.....	25,559	46,435	.....	.....	206,750	2,375,000
Chicago.	1913	21,976	2,898	24,874	10,065	337	6,384	16,786	43,707	.....	4,458	326,500	2,176,000
Polish National Alliance of the U. S. of N. A.	1914	1,056,765	104,705	1,161,470	601,284	4,486	267,178	812,949	2,251,170	232,079	102,866	14,520,500	58,878,800
Chicago.	1913	962,997	110,672	1,073,669	598,715	20,228	94,358	690,394	1,890,884	219,195	97,312	11,410,500	55,474,400
Polish R. C. Union of America.	1914	612,564	100,867	713,431	386,397	12,134	122,859	525,581	1,579,773	66,416	77,150	7,450,250	43,919,395
Chicago.	1913	545,990	81,283	627,273	282,926	15,740	221,124	511,790	1,288,962	53,300	69,337	6,418,858	39,269,145
Polish Women's Alliance of America.	1914	108,769	6,214	114,982	51,309	.....	.....	77,276	155,900	15,078	.....	1,285,600	372,200
Chicago.	1913	84,191	4,998	89,189	35,933	.....	23,576	59,599	118,666	14,456	.....	1,240,000	6,683,000
Royal Benefit Society of Illinois.	1914	.....	.....	.....	2,622	.....	3,602	6,225	1,011	415	.....	8,800	53,200
Springfield.	1913	6,237	.....	6,237	2,622	.....	.....	.....	.....	.....	.....	.....	.....
Royal League.	1914	804,799	116,998	921,797	667,156	62,171	71,710	805,766	2,381,332	189,165	32,756	3,600,000	53,822,000
Chicago.	1913	802,475	104,572	907,047	714,791	47,368	72,977	835,076	2,229,539	207,971	31,052	2,814,000	54,025,000
Royal Neighbors of America.	1914	2,098,311	98,510	2,196,821	1,483,765	67,925	229,070	1,780,650	2,370,382	274,442	128,709	20,915,500	269,235,750
Rock Island.	1913	2,016,868	83,886	2,100,754	1,444,868	50,110	163,688	1,698,566	1,936,193	238,300	124,517	19,643,000	256,652,500
Sicilian Union of Mutual Benefit.	1914	44,867	627	45,494	39,314	.....	.....	41,033	30,006	5,012	.....	711,000	3,836,700
Chicago.	1913	23,689	5,919	29,608	17,400	.....	4,201	21,601	25,591	5,000	.....	508,000	3,103,000
Slovak Evangelical Society.	1914	9,263	1,553	10,816	5,925	.....	.....	9,715	2,738	1,875	.....	85,875	642,795
Chicago.	1913	5,800	1,062	6,862	3,700	.....	1,526	5,226	1,636	1,050	.....	.....	.....
Slavonic National Beneficial Society.	1914	.....	.....	.....	140,029	.....	18,255	155,284	175,879	12,201	10,494	.....	5,708,050
Chicago.	1913	185,109	6,288	191,397	134,843	.....	18,736	153,579	117,934	15,680	.....	1,692,000	6,140,050
Slavonic Progressive Benefit Society.	1914	75,270	18,215	77,085	57,065	.....	.....	69,968	43,940	6,426	.....	278,300	1,924,700
Chicago.	1913	59,913	1,627	61,540	47,620	.....	6,830	54,450	30,891	5,790	.....	700,570	2,036,270
Sons of Hermann of Illinois, Grand Lodge. .	1914	.....	.....	2,583	2,479	.....	322	2,801	1,566	.....	.....	.....	.....
Chicago.	1913	2,518	65	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sons of St. George, Order of, Grand Lodge. .	1914	.....	1,516	27,533	15,500	.....	.....	20,356	40,499	.....	2,844	161,500	1,966,500
Chicago.	1913	26,017	.....	.....	.....	204	4,652	.....	.....	673	.....	.....	.....
Svithold, Independent Order of.	1914	99,597	7,037	106,544	67,850	.....	.....	76,966	146,998	8,212	.....	415,900	5,793,400
Chicago.	1913	90,154	3,977	94,131	54,100	.....	6,611	66,711	117,077	7,999	.....	423,700	5,643,600
Tri-State Counties Mut. Life Ass'n.	1914	27,219	1,085	28,304	20,351	.....	12,966	27,363	5,614	2,345	.....	1,335,000	6,045,000
Carthage.	1913	15,524	186	15,710	24,450	.....	.....	37,416	36,343	5,136	.....	154,000	1,476,850
Vesta Circle.	1914	42,986	4,730	47,716	19,188	3,592	12,118	34,898	95,762	1,450	4,302	226,250	2,506,250
Chicago.	1913	35,070	4,440	39,510	18,120	2,509	10,685	31,314	81,689	1,000	4,954	217,250	2,841,500

* Includes \$12,000 borrowed money.

† Absorbed American Stars of Equity 1918.

‡ Beneficiary members only.

a Includes \$74,377 administration building construction.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Sup- ply to the C o u n c il	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Exam- iners' Fees.	Expenses of Manage- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
ILLINOIS—Continued.														
Vikings, Independent Order of..... Chicago.	1914	27,431	4,970	32,391	13,500	.....	6,583	20,083	73,230	954	.....	303,000	2,323,900
Western Catholic Union..... Quincy.	1914	169,549	20,946	190,495	166,242	4,726	15,187	186,155	362,073	4,733	10,766	806,250	11,770,550	
	1913	176,073	21,147	197,220	172,309	6,216	9,938	188,463	343,005	16,733	10,766	734,250	11,295,250	
Women's Catholic Order of Foresters..... Chicago.	1914	1,121,164	66,315	1,187,479	902,150	5,088	110,164	1,017,402	1,470,852	129,932	60,365	3,737,000	70,633,500	
	1913	995,009	84,164	1,079,173	825,433	5,210	48,268	1,017,402	1,286,347	99,432	68,025	3,888,500	70,127,000	
Yeomen of America..... Aurora.	1914	248,382	19,429	267,811	147,148	.....	.....	274,655	201,972	158,626	.....	3,796,000	24,371,450
	1913	244,079	8,568	252,647	155,663	79,484	42,248	277,395	208,165	162,348	17,918	5,490,500	24,798,450	
INDIANA.														
Ben Hur, Supreme Tribe of..... Crawfordsville.	1914	1,531,026	84,366	1,615,412	1,291,061	145,363	209,920	1,646,345	1,607,333	137,246	101,011	16,319,275	111,303,705	
	1913	1,538,189	88,866	1,628,801	1,305,534	209,869	197,186	1,712,589	1,632,098	188,357	105,943	32,073,375	118,315,685	
Catholic Benevolent League of Indiana..... Fort Wayne.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
French American Society.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Iud. Order Foresters of America..... Crown Point.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Cosmos.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights and Ladies of Honor. Sup. Lodge... Indianapolis.	1914	1,534,017	27,786	1,561,803	1,461,309	58,124	65,067	1,584,500	627,325	212,985	65,855	3,212,750	62,728,000	
	1913	1,601,210	25,563	1,626,773	1,477,987	61,212	80,183	1,619,382	653,077	148,655	68,321	4,005,250	65,268,750	
Knights of Pythias, Ins. Dept., Sup. Lodge, Indianapolis. (See Legal Res. Frat. Orders.)	1914	2,492,290	310,556	2,802,846	1,501,540	84,539	252,505	1,838,894	7,067,882	*597,003	71,816	18,028,946	98,686,234	
	1913	2,544,578	259,930	2,805,248	1,522,225	98,071	272,587	1,893,483	5,966,287	508,785	68,298	11,853,871	95,157,000	
Pilgrim Knights of the World..... La Fayette, Ind.	1914	3,233	16	3,249	540	1,376	874	2,789	627	67	607	117,250	97,500	
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

IOWA.		1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913
A. O. U. W. Des Moines.		460,540	456,186	20,596	16,644	481,136	479,830	345,388	297,990	12,988	13,531	38,333	44,116	396,009	355,038	377,965	335,184	51,500	76,608	14,846	14,951	1,461,500	1,448,750
Brotherhood of American Yeomen. Des Moines.		2,300,102	2,119,283	174,937	154,321	2,475,039	2,273,604	1,391,831	1,303,112	468,854	336,153	278,711	307,105	2,139,396	1,946,370	3,243,312	2,856,245	386,731	344,702	192,189	177,794	49,934,500	49,201,500
Degree of Honor, A. O. U. W. Keokuk.		44,716	5,477	5,781	4,053	50,497	49,539	19,300	20,000	198	136	9,250	8,514	28,748	28,640	101,942	78,585	3,161	1,989	2,594	2,070	147,500	145,750
Degree of Honor, Superior Lodge. Sioux City.		658,728	561,816	18,306	101,298	677,234	663,114	367,298	320,139	26,464	17,679	66,787	75,412	460,550	413,229	1,005,254	1,229,238	17,257	31,456	45,343	44,575	2,849,750	45,430,000
Fraternal Bankers Reserve Society. Cedar Rapids.		124,870	1,835	1,835	1,997	126,705	88,397	55,022	53,687	.....	14,921	36,252	16,111	91,274	86,719	83,030	48,116	30,420	29,312	4,944	6,629	1,251,750	5,006,300
Homesteaders, The. Des Moines.		343,547	327,256	13,197	10,716	356,744	337,972	149,011	184,359	59,926	80,495	70,090	48,103	272,027	312,957	300,933	214,243	37,984	23,057	21,519	20,460	7,999,000	30,088,000
Iowa Legion of Honor. Cedar Rapids.		62,830	71	71	160	62,902	76,656	52,635	66,975	2,109	2,369	9,018	3,748	62,360	76,081	3,945	122,378	1,155	3,450	1,155	3,450	1,683,000	1,683,000
Modern Brotherhood of America. Mason City.		1,529,647	1,797,396	81,577	70,947	1,611,224	1,868,343	896,044	997,311	58,183	297,077	123,065	172,119	1,077,222	1,479,585	2,211,364	1,695,481	172,694	198,092	71,399	76,760	2,888,250	85,339,250
Mystic Tilters. Des Moines.		53,468	56,874	10,889	9,213	64,357	66,087	36,724	25,415	3,519	6,010	13,668	13,040	53,911	44,465	194,626	184,240	3,460	650	3,062	3,201	495,000	3,336,750
Railway Conductors of America (Mutual Benefit Dept.). Cedar Rapids, Ia.		1,383,922	1,360,860	85,513	59,200	1,469,435	1,418,460	1,151,500	1,135,000	38,306	860	13,666	29,232	1,203,432	1,165,092	2,211,478	1,945,474	158,139	170,707	45,584	45,351	7,520,000	86,008,000
Roman Catholic Mutual Protective Society of Iowa. Ft. Madison.		123,279	121,801	18,840	15,038	142,119	136,839	93,000	126,000	2,922	3,420	7,709	5,408	134,631	134,837	409,054	370,604	5,000	10,000	6,252	6,118	385,900	8,149,000
Western Bohemian Fraternal Association. Cedar Rapids.		46,467	47,876	3,468	2,603	49,935	49,879	33,767	37,500	1,485	1,535	570	494	35,821	39,530	75,205	60,873	4,312	1,700	4,134	4,164	72,300	3,081,700
Western Bohemian Catholic Union. Spillville.		177,459	162,120	18,207	14,646	195,667	186,766	111,750	108,000	6,120	521	5,956	10,685	123,875	119,902	440,166	368,374	8,325	6,450	18,868	18,067	952,750	16,883,500
A. O. U. W. of Kansas. Emporia.		944,032	931,031	117,803	103,498	1,061,835	1,034,539	808,520	819,500	22,207	15,647	43,756	60,253	1,031,727	976,613	1,099,548	989,318	86,973	97,922	38,591	35,290	8,652,500	59,549,000
Degree of Honor, A. O. U. W. Hiawatha.		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Builders. Kansas City.		14,467	12,832	260	.....	14,727	12,931	6,550	2,570	1,788	1,953	1,933	2,106	3,721	6,629	14,612	10,140	800	800	1,435	1,234	522,500	1,753,750

* Includes reserve. † Includes \$10,000 borrowed money. ‡ Formerly Home Builders Union.

[illegible]

* Absorbed by North American Union, Chicago, Ill.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.			
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Mane- gemen- t.	Total Disburse- ments.	Invested and Other Assets.	Liab- ilities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MASSACHUSETTS—Continued.														
Home Benefit Association	1914	116,272	4,340	120,612	75,500	6,045	17,351	99,612	111,480	3,766	5,514	419,000	\$ 4,668,144	
Boston.	1913	122,295	3,195	125,490	71,500	7,986	21,168	100,655	89,441	6,952	5,810	815,500	4,912,336	
Independent Workmens Circle of America...	1914	21,695	3,399	25,094	12,259	224	9,046	21,529	19,190	3,094	2,423	140,650	694,100	
Boston.	1913	20,409	2,168	22,577	9,275	257	8,918	18,450	16,254	3,010	2,887	355,100	799,050	
Labor League.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
La League des Patriots	1914	3,967	8,079	12,046	5,561	496	3,255	9,312	23,735	5,000	451	1,500	666,500	
Fall River.	1913	5,834	7,428	13,262	6,851	.....	5,662	12,513	19,997	5,000	469	.....	.....
Loyal Knights and Ladies.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lynn Fire Dept., (Relief Ass'n).....	1914	180	1,902	2,082	1,741	.....	982	2,723	23,209	60	253	.....	.....
Lynn.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mass. Catholic Order of Foresters	1914	541,419	27,436	568,855	444,385	779	24,735	469,899	782,123	42,010	39,856	2,825,000	39,856,000	
Boston.	1913	477,980	24,477	502,457	402,157	902	22,775	427,433	675,601	38,920	38,201	3,239,000	38,201,000	
Order of Harugari, Mass.....	1914	28,107	1,395	29,502	32,500	.....	1,060	33,560	27,115	3,000	2,033	46,000	1,036,500
Boston.	1913	26,963	2,933	29,896	28,000	.....	1,299	29,299	31,173	4,000	2,073	.....	.....
Pilgrim Fathers, United Order of, Supreme Colony, Lawrence.	1914	497,685	9,024	499,699	471,727	2,664	18,625	493,016	27,522	140,265	10,922	147,000	13,422,210	
Portuguese Fraternity of U. S. A.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Somerville.	1913	66,112	86	66,198	60,841	.....	4,017	64,864	19,168	.....	5,001	1,004,400	3,000,600
Quincy Firemens Relief Association.....	1914	468	851	1,319	1,081	.....	174	1,255	7,603	.....	93	.....	.....
Quincy.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Eng. Order of Protection, Sup. Lodge... Boston.	1914	1,121,246	10,499	1,131,745	1,105,398	5,226	55,353	1,165,957	322,437	75,500	51,717	1,618,500	65,797,500	
	1913	1,147,840	8,962	1,156,803	1,016,141	7,260	57,099	1,080,501	356,112	92,743	52,482	1,231,000	67,314,000	

Scottish Clans, Order of (Missouri)..... Boston.	1914 1913	192,793 162,154	10,637 9,062	203,430 171,216	135,800 130,250	1,225 591	19,595 19,968	156,860 152,809	266,199 212,225	22,400 8,750	16,873 16,881	622,500 836,750	10,185,000 10,183,000
Royal Arcanum Supreme Council..... Boston.	1914 1913	9,006,701 9,039,856	261,013 443,119	9,267,714 13,477,975	8,766,013 8,516,219	39,357 34,217	264,385 250,296	9,073,823 8,806,732	6,501,491 6,911,059	795,959 812,423	245,986 248,575	14,800,500 15,466,500	467,413,000 477,831,500
Royal Michaelense Autonomic Benefit Ass'n. New Bedford.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Fraternal League..... Boston.	1914 1913	42,604 46,279	1,586 893	44,190 47,172	20,449 24,450	1,500 1,511	11,078 11,346	33,217 37,416	48,211 36,343	3,815 5,136	2,095 2,292	110,250 181,200	1,396,600 1,476,850
United Order of the Golden Star..... Boston.	1914 1913	31,121	2,168	33,289	26,544	.....	.....	.....	11,439	22,572	998	24,750	711,000
MICHIGAN.													
Amaranth, Order of the, General Assembly... Detroit.	1914 1913	40,575 38,341	4,666 2,145	45,241 40,486	24,677 21,108	5,857 3,292	5,995 2,953	36,599 26,453	73,502 61,791	2,000 333	2,004 2,089	563,500 993,500	2,476,690 2,428,028
American Fraternal Stars..... Grand Rapids.	1914 1913	4,013 3,457	35 290	4,048 3,747	507 650	.....	2,270 2,882	1,777 3,532	1,921 662	635 409	353 302	102,500	403,500 336,500
Degree of Honor, of Michigan..... Detroit.	1914 1913	45,668 46,040	4,476 4,457	50,174 50,497	30,750 27,500	678 258	7,000 9,078	39,065 37,137	92,192 75,024	598 4,000	3,377 3,390	113,750 81,500	2,709,250 2,749,250
Eastern Star Benev. Fund of America..... Detroit.	1914 1913	17,544 18,121	1,174 1,000	18,718 19,121	11,935 11,178	43 140	5,808 6,933	17,787 18,251	29,299 28,300	1,757 3,479	1,616 1,712	43,372 101,715	715,403 781,948
German Order of Harugari..... Detroit.	1914 1913	15,848 18,046	215 133	16,063 18,179	11,000 15,593	.....	1,292 1,131	12,292 16,631	9,541 5,740	.....	2,380 2,450	38,000	1,190,000
Gleaners, Ancient Order of..... Detroit.	1914 1913	491,323 435,802	22,068 17,394	513,391 453,126	347,742 340,704	29,482 28,399	65,802 50,902	443,026 420,005	564,392 499,289	46,643 52,460	65,905 68,319	2,645,250 3,383,750	56,727,100 59,166,650
Gold Reserve Life Association..... Mt. Pleasant.	1914 1913	36,017 36,240	2,431 1,239	38,448 37,479	19,977 24,074	2,737 2,052	9,215 10,600	32,188 36,815	37,545 32,791	7,585 2,963	3,273 3,284	209,900 252,000	3,304,337 3,310,927
Grange Life..... Tecomseh.	1914 1913	5,665 5,261	3 28	5,668 5,289	1,000 .....	.....	2,723 4,428	3,723 4,428	9,288 7,334	9,133 5,112	321 348	40,500	304,000 323,000
Ladies of the Amaranth..... Detroit.	1914 1913	3,846 3,778	546 527	4,392 4,305	1,500 .....	.....	996 999	2,496 999	18,006 16,110	.....	545 549	13,750	243,500
Ladies of the Maccabees of the World..... Port Huron.	1914 1913	1,933,881 1,869,988	370,444 321,672	2,304,325 2,191,695	1,022,641 909,249	192,801 170,397	163,098 137,931	1,375,540 1,217,487	8,442,421 7,397,666	171,580 168,341	161,134 152,836	13,661,500 11,779,750	123,271,711 117,693,647
Ladies of the Modern Maccabees..... Port Huron.	1914 1913	570,128 561,548	41,506 37,389	611,634 598,957	356,838 352,616	57,860 34,664	82,702 59,396	497,400 446,707	1,109,205 983,104	34,697 56,576	41,664 38,845	4,290,250 2,588,000	31,221,500 29,609,750

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.		EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examini- ers' Fees.	Expenses of Manage- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates for Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MICHIGAN—Continued.														
Loyal Guard..... Flint.	1914 1913	75,047 77,193	11,463 14,667	86,510 91,860	70,500 59,858	2,856 4,674	30,121 25,644	112,457 90,176	219,295 240,032	13,155 11,849	4,110 4,239	36,750 117,250	\$ 4,644,750 4,872,000	
Loyal Home Fraternity..... Detroit.	1914 1913	8,224 8,891	872	9,096 8,891	6,613 2,304	..... .....	3,677 4,459	10,200 6,765	910 556	5,676 3,985	726 426	141,400	314,400
Macabees, The..... Detroit.	1914 1913	5,178,408 4,862,370	888,131 563,980	6,066,539 5,426,350	4,115,820 4,083,559	169,722 153,236	507,936 493,532	4,801,411 4,730,327	136,500,121 12,105,658	1930,570 993,578	318,402 270,023	86,988,950 28,487,000	385,926,774 328,619,125	
Modern Romans..... Manistee.	1914 1913	26,015 26,706	2,217 1,355	28,232 28,061	13,962 16,709	2,744 1,567	5,819 4,313	22,525 22,589	44,328 34,444	3,926 3,000	2,551 2,367	434,000 101,000	3,025,500 2,759,000	
*Mutual Benefit Ass'n of Branch Co..... Bronson.	1914 1913	563 489	11	574 489	563 368	..... .....	84 48	647 416	322 300	..... .....	..... 229	..... .....	..... .....
New Era Association..... Grand Rapids.	1914 1913	217,984 195,119	945 4,341	218,929 199,460	172,493 167,385	..... .....	37,619 36,976	210,112 204,361	74,137 59,962	21,446 27,183	23,226 20,887	7,147,500 6,050,000	24,573,000 21,913,000
Order of Owls..... Lansing, Mich.	1914 1913	..... 915	..... 2,017	..... 2,932	..... 448	..... 83	..... 2,535	..... 3,066	..... 155	..... 191	..... 99	..... .....	..... .....
Railway Mens Relief Ass'n of America..... Muskegon.	1914 1913	35,438 31,195	115 176	35,553 31,371	22,506 19,902	5,047	7,930 10,846	35,483 36,748	7,914 2,344	593 100	3,520 2,710	..... .....	..... .....
Schiller Bund..... Detroit.	1914 1913	10,836 10,993	213 206	11,049 11,199	10,250 10,248	..... .....	362 553	10,612 10,800	436 3,620	..... 2,000	183 765	1,500	88,250
Slovenic Croatian Union..... Calumet.	1914 1913	25,799 21,548	707 560	26,506 22,108	18,821 19,215	..... .....	4,625 1,784	23,446 20,999	23,574 20,514	4,940 2,950	1,338 2,270	63,200	1,070,400
Swede Finnish Benevolent Association..... Escanaba.	1914 1913	4,599 4,524	1,075 840	5,674 5,364	1,875 2,495	..... .....	1,976 1,376	3,851 3,801	12,972 10,249	250	1,065 2,033	20,000	133,025
Swedish United Sons of America..... Marquette.	1914 1913	3,880 3,992	241 230	4,121 4,222	2,600 2,000	..... .....	1,217 520	3,817 2,520	12,493 12,190	..... .....	472 580	5,950	202,150

Union of the French Canadian Societies of the United States, Marquette.....	1914 1913	49,905 50,895	2,185 1,816	52,089 52,711	37,000 55,250	..... .....	4,693 2,842	41,693 38,092	78,002 76,749	3,500 3,500	2,436 2,945	72,750	2,059,250
MINNESOTA.													
A. O. H. Life Insurance Fund.....	1914 1913	86,667 79,165	7,658 6,945	94,325 86,110	76,000 73,798	47 111	3,941 3,089	70,088 76,998	183,424 161,671	4,000 7,000	5,770 5,953	149,000 209,000	5,770,000 5,953,202
A. O. U. W.....	1914 1913	527,669 599,531	210,739 99,175	738,408 558,706	434,500 469,500	9,848 2,252	160,548 42,406	762,763 590,853	487,531 522,618	86,250 21,000	21,435 21,067	1,856,750 1,697,000	32,241,750 31,904,000
Bohemian Slavonian Workmen, Benevolent Order, St. Paul.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Catholic Workmen.....	1914 1913	68,355 68,187	9,727 7,471	78,082 75,658	40,055 45,140	60	1,891 5,951	43,257 51,091	213,342 178,252	2,167 6,364	3,971 3,963	178,500 228,000	4,533,500 4,537,500
Daughters of Norway	1914 1913	..... 4,535	..... 805	..... 5,340	1,600 .....	..... .....	1,606 .....	..... 3,206	..... 10,742	..... 200	..... .....	..... 58,000	..... 391,700
Faithful Catholic Shepherds.....	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
German Roman Catholic Aid Association... St. Paul.	1914 1913	138,440 148,322	48,029 28,286	186,479 176,608	114,000 113,188	2,854 2,737	..... 14,607	132,301 130,532	619,823 563,818	8,500 2,000	..... 12,411	..... 657,500	..... 10,617,000
German Roman Catholic Woman's Aid Soc. St. Paul.	1914 1913	10,796	2,017	12,813	10,950 .....	..... .....	..... 654	..... 11,604	..... .....	..... .....	..... 1,959	..........	..........
Hermann Sisters.....	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
High Court, Superior Sick and Funeral Ben. Ass'n, Duluth.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Ladies Auxiliary A. O. H. Life Ins. Fund... Stillwater.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Modern Samaritans	1914 1913	117,931 124,148	6,348 4,770	124,279 128,918	70,339 77,433	13,130 13,205	5,317 20,570	98,877 111,323	160,213 129,190	4,733 12,300	6,265 6,378	776,000 634,000	7,423,250 7,545,750
Sons of Herman of the State of Minnesota... St. Paul, Minn.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
MINNESOTA—Continued.													
Sons of Norway	1914 1913	..... 38,293	..... 10,966	50,229 49,359	..... 11,733	..... .....	..... 15,195	37,295 26,928	121,674 107,439	..... .....	..... .....	..... 484,600	2,259,700 2,393,800
South Slavonic Catholic Union.....	1914 1913	188,558 .....	..... .....	188,558	56,797 .....	..... .....	16,229	73,026	115,532 .....	..... .....	..... .....	1,198,000	6,995,000

* Schedule incomplete.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Binding Year.	INCOME.			EXPENDITURES.			FINANC'L COND'N.			INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MISSISSIPPI.													
Odd Fellows Benefit Ass'n., G. U. O. of O. F. Holy Springs.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MISSOURI.													
A. O. U. W. Grand Lodge..... St. Louis.	1914	266,175	5,177	271,352	201,523	8,314	8,854	227,145	187,950	.....	5,852	449,500	7,362,037
	1913	280,096	4,403	284,499	228,146	10,072	14,240	252,458	143,409	.....	6,010	485,750	7,569,845
Bohemian Slavonian Benevolent Society of U. S. St. Louis.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	314,748	12,647	339,025	294,440	.....	20,987	315,427	294,534	16,000	25,394	867,500	17,325,500
Boone County Mutual Aid and Beneficiary Society, Rucker.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Catholic Knights of America..... St. Louis.	1914	560,759	55,222	615,981	582,348	3,871	24,018	610,497	1,999,204	21,278	18,220	643,750	20,711,751
	1913	587,737	48,644	636,381	546,662	3,245	18,979	616,967	1,170,346	28,093	18,300	456,450	20,610,171
Christian Benevolent Association..... Troy.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Degree of Honor, Grand Lodge, A. O. U. W. Warrensburg.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Protective Association..... Hannibal.	1914	18,971	2,819	21,790	14,062	2,109	7,807	23,933	13,494	3,035	2,200	103,250	375,550
	1913	29,073	3,702	32,775	13,955	2,981	12,269	29,205	18,084	1,477	3,017	.....	580,400
Howard County Mutual Aid and Beneficiary Society, Higbie.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Industrial Benefit Association..... St. Louis.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	4,622	.....	4,622	2,570	.....	2,240	4,810	5,493	103	.....	10,000	30,000
Knights of Father Mathew St. Louis.	1914	53,087	2,298	55,385	54,015	54	5,154	59,223	69,016	9,000	1,915	23,750	1,960,550
	1913	54,905	2,046	56,951	52,415	106	5,106	57,627	73,602	14,000	2,021	30,250	2,093,150
Knights of Honor, Sup. Lodge..... St. Louis.	1914	1,102,979	99,856	1,202,836	1,150,197	18,316	43,214	1,211,727	530,899	610,955	15,169	1,352,500	23,019,225
	1913	1,214,813	25,363	1,240,176	1,208,008	27,409	42,372	1,277,789	549,302	588,343	16,256	1,607,000	24,669,900

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS.		INCOME.		EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.				
NAME AND LOCATION OF ASSOCIATION.	For Year Ending 1914	Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		\$	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
NEW YORK—Continued.													
Catholic Mut. Ben. Ass'n, Sup. Coun.....	1914	1,418,750	100,077	1,518,827	1,667,022	7,334	29,006	1,704,686	1,947,265	266,207	64,079	3,962,000	83,236,500
Hornell.	1913	1,423,042	106,335	1,529,377	1,679,702	5,539	20,775	1,715,179	2,122,520	233,396	62,815	3,969,500	82,662,500
Catholic Relief and Beneficiary Ass'n.....	1914	145,407	5,082	150,489	148,022	763	20,558	169,313	76,123	28,300	12,262	465,750	10,724,750
Auburn.	1913	148,788	5,920	154,708	138,285	766	10,310	149,361	94,628	35,959	12,242	556,000	11,237,500
Catholic Womens Benevolent Legion.....	1914	222,853	18,439	241,292	169,404	1,572	21,244	192,220	416,006	22,453	16,937	170,500	11,231,000
New York City.	1913	222,769	22,293	245,062	166,007	1,351	13,699	181,057	371,069	18,861	16,578	111,500	11,060,500
Der Bayerische Nat'l Verband von N. A.....	1914	.....	.....	31,233	.....	.....	.....	34,827	23,898	1,050	.....	.....	1,342,550
Buffalo.	1913	.....	.....	29,228	.....	.....	.....	27,162	27,348	2,250	.....	.....	1,385,500
First National Slavonian Union of New York	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	7,104	.....	.....	.....	4,884	5,865	3,221	.....	.....	294,000
Free Sons of Israel, Ind. Order.....	1914	279,934	52,470	332,404	307,599	.....	9,676	317,275	1,122,564	27,035	8,255	198,500	7,875,500
New York City.	1913	273,318	51,051	324,969	282,204	.....	10,034	292,238	1,109,559	10,776	8,416	143,500	8,237,750
Free Sons of Judah, Indep. Order of.....	1914	131,479	6,713	138,192	124,362	2,793	24,835	151,990	80,524	43,794	21,829	2,736,500	10,914,500
New York City.	1913	131,604	20,188	151,792	116,224	2,620	20,004	138,848	87,025	41,154	22,918	1,852,500	11,459,000
German Baptists Life Ass'n.....	1914	43,946	3,377	47,323	25,851	2,601	7,986	36,438	160,459	124,637	1,814	287,750	1,633,333
Buffalo.	1913	32,633	3,193	35,826	27,915	2,124	6,098	36,137	138,220	97,134	1,541	267,250	1,439,750
Golden Seal, Order of the.....	1914	243,418	111,477	354,895	217,185	43,512	52,787	423,550	549,593	316,822	8,012	3,756,000	11,601,568
Roxbury, N. Y.	1913	282,201	328,205	610,406	615,250	71,906	71,601	1,008,749	599,074	297,206	9,566	6,288,250	14,676,500
Iroquois, Order of the.....	1914	47,279	1,872	49,151	25,287	503	8,589	34,478	60,727	3,094	1,488	40,550	1,922,210
Buffalo.	1913	44,282	1,678	45,959	32,066	1,591	10,203	43,860	46,354	5,208	1,632	206,617	2,104,042
Jewish National Workers Alliance of America	1914	.....	.....	24,342	.....	.....	.....	13,341	21,339	1,021	.....	.....	883,550
	1913	.....	.....	21,761	.....	.....	.....	11,969	10,201	480	.....	.....	822,000
Junior Order Benefit Association.....	1914	.....	.....	39,617	.....	.....	.....	29,303	41,537	2,587	.....	.....	3,227,750
Brooklyn.	1913	35,997	609	36,516	23,062	.....	1,532	24,594	31,315	1,919	7,574	409,000	3,003,500

National Protective Legion Waverly.	1914 1913	327,031 343,045	76,217 15,604	403,248 358,649	270,014 309,808	32,790 32,710	103,121 44,034	407,480 386,552	204,842 198,500	54,765 74,994	27,019 27,713	2,043,988 2,370,034	14,312,100 14,512,473
Order of Adelphi. Rochester.	1914 1913	..... .....	..... 6,275	..... .....	..... .....	..... .....	..... .....	5,991	7,631	254 .....	..... .....	..... .....	126,000
Order of Prosperity. Brooklyn.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Order of Saturn. Buffalo.	1914 1913	..... .....	..... .....	4,278 .....	..... .....	..... .....	..... .....	3,277	1,001 .....	..... .....	..... .....	..... .....	397,155
Order Sons of Zion New York City.	1914 1913	10 .....	..... .....	28,964 18,851	..... .....	..... .....	..... .....	13,898 7,886	46,598 31,143	5,006 2,649	..... .....	..... .....	841,550 795,550
Polish National Alliance. Brooklyn.	1914 1913	..... .....	..... .....	33,819 29,683	..... .....	..... .....	..... .....	24,041 21,743	50,721 40,575	1,390 2,854	..... .....	..... .....	1,607,700 1,547,500
True Friends Independent Order Brooklyn.	1914 1913	..... .....	..... .....	10,763 10,886	..... .....	..... .....	..... .....	8,883 9,087	11,843 9,950	790 790	..... .....	..... .....	491,850 490,500
Unity Insurance Society. Syracuse.	1914 1913	..... .....	..... .....	9,403 7,786	..... .....	..... .....	..... .....	9,080 7,946	1,604 1,405	25 215	..... .....	..... .....	261,350 253,425
Workmens Benefit and Benevolent Ass'n of the U. S. New York.	1914 1913	..... .....	..... .....	11,092 19,368	..... .....	..... .....	..... .....	5,281 5,730	31,884 24,744	60 160	..... .....	..... .....	375,850 355,430
Workmens Sick & Death Benefit Fund U. S. A. New York.	1914 1913	..... 561,063	..... 30,045	603,022 591,108	..... 455,444	..... .....	..... 29,674	531,196 485,118	827,745 754,759	35,718 27,835	..... .....	..... 978,500	12,821,500 12,591,500
NORTH CAROLINA. Atlantic Coast Line Relief Dept. Wilmington.	1914 1913	..... 207,934	54,152	262,086	180,905 .....	..... .....	..... 48,758	229,663	57,212.....	..........	..........	..........	..........
Brothers and Sisters Aid Society (colored). Charlotte.	1914 1913	..... 645	..... .....	..... 645	..... 518	..... .....	..... 124	..... 642	493	32.....	..........	..........	..........
Brothers and Sisters Union of America. Wadesboro.	1914 1913	..... 2,445	..... .....	..... 2,445	..... 2,350	..... .....	..... 376	..... 2,776	..... 590	..... 350	..........	..........	..........
Brothers and Sisters of Love and Charity, Grand United Order of (colored). Jamesville.	1914 1913	..... 6,109	..... .....	..... 6,109	..... 5,325	..... .....	..... 568	..... 5,893	..... 216	..........	..........	..........	..........
District Household of Ruth, No. 10, of the Grand United Order of O. F. Raleigh.	1914 1913	..... 12,747	..... 219	..... 12,966	..... 13,892	..... .....	..... 919	..... 14,811	..... 641	..... 600	..........	..........	..........
Endowment Dept. D. G. L., No. 7, G. U. O. of O. F. Nashville.	1914 1913	42,625	300	42,925	34,825 .....	..... .....	..... 2,811	37,656	22,697	2,125.....	..........	..........	..........

Releigh Union Society. Raleigh.	1914 1913	5,208	.....	.....	.....	301	4,441	767	.....	575	.....	.....	.....
Royal Fraternal Ass'n. Charlotte.	1914 1913	11,556	75	.....	.....	6,091	13,328	5,188	.....	932	.....	.....	.....
Royal Knights of King David. Durham.	1914 1913	25,074	.....	.....	.....	11,302	24,141	8,992	.....	1,670	.....	.....	.....
Winston Industrial Ass'n. Winston.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORTH DAKOTA.													
A. O. U. W. Fargo.	1914 1913	242,073	49,807	291,880	81,394	16,273	127,593	1,056,901	6,452	*101,276	1,022,500	10,267,463	.....
Degree of Honor A. O. U. W. Jamestown.	1914 1913	251,021	40,442	291,463	91,369	24,365	144,290	888,318	6,188	*846,705	990,500	9,972,104	.....
OHIO.													
American Insurance Union. Columbus.	1914 1913	445,991	25,273	471,264	317,886	77,172	439,714	320,633	29,133	67,921	6,599,375	30,983,960	.....
Bohemian Roman Catholic Beneficial Union of Women, Cleveland.	1914 1913	419,038	15,582	434,619	286,964	75,541	460,250	290,466	28,471	76,382	5,112,750	29,975,805	.....
Bohemian Slavic R. C. Benevolent Union. Cleveland.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brotherhood of Railroad Trainmen. Cleveland.	1914 1913	3,863,509	182,265	4,045,774	3,240,489	12,879	3,614,379	3,890,431	126,121	587,300	21,467,150	172,423,250	.....
Catholic Knights of Ohio. Cleveland	1914 1913	170,135	20,861	190,996	136,500	3,614	153,008	545,987	8,399	14,102	402,500	10,481,000	.....
Catholic Ladies of Columbia. Canton.	1914 1913	55,940	14,618	70,558	31,745	1,797	39,186	260,259	3,922	1,000	229,750	2,430,000	.....
Daughters of America. Cincinnati.	1914 1913	98,211	3,399	101,610	80,225	5,134	35,053	230,319	3,552	1,433	69,000	2,260,500	.....
Home Guards of America. Van Wert.	1914 1913	87,409	2,749	90,158	65,700	.....	86,069	93,925	46,503	8,122	2,254,750	11,625,750	.....
Locomotive Engineers Mut. Life & Accident. Cleveland.	1914 1913	194,266	18,506	212,772	96,273	29,798	138,636	394,922	13,127	26,977	3,562,750	11,245,578	.....
		205,323	16,732	222,055	99,407	31,322	147,131	317,475	13,744	31,823	822,100	11,723,702	.....
		2,610,248	84,314	2,694,562	2,555,278	39,837	2,722,058	804,349	200,325	112,905	6,922,500	150,243,750	.....
		2,478,219	64,942	2,543,161	2,144,395	40,241	2,305,982	652,328	191,095	558,967	11,244,000	143,331,250	.....

* Includes reserve.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examina- ers' Fees.	Expenses of Manage- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certi- ficates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
OHIO—Continues														
National Home Guard	1914	24,893	785	25,678	17,796	3,594	5,986	27,376	14,077	2,282	2,186	291,700	690,484	
Warren.	1913	26,410	795	27,175	29,947	3,601	4,748	38,296	14,417	2,415	2,177	383,352	664,795	
National Union	1914	2,535,312	104,165	2,639,477	2,440,943	79,094	140,769	2,622,886	2,708,278	333,630	62,028	7,481,000	113,761,000	
Toledo.	1913	2,593,114	102,951	2,695,165	2,405,514	77,380	112,378	2,595,273	2,332,504	282,750	62,483	7,811,000	116,517,500	
Order Knights of Joseph	1914	66,085	4,093	70,178	53,500	1,820	7,554	62,874	68,955	6,500	15,314	1,701,500	7,657,000	
Cleveland.	1913	57,104	2,337	59,441	45,500	1,599	4,768	51,797	56,624	3,126	13,996	1,388,500	6,998,000	
United Commercial Travelers of America....	1914	737,938	43,289	781,227	736,715	.....	179,830	916,545	641,985	28,843	72,964	2,255,000	14,885,000
Columbus.	1913	731,222	140,771	871,993	660,467	.....	266,672	957,139	617,848	297,760	.....	39,920,000	346,985,000
United German Unions	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cleveland.	1903	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Women's Bohemian Roman Catholic Central Union of U. S. of A., Cleveland.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	111,553	4,955	115,609	87,200	.....	2,863	90,063	103,964	.....	.....	236,200	6,756,000
OKLAHOMA.														
A. O. U. W., Guthrie	1914	96,000	.....	96,000	58,400	.....	.....	.....	233,277	.....	4,771	.....	.....
	1913	92,116	9,336	101,452	47,900	571	11,404	59,875	199,287	.....	4,526	1,960,000	6,468,000
OREGON.														
A. O. U. W. of Oregon	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Portland.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Degree of Honor	1914	28,312	3,994	32,307	16,000	2,164	1,121	19,285	79,694	.....	1,629	171,000	1,567,000
Portland.	1913	27,557	2,428	29,985	9,500	1,561	2,467	13,528	65,681	.....	1,589	.....	1,531,250
United Artisans	1914	219,275	52,689	271,964	110,270	19,024	32,041	171,235	924,080	15,792	16,732	2,263,500	19,573,500	
Portland.	1913	216,012	49,241	265,253	142,801	19,918	30,499	193,210	820,000	3,000	16,531	2,430,500	19,330,000	
Women of Woodcraft	1914	765,399	92,973	858,372	454,497	14,459	81,152	550,108	2,030,804	50,515	45,843	1,701,500	55,362,700	
Portland.	1913	723,617	112,759	836,376	455,823	16,183	118,909	590,915	1,728,688	68,075	46,848	2,121,500	56,787,900	

PENNSYLVANIA.										
A. O. U. W., Grand Lodge	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pittsburg.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
Artisans Order of Mutual Protection	1914	247,975	37,759	85,634	182,000	3,242	14,259	199,501	810,049	14,000
Philadelphia.	1913	224,023	34,295	258,318	157,000	1,132	16,099	174,231	722,944	10,000
Bankers Protective Life and Benefit Assn.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rochester.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brotherhood of America.	1914	.....	.....	.....	127,209	.....	.....	.....	.....	.....
Philadelphia.	1913	119,987	7,223	.....	128,549	.....	8,762	137,311	146,208	10,750
Continental Beneficial Association.	1914	148,460	2,856	151,408	66,186	84,889	59,750	201,826	78,411	63,104
Philadelphia.	1913	144,809	3,198	148,007	59,550	34,980	43,020	128,550	131,827	39,179
Fraternal Mystic Circle.	1914	480,002	24,264	505,166	398,118	41,750	59,794	499,917	593,704	74,773
Philadelphia.	1913	499,862	22,840	522,642	392,018	47,916	53,559	494,015	486,986	78,693
Fraternity of Home Protectors.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilkes Barre.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fullerton Beneficial Association.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fullerton.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
Funeral Benefit Association, U. S.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
German Beneficial Union.	1914	381,580	53,957	435,537	273,620	15,624	36,203	325,447	1,070,877	13,364
Pittsburg.	1913	359,041	50,213	400,254	228,759	17,106	55,803	275,546	956,651	10,224
German Roman Catholic Knights of St.	1914	294,484	26,244	320,728	229,240	12,201	20,481	266,593	444,882	5,950
George, Pittsburg.	1913	262,841	20,951	283,792	197,714	8,812	17,098	223,594	396,641	7,050
Grand Fraternity	1914	241,802	61,601	303,403	153,754	42,678	55,080	252,714	575,707	112,874
Philadelphia. (See Legal Reserve Frater- nal Orders.)	1913	247,299	22,286	269,583	106,042	52,732	52,462	214,571	511,229	105,807
Guardians of America.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sharon.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
Heralds of Liberty, Philadelphia, Pa.	1914	264,246	2,396	266,642	102,300	94,759	63,591	260,550	102,411	13,100
Home Office, Huntsville, Ala.	1913	201,149	1,939	203,358	81,900	80,588	59,061	221,549	91,265	15,864
Home Watchmen of the World.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Erle.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....

† Includes present worth of annuity claims payable in installments of \$82,491. ‡ Order has surrendered its New Jersey charter and applied for entrance into Pennsylvania.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	Submitted for Audit	INCOME.			EXPENDITURES.			FINANC'L COND'N.		INSURANCE ACCOUNT.				
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Disburse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
PENNSYLVANIA—Continued														
Independent Order of Brith Sholom, Grand Lodge, Philadelphia.	1914 1913	152,814 176,702	36,631 7,283	189,445 183,985	114,161 98,467	2,605 51,235	35,395 27,041	152,131 176,743	116,328 148,650	31,250 146,103	44,141 10,022	5,733,500 5,281,950	22,059,600 13,939,442	
Independent Order of Puritans, Pittsburgh.	1914 1913	166,065	2,325	168,390	92,929	45,071	30,209	168,209	133,293	*101,366	7,264	1,500,400	10,885,346	
Junior Order United American Mechanics, Nat'l Coun. (Beneficiary Degree), Pittsburgh	1914 1913	107,013 86,511	9,000 7,234	116,013 93,748	23,795 39,386	19,846 15,901	14,349 13,436	58,023 68,723	248,844 145,114	7,674 3,595	7,149 5,902	2,524,000 2,165,000	7,179,000 5,993,500	
J. O. U. A. M., National Council Funeral Benefit., Pittsburgh.	1914 1913	549,278 492,145	22,810 21,843	572,088 513,988	492,935 435,906	.....	23,831 24,365	516,766 460,271	461,938 404,773	30,286 35,147	185,581 172,531	17,392,500 16,480,000	76,617,250 70,004,250	
Kinsman's Mystic Senate, Pittsburgh.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Pythias, Philadelphia.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ladies Catholic Benevolent Association, Erie.	1914 1913	1,412,500 1,374,395	154,468 144,314	1,566,968 1,518,709	1,206,113 1,100,988	12,740 10,527	74,337 121,344	1,293,190 1,233,399	3,142,844 2,838,041	79,922 105,683	143,139 135,747	7,778,000 5,115,500	120,065,000 114,450,000	
Lithuanian Alliance of America, Wilkes-Barre.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Croatian Society of U. S. A., Pittsburgh, N. S.	1914 1913	456,613 420,815	30,593 29,292	487,203 450,107	324,374 365,144	11,910 1,376	28,263 44,485	364,547 351,005	483,836 363,149	5,650 23,892	33,644 32,873	3,762,800 5,272,400	24,766,400 24,136,000	
National Slovak Society of U. S., Pittsburgh.	1914 1913	474,885 470,382	33,686 22,968	508,571 493,350	279,165 304,663	102	69,134 71,767	348,401 376,390	937,461 773,435	140,605 139,759	38,206 37,864	2,151,500 3,161,500	27,958,500 27,676,000	
Order of Independent Americans (Pennsylvania State Council).	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order of Liberty, Philadelphia.	1914 1913	20,376 8,144	..... 1,115	20,376 9,259	13,897 7,204	4,181 1,899	137 572	18,215 9,675	7,833 3,865	3,092 1,075	1,673 1,044	597,650 160,400	401,600 131,750	

Pennsylvania Catholic Beneficial League..... Columbia.	1914 1913	8,953 8,886	2,562 2,244	11,515 11,184	4,129 6,391	809	442 1,431	5,380 7,732	57,914 51,598	..... .....	868 834	30,666 13,495	523,733 502,674
Polish National Union of America..... Scranton.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Progressive American (State Encamp.)..... Reading.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Protected Home Circle..... Sharon.	1914 1913	978,931 964,544	74,545 74,704	1,053,476 1,039,248	868,828 819,488	101,022 94,435	75,931 80,927	1,045,781 1,000,400	1,375,738 1,359,888	73,000 97,500	88,252 87,376	8,470,750 9,208,750	76,873,250 76,322,500
Sons of Veterans U. S. of A. Death Benefit Association. Philadelphia.	1914 1913	28,248 25,879	293 3,130	28,541 29,009	25,250 22,450	..... .....	1,927 2,739	27,177 25,189	16,347 14,904	..... .....	12,170 11,937	..........	..........
Sparta, Order of..... Philadelphia.	1914 1913	182,346 192,014	29,394 32,169	211,740 224,183	178,972 161,000	..... .....	7,382 8,173	289,528 274,572	59,175 215,516	42,500 39,471	2,104 2,233	25,500 28,500	4,462,500 4,711,000
Sterling Mutual Benefit Association..... Wilkes Barre, Pa.	1914	13,474	7,461	21,028	500	6,087	13,195	19,782	4,244	1,250	1,464	806,500	732,000
United States Annuity Society..... Pittsburg, Pa.	1914 1913	..... 31,202	..... 666	..... 31,868	..... 1,498	..... 18,737	..... 3,867	..... 24,102	..... 22,975	..... 3,031	..... 543	..... 895,000	..... 2,211,700
Verhoye Aid Ass'n..... Hazleton.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Western Pennsylvania Odd Fellows Relief Ass'n. Titusville.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
RHODE ISLAND.													
A. O. U. W..... Providence.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Chevalier Jacques Cartier D'Amerique..... Central Falls.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
L'Union St. Jean Baptiste D'Amerique..... Woonsocket.	1914 1913	237,065 222,541	47,566 34,690	284,632 257,231	112,627 99,950	9,126	52,671 46,201	174,424 146,151	751,284 638,349	12,698 16,286	26,983 25,105	1,565,400 1,302,300	10,840,500 10,029,275
New England Workmen..... Providence.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Provident Fraternity..... Providence.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
St. Cecilia Beneficial Association..... Providence.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........

* Includes present worth of annuity payments.

† Includes present worth of annuity claims, payable in installments of \$77.74.

‡ Includes net value of annuities.

STATISTICS OF FRATERNAL ORDERS—Continued.

[illegible]

[illegible]

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	ENDING 1914 1913 1914 19
--	--

Golden Link, Order of* Wheeling.	1914	1913	9,223	4,618	13,841	5,107	3,701	2,626	11,434	20,131	4,730	765	38,865	535,967
			7,451	1,461	8,912	5,356	327	1,518	7,201	17,794	750	617	48,200	480,422
WISCONSIN.														
Ald Association for Lutherans in Wisconsin. Appleton.	1914	1913	113,679	24,968	138,647	47,065	11,817	10,745	69,628	473,025	9,701	7,679	849,250	8,231,000
	1913		102,787	17,886	120,673	27,494	4,623	8,497	41,086	396,036	5,395	6,811	467,500	7,616,500
Beavers Reserve Fund Fraternity.....	1914	1913	272,956	26,949	299,905	102,800	32,544	28,834	164,178	672,169	14,280	19,858	3,997,200	19,375,200
	1913		261,485	21,129	282,614	98,400	26,892	19,634	144,926	.....	.....	17,992	2,799,600	17,830,200
Bohemian Roman Catholic Central Union of Wisconsin. Milwaukee.	1914	1913	.....	1,427	19,238	14,750	.....	.....	16,870	35,338	.....	1,100	15,000	856,400
	1913		17,811	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Catholic Family Protective Association of Wisconsin. Milwaukee.	1914	1913	31,723	4,434	36,157	14,335	.....	5,315	19,650	101,038	.....	1,758	196,900	1,327,360
	1913		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Catholic Knights of Wisconsin Milwaukee.	1914	1913	399,789	34,218	344,007	293,726	175	15,952	308,953	.....	.....	12,107	916,000	19,006,000
	1913		308,210	41,402	349,612	289,432	9,319	3,660	302,411	720,320	.....	11,818	.....	18,244,000
Defenders, The.....	1914	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913		5,539	395	5,814	934	916	1,514	3,364	10,266	2,134	403	93,200	336,097
Equitable Fraternal Union.....	1914	1913	438,694	100,020	538,714	215,096	27,416	50,526	293,038	2,197,516	19,751	27,867	1,209,000	36,548,052
	1913		447,110	88,114	535,224	266,553	44,233	47,340	298,126	1,936,946	131,054	29,006	2,293,500	37,879,920
Farmers Life Ins. Association.....	1914	1913	28,840	10,101	38,941	11,070	3,482	6,424	20,976	48,092	1,156	2,357	475,000	2,276,500
	1913		16,015	951	26,965	7,044	4,736	5,338	17,118	29,570	2,064	2,172	547,000	2,083,000
Foresters, United Order.....	1914	1913	181,571	19,624	203,215	130,250	22,672	33,019	194,041	350,546	36,230	13,862	1,246,000	13,349,000
	1913		177,919	17,819	195,738	132,550	20,469	27,097	183,663	343,171	33,773	13,819	1,216,500	13,453,875
Fraternal Order of Rangers.....	1914	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913		5,029	106	5,135	2,097	527	3,112	5,766	4,864	2,103	820	64,034	144,616
Fratern Reserve Association.....	1914	1913	154,542	13,203	167,745	42,506	26,916	24,149	93,571	360,206	1,632	11,150	1,867,500	12,338,750
	1913		148,592	9,312	157,904	48,191	24,398	22,906	95,495	284,273	2,109	10,991	2,050,000	12,244,000
Geg. Unter. Ges. Germania.....	1914	1913	116,080	14,595	130,675	97,933	.....	.....	108,456	367,232	.....	.....	.....	.....
	1913		.....	.....	.....	.....	.....	.....	.....	.....	.....	6,158	94,875	7,222,488
Good Templars Mutual Benefit Association.. Milwaukee.	1914	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913		2,769	.....	2,769	2,066	65	659	2,790	151	1,370	371	.....	.....
Independent Scandinavian Workingmens As- sociation. Eau Claire.	1914	1913	47,815	5,187	53,002	34,955	3,703	5,289	43,947	121,206	1,500	4,949	512,350	3,700,000
	1913		47,312	4,026	51,338	29,450	317	3,987	33,754	111,968	6,000	4,430	333,500	3,483,600
Knights of the White Cross, Grand Lodge.. Milwaukee.	1914	1913	7,501	167	7,668	6,900	.....	1,142	8,042	5,813	.....	737	.....	.....
	1913		7,459	101	7,560	7,450	.....	790	8,240	5,718	.....	.....	28,750	406,750

* Formerly Independent Order Shield of Honor. § Includes present value of paid-up benefit certificates.

Canadian Order Chosen Friends (Grand Council). Hamilton.	1914 1913	465,648 470,890	59,272 61,810	534,990 532,700	512,275 464,095	..... .....	51,323 61,943	527,548 526,038	1,123,800 1,123,012	56,183 70,199	40,811 41,542	1,688,500 2,394,250	35,790,604 36,291,319
Canadian Order of Foresters, High Court & Brantford, Ont.	1914 1913	1,116,253 1,100,436	254,044 204,317	1,370,297 1,304,753	802,390 743,340	69,099 60,299	59,799 54,998	946,046 858,567	5,925,626 4,869,985	29,369 43,006	91,557 90,555	6,609,000 7,901,500	90,889,000 89,995,000
Catholic Mutual Benefit Ass'n of Canada.... Kingston, Ont.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Commercial Travelers Mut. Benefit Soc..... Toronto.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Federated Ass'n of Letter Carriers..... Toronto.	1914 1913	8,713 10,433	92 31	8,805 10,433	6,724 9,690	225 .....	..... 459	6,959 10,149	3,255 1,408	..... .....	967 941	..........	..........
Foresters, Supreme Court, Ind. Order of.... Toronto, Ont.	1914 1913	4,206,354	114,613	5,354,967	3,412,170	280,546	233,500	3,926,236	22,360,888	1,190,791	222,449	26,280,823	217,612,328
Grand Orange Lodge of British America Benefit Fund, Toronto.	1914 1913	95,533 82,099	3,121 2,121	98,644 84,263	60,197 46,500	7,772 7,780	8,584 7,443	76,553 61,723	83,737 61,646	6,000 4,000	5,813 6,436	738,000 884,500	5,615,000 6,223,500
Odd Fellows Relief Association of Canada.... Kingston, Ontario.	1914 1913	420,282 430,520	67,792 58,362	420,282 488,882	287,000 276,740	..... 10,000	66,274 53,383	333,364 340,143	1,478,355 1,311,716	32,000 31,500	28,113 28,512	1,654,000 2,356,250	33,339,000 33,827,250
Pride of Israel Sick Benefit Society..... Toronto.	1914 1913	6,051 5,160	301 660	6,352 5,820	3,636 4,189	13	1,372 786	3,636 4,975	7,589 6,245	..........	..........	..........	..........
Royal Templars of Temperance, Sup. Body.. Hamilton, Ont.	1914 1913	115,157 113,796	26,612 29,441	141,769 143,177	104,576 102,001	2,936 3,729	11,650 7,620	119,162 113,350	420,015 394,902	16,337 20,719	5,143 5,258	360,500 422,000	5,736,500 5,838,000
Societe des Artisans Canadiens-Francais.... Montreal, Can.	1914 1913	784,236 782,868	153,574 141,809	937,810 924,677	417,674 419,890	10,468 10,279	72,051 62,056	500,193 492,285	2,746,207 2,281,104	41,796 36,702	40,095 39,091	1,998,411 1,677,374	31,597,860 31,240,386
Sons of England Benefit Society, Supreme Body. Toronto.	1914 1913	129,366 121,539	4,930 8,544	134,296 130,083	101,983 102,286	2,968 3,133	27,907 28,921	132,857 134,340	166,326 158,399	12,500 5,675	4,847 5,078	76,750 175,250	4,414,200 4,636,025
Sons of Scotland Benevolent Association Gd. Camp. Toronto.	1914 1913	100,263 104,873	26,422 21,588	126,755 126,461	68,001	4,519 3,966	9,997 9,559	77,998 76,487	554,034 505,278	9,562 13,000	6,686 6,851	319,250 368,250	5,085,887 5,185,287
St. Joseph's Lithuanian Benefit Sick Society, Toronto.	1914 1913	102 122	86 141	188 263	4 32	..... .....	96 175	100 207	397 399	1.....	..........	..........	..........
St. Joseph's Union of Canada..... Ottawa.	1914 1913	527,590 518,793	59,100 70,278	586,590 588,981	335,233 275,622	22,159 43,276	80,216 103,603	449,896 423,021	1,535,753 1,330,933	248,092 242,993	27,898 28,197	2,154,600 3,722,780	22,052,660 22,439,880
Toronto Firemans Benefit Fund..... Toronto.	1914 1913	28,446 25,322	12,790 9,606	41,196 34,998	4,815 6,167	7,499	3 7	12,248 6,174	245,486 216,538	..... .....	330 307	..........	..........

* Subordinate bodies are not included.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS.		INCOME.			EXPENDITURES.			FINANC'L COND'N.			INSURANCE ACCOUNT.			
NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
CANADA—Continued.														
Thomas Bros. Relief & S. B. Ass'n.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Thomas.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Woodmen of the World (Canadian Order)...	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London, Ont.	1913	203,739	28,045	231,784	121,196	13,691	19,048	153,945	455,860	41,593	15,272	2,080,300	14,530,794	
Totals, 10 orders.....	1901	4,514,178	361,203	5,057,749	3,118,266	318,720	524,555	3,951,541	7,444,664	488,935	331,086	43,586,400	389,514,400	
" 8	1902	4,733,197	704,394	5,537,521	3,319,779	302,116	646,973	4,268,868	8,941,596	857,129	358,452	44,673,250	419,263,050	
" 7	1903	5,516,247	580,219	5,998,600	3,607,940	174,520	596,237	4,381,798	11,093,042	1,018,230	380,053	48,753,019	437,404,280	
" 16	1904	6,817,994	668,383	7,991,448	4,931,221	193,084	657,405	5,187,453	13,408,637	1,262,097	449,300	46,814,793	511,647,967	
" 17	1905	7,086,802	1,195,997	8,285,799	5,181,714	214,588	792,312	6,239,417	15,538,887	1,073,354	493,743	52,190,585	548,210,993	
" 17	1906	7,334,686	1,224,532	9,047,295	5,058,765	367,463	949,687	6,853,980	18,176,385	1,176,184	553,960	58,866,386	570,284,397	
" 14	1907	7,800,050	1,226,048	9,208,893	6,074,276	433,139	607,751	7,150,082	19,076,446	1,095,883	543,337	59,051,135	583,051,936	
" 14	1908	8,202,913	1,553,633	9,880,310	6,139,390	407,436	733,151	7,282,398	22,203,690	1,368,094	538,293	40,116,590	571,815,466	
" 14	1909	8,252,401	1,164,193	9,406,594	5,593,963	392,392	506,267	6,616,966	24,060,444	1,319,368	567,441	30,847,411	500,056,128	
" 17	1910	10,085,762	2,006,057	11,091,818	6,332,202	545,150	569,628	7,604,581	24,146,357	1,649,934	567,441	30,847,411	500,056,128	
" 17	1911	8,417,339	2,384,044	10,801,383	6,371,083	531,364	555,716	7,518,245	30,866,199	1,977,170	580,994	50,786,352	577,897,337	
" 17	1912	10,255,530	1,736,067	11,996,627	8,174,362	476,826	919,143	9,568,336	35,011,453	1,859,521	590,233	48,136,887	590,604,255	
" 19	1913	10,534,817	2,171,341	12,704,158	8,771,562	486,724	876,522	10,188,524	37,975,994	2,017,076	574,394	51,654,702	570,514,793	
" 20	1914	9,545,227	2,028,256	11,595,691	7,592,854	456,985	740,932	10,040,888	37,888,090	1,827,102	595,150	45,121,694	509,477,190	

DIRECTORY OF ASSESSMENT LIFE AND FRATERNAL ORGANIZATIONS.

We present herewith a list of assessment life associations and fraternal societies. This list includes all organizations whose figures are given in the YEAR BOOK, and also the names of many whose statistics were not obtainable. As a rule, the names of the officers come to us direct from the association, and can be relied upon as correct. Assessment Life companies and Fraternal orders prefaced by a star (*) have over one million dollars of insurance in force.

ASSESSMENT LIFE ASSOCIATIONS.—(BUSINESS ORGANIZATIONS.)

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Afro-American Mutual Ins. Co.	Charlotte, N. C., 412 E. Second st.	T. L. Tate	J. W. Crockett
----	American Bankers Life Ins. Co.	Evansville, Ind.	-----	-----
----	*American Home Life Ins. Co.	Washington, D. C., 5th and G sts.	J. H. Vermilya	-----
1911	American Industrial Ass'n	Rockford, Ind.	Jas. A. Haines	Jas. J. Reimstidt
----	American Ins. Co.	Atlanta, Ga.	-----	-----
----	American Ins. Co.	Savannah, Ga.	-----	-----
1908	American Life and Acc. Ins. Co.	Louisville, Ky.	Chas. T. Rupp	T. J. Mitchell
1906	American Life and Benefit Ins. Co.	Durham, N. C., W. Chapel Hill st.	Eugene Weaver	James R. Evans
1910	American Life Ass'n	Birmingham, Ala.	W. M. Terry	J. C. Terry
1912	*American Life Ass'n	Campbell, Mo.	C. W. Brown	C. D. Bray
1908	American Mutual Benefit Life Ass'n	Montgomery, Ala.	C. E. Black	B. J. Bailey
1901	American Mutual Benefit Society	Baltimore, Md.	James W. Lidard	C. H. Pardee
1906	American Mutual Life	Elberton, Ga.	-----	-----
1899	*American Temperance L. Ins. Ass'n	New York, 253 B'dway.	Frank Delano	Stacey Wilson
1910	American Union Life Ins. Co.	Charleston, S. C.	-----	-----
1908	Arkansas Benevolent Life Ass'n	Quitman, Ark.	-----	-----
1909	Arkansas Mutual Life Ass'n	Hope, Ark.	O. M. Battle	H. E. Lehman
1911	Arkansas Mutual Union	Fort Smith, Ark.	Bert Hoffman	W. H. Whitlow
1910	Assurance League of America	New York, N. Y.	Geo. W. Street	Jas. E. Kerr
1910	Atlas Ins. Co.	Montgomery, Ala.	A. H. Montgomery	Ray Jones
1907	*Bankers Reserve Life Ass'n	Freeport, Ill.	W. B. Erfert	J. C. Peasley
1907	Beacon Life Ins. Co.	Springfield, Ill.	J. H. Osborne	W. T. S. Barnes
1911	Birmingham Life Ins. Co.	Birmingham, Ala.	T. A. Casey	R. M. Wharton
1906	Bradley Burial Aid Ass'n	Bradley, S. C.	R. H. Bradley	G. W. Bradley
----	Burial League	Columbia, S. C.	D. F. Collicut	H. D. Crandall
1911	California Accident Ass'n	San Francisco, Cal.	-----	-----
----	Canton Mutual Ass'n	Canton	A. T. Bowman	L. D. Blanchard
----	*Capitol City Benefit	Washington, D. C., 4th La. ave.	-----	-----
1910	Capital Life and Accident Ins. Co.	Louisville, Ky.	Anson S. Taylor	Samuel H. Walker
----	Carolina Industrial Ins. Co.	Charleston, S. C.	R. H. Martin	G. H. Hopkins, Jr
1909	*Carolina Ins. and Casualty Co.	Columbia, S. C.	-----	-----
1904	Carolina Mutual Life	Durham, N. C., P. O. Box 466	R. B. Fitzgerald	J. A. Dodson
----	Carolina Mutual Life Ins. Ass'n	Anderson, S. C.	G. N. C. Boleman	-----
1908	Catawba Mutual Life	Gastonia, N. C.	A. G. Myres	J. L. Price
1884	*Cath. Knights of Ill., State C'ncl of	Belleville, Ill.	D. E. Sweeney	Wm. J. Claus
1907	Central National Life Ass'n	Lincoln, Neb.	G. R. Whiting	F. J. Webb
1909	Chelsea Ben. Plasterers Ass'n, Inc.	Chelsea, Mass.	-----	-----
1910	Cherubim Society	Beaufort, S. C.	-----	-----
1909	Christopher Columbus Mut. Benefit Society	Framingham, Mass.	-----	-----
1908	Cincinnati Benevolent Burial Ass'n	Newport, Ky.	John J. Radel	J. F. Ruehlmann
1909	*Clay Life Ass'n	Kearney, Mo.	Frank Crowley	Samuel A. Pence
1910	Coachmen - Chauffeurs Benevolent Ass'n, Inc.	Boston, Mass.	-----	-----
1910	Collicut Burial League	Columbia, S. C.	-----	-----
----	*Columbia Benefit Ass'n	Washington, D. C.	-----	-----
----	Columbia Life	Fremont, Neb.	O. W. Rice	A. H. Briggs

* Over one million dollars in force.

† Does not report to Department.
c Industrial.

‡ Transacts

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1889	cColumbian Protective Ass'n.....	Binghamton, N. Y., Kil- ner Bldg.....	F. L. Andrews....	F. MacKnight
1890	*Com'l Travelers Life and Accident Ass'n of Cleveland.....	Cleveland, O., 1816 En- gineers Bldg.....	Henry A. Taylor..	C. A. Nesbitt
1891	*Commercial Travelers M. B. Soc..	51 Yonge st., Toronto..	Jas. Oliver.....	Etta M. Rowley
1914	*Commonwealth Life Ass'n.....	Chicago, Ill., 220 S. State st.....	F. M. Grier.....	W. J. Dixon
1909	Commonwealth Life Ass'n.....	Crawfordsville, Ind...	Marshall M. Nye..	Albert E. Harris
....	^Conference Mutual Life Ins. Ass'n.	New Jersey.....	.....	.....
1909	County Mutual Benefit Ass'n.....	Abbeville, S. C.....	.....	.....
1849	Cremieux Benevolent Soc.....	New York city, 110 W. 187th st.....	Paul Meyer.....	C. Rosenfeld
1908	Darlington County Home Life Ass'n	Darlington, S. C.....	E. W. Cannon....	H. L. Law
1885	De Witt Clinton R.R. Ass'n.....	920 Sterling pl., B'klyn.	J. F. Chumasero..	S. E. Kirkham
1906	Dixie Mutual Ins. Co.....	Ashville, N. C.....	J. S. Bradley.....	F. M. Vaughan
1911	Dominion Life Ins. Co.....	Wilmington, Del.....	.....	.....
....	Douglass Industrial.....	Hot Springs, Ark.....	.....	.....
1907	Durham Mutual Protective Ass'n...	Durham, N. C., Loan & Trust Bldg.....	A. M. Molze.....	S. B. Caley
....	cEastern Life Ins. Ass'n.....	Washington, D. C.....	.....	.....
1906	Eastern Relief Ass'n.....	Edenton, N. C., Gale st	C. H. Hines.....	N. W. Ryan
1904	Elkhorn Life and Accident Ins. Co.	Norfolk, Neb.....	P. H. Salter.....	J. B. Maynard
1896	*Empire State Deg. of Hon.....	Stockton, N. Y.....	L. W. Pierce.....	F. W. Putnam
1908	†cEmployees Mutual Benefit Ass'n..	Washington, D. C., 802 F st., N. W.....	C. E. Gresham....	F. D. Fair
1909	Equitable Endowment Co.....	Omaha, Neb.....	W. H. Wigton....	W. W. McBride
....	Equity Life Insurance Co.....	Louisville, Ky.....	W. H. Harvey....	J. A. Withers
....	Eureka Benevolent Ins. Co.....	Greeneville, S. C., 111 E. Wash. st.....	B. F. Witherspoon	J. C. Martin
1869	†*Expressmens M. B. Ass'n.....	New York, 51 B'way...	E. A. Stedman....	W. E. Scott
....	Family Record Mutual Life.....	Plymouth, N. C.....	J. J. Johnson....	E. M. Spruill
1909	*Farmers & Merchants Mutual Life.	Princeton, Ind.....	M. P. Hollings- worth.....	W. S. Hastings
1901	†Farmers Mutual Life Ins. Co.....	Yorkville, S. C.....	W. S. Wilkerson..	D. E. Boney
1906	Fidelity Assurance Co.....	Heber, Ark.....	Cyrus F. Crosby..	W. L. Thompson
1908	Fidelity Mut. Aid Soc'y of Balt. City	Baltimore, 920 Mad. ave	Jos. Hechinger...	G. H. Kranz
1904	Finnish Mutual Life Ins. Co.....	Hancock, Mich., 5 Kauth Block.....	J. H. Jasberg.....	August Joki
1908	‡ Friendly Service Society.....	Minneapolis, Minn., 225 Kusotal Bldg.....	T. Connolly.....	G. H. Kranz
....	Florence County Home Life Ass'n..	Timmons ville, S. C....	.....	.....
1908	Fort Pitt Mutual Life Ins. Co.....	Pittsburg, Pa.....	Harry C. Sawyor..	E. H. Farman
....	Fremont Mutual Ass'n.....	Fremont, Neb.....	.....	.....
1897	*German-American Equation Pre- mium Life Ass'n.....	Burlington, Ia., Main & Valley sts.....	P. C. Naumann..	Chas. Blanke
....	†cGlobe Life Ins. Ass'n.....	Washington, D. C., 707 G st., N. W.....	John J. Tunstall, Mgt.....	.....
1895	c*Globe Mutual Life Ins. Ass'n.....	Chicago, Ill., 481 S. Dear- born st.....	M. H. Hoey.....	Thos. F. Barry (and Gen. Mgt.)
1878	Gold & Stock L. Ins. Ass'n.....	New York, 195 B'dway.	Gardner Irving...	William J. Dealy
1884	Golden Eagle Ass'n.....	B'klyn, N. Y., 1810 B'way	David E. Terry..	W. O. Dietrich
....	Great Southern Home Ind. Ass'n...	Birmingham, Ala.....	A. C. Morris.....	R. J. Brown
1907	Great Southern Home Indust'l Ass'n	Little Rock, Ark.....	.....	.....
1906	Great Western Life Ins. Co.....	Indianapolis, 508½ Wa- bash ave.....	H. C. Hanna.....	W. L. Hunt
1901	*Guarantee Fund Life Ass'n.....	Omaha, Neb., Brandeis Bldg.....	J. C. Buffington...	J. W. Hughes
1905	cGuaranty Mut. Life & Health Ins. Co	Savannah, Ga., 468 W. Broad st.....	L. E. Williams...	Walter S. Scott
....	Hemlock Ind. L. & A. B. Ass'n.....	New Orleans, La.....	Paul Freund.....	.....
1910	Holy Savior of Strino Mut. Relief & Ben. Soc., Inc.....	Boston.....	.....	.....
1884	c*Home Friendly Society.....	Balt., Md., 1026 Linden av	George A. Chase..	B. L. Talley
1902	†Home Fund Life Insurance Co.....	Greenville, S. C.....	E. A. Gilfillin....	C. E. Robinson
1898	cHome Insurance Co.....	Charleston, S. C.....	James Robe'tson	Frank M. Pett
1908	Home Mutual Life Ass'n.....	Bishopville, S. C.....	B. H. Marshall...	S. H. Rollins
1905	Home Protective Ass'n.....	Foreman, Ark.....	.....	.....
1907	/Home Mutual Benefit Ass'n.....	Flint, Mich., 180 Pater- son Block.....	Samuel Moffett...	Robert J. Gillespie
1879	*Hotelmens Mutual Benefit Ass'n of the U. S. & Canada.....	Chic., Ill., Aud'm Tower	Louis Seelbach...	J. K. Blatchford

* Over one million dollars in force.
accident, sick and death benefit.

c Formerly American Protective Association.
† Burial Benefit Association.

† Does not report to Department.
‡ Formerly World Mutual Life Association.

^ Composed of clergy in the N. J. M. E. Conference.

‡ Transacts industrial,
c Industrial.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1897	Hummer Mutual Aid Ass'n.....	Cincinnati, O.....	Jos. E. Cook.....	Michael Wilt
1897	*Illinois Bankers Life Ass'n.....	Monmouth, Ill., W. 1st ave.....	Wm. H. Woods.....	Wm. A. Sawyer
1906	Income Guaranty Co.....	Niles, Mich.....	W. A. Woodford.....	H. Matteson
1892	c Industrial Immediate Relief Ass'n.....	Greenville, S. C.....	H. S. Boulware.....	Julia Nesbitt
1892	Industrial Life & Health Ins. Co.....	502-511 Austelle Bldg., Atlanta, Ga.....	J. N. McEachern.....	J. M. Sheffield
-----	Industrial Mutual Relief.....	Kershaw, S. C.....	J. M. Stradford (Mgr).....	-----
1906	Insurance Branch of the Yorkville Brotherh'd Aid Soc'y of City of N. Y.....	1781 Lexington ave., N. Y.....	A. Sternfels.....	J. Blumenbach
1872	*Insurance Clerks Mut. Ben. Ass'n.....	New York, 62 William st.....	A. M. Thorburn.....	Chas. J. Holman
1906	International Mutual.....	Reidsville, N. C.....	G. M. Miller.....	E. D. Miller
1911	Interstate Life Ins. Co.....	Wilmington, Del., 705 Ford Bldg.....	-----	-----
1910	Italian Ass'n of Ex-Soldiers, Inc.....	Boston, Mass.....	-----	-----
1884	Jewelers Safety Fund Society.....	New York city.....	Wm. T. Gouch.....	Ira Goddard
1907	Kansas Mutual Burial Co.....	Chanute, Kan.....	E. R. Stone.....	J. H. Romberger
1909	Ky. Mut. Burial & Benefit Ass'n.....	Cynthiana, Ky.....	H. S. Terry.....	H. Clay Smith
1877	*K'ts Temp. & Masonic M. A. Ass'n.....	Cincinnati, O., 613 W. 6th st.....	Wm. B. Melish.....	Arthur J. Davies
1909	LaFayette Mutual Life.....	Fayetteville, N. C.....	W. J. Beattie, Jr.....	John Underwood
1903	Life & Casualty Ins. Co.....	Nashville, Tenn.....	-----	-----
1910	Locomotive Engineers Mut. Prot. Assn.....	Detroit, Mich.....	H. L. Tidler.....	C. E. Hinds
1910	Lynn Gas & Electric Employees Corporation.....	Lynn, Mass.....	-----	-----
1879	Lutheran Mutual Aid Society.....	Waverly, Ia., 114 E. Water st.....	O. Harding.....	G. A. Grossman
-----	McMahon Industrial Life Ins., Burial and Sick Benefit Ass'n, P. J.....	New Orleans, La.....	P. J. McMahon.....	-----
1907	McMahon Industrial Life Ins. and Sick Benefit Ass'n, Jos. J.....	New Orleans.....	Jos. J. McMahon.....	-----
1909	Manufacturers & Merch. Life Assn.....	Rockford, Ill.....	N. C. Bement.....	F. F. Farmiloe
1909	Maryland Mutual Aid Society.....	Salisbury, Md.....	M. V. Brewington.....	W. S. Gordy, Jr.
1872	*Masonic Life Ass'n.....	Buffalo, N. Y., 48 Niagara st.....	Nelson O. Tiffany.....	Geo. H. Chase
1878	Masonic Mut. Benefit Association.....	Toledo, O., The Nasby.....	Fannie M. Hoff.....	H. A. Lemmon
1894	*Merchants Life Ass'n.....	Burlington, Ia., Natl. State Bank Bldg.....	J. J. Seerley.....	F. J. Kuhlemeier
1907	Merchants Reserve Life Ins. Co.....	Chicago, Ill., 5 La Salle st.....	J. W. Luther.....	S. B. Fleager
-----	c Metropolitan Home Mutual Industrial Life Benefit Society.....	Darlington, S. C.....	J. A. Robinson.....	R. B. Chestnut
1910	Michaelense Mutual Aid Society.....	New Bedford, Mass.....	Amando Pacheco.....	Paul M. Pereira
1906	Michigan Co-operative L. Ins. Assn.....	Ypsilanti, Mich.....	Geo. D. Lockwood.....	C. S. Bebbins
1906	Midland Life Ins. Co.....	East St. Louis, Ill., Arcade Bldg.....	F. M. Moore.....	E. F. Gerald
1879	*Minn. Scan. Relief Ass'n.....	Red Wing, Minn., 306 Main st.....	Peter Nelson.....	Andr'w Lindgren
1910	Missouri Benefit Ass'n.....	Edgerton, Mo.....	Joe M. McComas.....	G. T. Sturgias
1910	Monarch Life Annuity Co.....	Evansville, Ind., 4th & Sycamore sts.....	Charles Sihler.....	Wm. W. Ross
1909	Monumental Life Ins. Co.....	Easton, Md.....	John H. Zones.....	J. W. D. Jump
1908	Mountain-City Mutual Life.....	Asheville, N. C.....	Noah Murrough.....	Jas. A. Wilson
1908	Mutual Aid Association.....	Akron, Ohio.....	C. T. Parks.....	W. Sexauer
1908	Mutual Aid Society of America.....	Baltimore, Md., 1044 N. Gay st.....	Geo. W. Miller.....	Erza C. Miller
1910	Mutual Aid Soc. of Anc. Eclano, Inc.....	Boston, Mass.....	-----	-----
1898	*Mut. Aid Soc'y of Lutherans.....	Toledo, O., 839 Malbridge ave.....	F. L. Burman.....	F. E. Buttko
1909	Mutual Aid Society of the Most Holy Mary of the Annunciation of Prata Prato, Inc.....	Boston, Mass.....	-----	-----
1908	Mutual Aid Union.....	Rogers, Ark.....	-----	-----
1906	Mutual Assessment Burial Ass'n.....	Owensboro, Ky.....	J. R. Laswell.....	W. T. Brown
1906	Mut. Benefit and Benevolent Ass'n.....	Beaufort, S. C.....	P. J. Chavis.....	D. W. Bythewood
1887	Mutual Benefit Ass'n of the Fifth Ave. Baptist Church.....	Troy, N. Y., 3 Cannon pl.....	W. J. Granger.....	Milton P. Brown
1876	Mutual Benefit Ass'n, Suffolk Co.....	Riverhead, L. I., N. Y.....	C. M. Blydenburg.....	John Bagshaw
1909	Mutual Benefit Life Ass'n of W. Va.....	Parkersburg, W. Va.....	Chas. D. Elliott.....	W. D. Swearingen
1906	*Mutual Benefit Life Ins. Co.....	Valdosta, Ga.....	Allen V. Simms.....	L. W. Shaw

* Over one million dollars in force.

† Does not report to Department.

§ Formerly Masonic Life Association of Western New York.

c Industrial.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1901	Mutual Benevolent Ass'n.....	Chesterville, S. C.....	M. S. Blakely.....	C. P. Mangum
1896	Mutual Indemnity Ass'n.....	Pine Bluff, Ark.....	.....	.....
1896	*Mutual Life Ass'n of Iowa.....	Red Oak, Ia.....	B. B. Clark.....	O. P. Worsley
1903	*Mutual Relief & Benevolent Ass'n	Columbia, S. C.....	J. H. Fordham.....	A. P. Dunbar
1903	Mutual Relief & Benefit Soc. of Italian Barbers, Inc.....	Boston, Mass.....	.....	.....
.....	National Assurance.....	Atlanta, Ga.....	H. C. Conley.....	S. E. Smith
1910	National Beneficiary Corp.....	Boston, Mass.....	.....	.....
1899	*National Benefit Association.....	Washington, D. C., 609 F st., N. W.....	Robert W. Brown	S. W. Rutherford
1906	National Co-operative Burial Ass'n	Owensboro, Ky.....	J. R. Lancaster.....	W. E. Davis
1908	National Co-operative Burial Ass'n	Eureka Springs, Ark.....	.....	.....
1907	National Industrial Co.....	Topeka, Kan.....	F. S. Thomas.....	N. B. Butts
1899	*National Life Association.....	S. & L. Building, Des Moines, Ia.....	J. P. Hewitt.....	Guy Barker
1900	National Mutual Life Ins. Co.....	Goldboro, N. C., 118 John st.....	Jos. D. Mack.....	J. D. Kinser
1896	*Nebraska Mutual Life Ins. Co.....	Hastings, Neb.....	J. B. Steward.....	J. H. Crawford
.....	*New Century Benevolent Ins. Co.....	Greenwood, S. C.....	C. S. Franklin.....	E. M. Raswell
1909	Newport Benevolent Burial Ass'n	Newport, Ky.....	John J. Radel.....	J. E. Ruehlmann
1907	New South Mutual Life.....	Atlanta, Ga.....	B. S. Cathran.....	W. E. Currie
1896	*N. Y. Physicians Mutual Aid Ass'n	New York, 17 W. 48d st.	Wm. F. Mittendorf.....	A. Edward Davis
1906	North American Life Association.....	Minneapolis, Minn.....	Z. H. Austin.....	H. M. Little
1899	*North Carolina Mut. and Provid't.	Durham, N. C., 512½ Parrish st.....	John Merrick.....	A. M. Moore, M. D.
1876	*Northwestern Trav. Mens Ass'n...	Chicago, Ill., 148 North Dearborn st.....	John Lanx.....	D. K. Clink
.....	Palmetto Mutual Benevolent Ass'n.	Anderson, S. C.....	L. A. Earle.....	L. A. Earle
1896	Peoples Benev. Industrial Ins. Co.	New Orleans, La.....	Walter L. Cohen.....	.....
1896	Peoples Mutual Benevolent Ass'n...	Raleigh, N. C. Sailsbury and Martin sts.	John Nichols.....	H. E. King
1896	†Peoples Mutual Benefit Ass'n., re-incorporated 1904	Washington, D. C., 680 F st.....	Wm. H. Russell.....	W. W. Chiswell
1904	*Pioneer Life Ins. Co.....	Pekin, Ill.....	Geo. L. Colburn.....	Milton W. Sutton
1896	*Postal Empl'ys Mut. Aid Ass'n.....	New York, G.P.O. Bld'g	John J. McCrum.....	B. Block
1910	Proletarian Mutual Life.....	Iola, Kan.....	.....	.....
1896	Protective Life Assurance Society...	Buffalo, N. Y., Mutual Bldg.....	W. C. Moore.....	C. H. Clemens
1888	Provident Ass'n of Newtown, L. I.	Maspeth, Queens Co., N. Y.	Geo. W. Cadwell.....	Ansel L. Freeman
.....	*Puritan Life Ins. Ass'n.....	Washington, D. C., 615 14th st.....	C. O. Paxson, Mgr.....	.....
1900	Railway Conductors Co-operative Protective Ass'n.....	Detroit, Mich., 716 Hammond Bldg.	J. T. Coyne.....	W. J. Ross
1874	*Railway Mail Mutual Benefit Ass'n	Chicago, Ill., 587 So. Dearborn st.....	John F. Bradley.....	W. S. Corning
.....	Reading Mutual Life Ins. Co.....	Reading, Pa.....	E. S. Snyder.....	.....
1912	Reliable Life & Acc. Ins. Co.....	St. Louis, Mo.....	.....	.....
.....	Republic Life Ins. Co.....	Kansas City, Mo.....	J. H. Aikens.....	W. G. Holt
.....	†Royal Life.....	Washington, D. C., 612 14th st.....	Edwin B. Hay.....	.....
.....	St. Louis Ind. Life & Sick Ben. Ass'n	New Orleans, La.....	Jas. Bounot.....	.....
1908	Security Life and Savings Co.....	Pierre, S. D.....	D. Kavanagh.....	H. G. Calvert
1909	Security Mutual Aid Society, Inc.....	Baltimore, Md.....	.....	.....
1894	Seventh Regt. Vet. & Active League	New York, 419 W. 115 st.	Robert McLean.....	Wilbur F. Brown
1910	Southeast'n Mut. Life & Acc. Ins. Co.	Greensboro, N. C., Elm st.	Geo. F. McGlown.....	J. W. Thurman
1911	Southern Co-operative Aid Assn...	Dothan, Ala.....	Dr. J. L. Ellis.....	.....
1906	Southern Life Ins. Co.....	Dawson, Ga.....	J. M. Bell.....	L. C. Hoyt
1906	†Southern Life Insurance Co., incorporated, capital stock \$10,000.	Georgetown, S. C.....	J. S. Hollinan.....	O. P. Bourke
1908	Southern Mutual Aid Association...	Chamber of Commerce Bldg., Birmingham, Ala.....	C. P. Orr.....	LeRoy Smith
1907	Southern Mutual Life Ass'n.....	Florence, Ala.....	John T. Ashcroft.....	John L. McLure
1906	Southern Mutual Life Ass'n.....	Little Rock, Ark.....	J. P. Butts.....	E. M. Pemberton
1908	*Southern Mutual Life Ins. Ass'n	Atlanta, Ga.....	Allen D. Candier.....	Thos. C. Candier
1877	Stafford Benefit Ass'n.....	Stafford, N. Y.....	James A. North.....	E. M. Pamphilon
.....	*Standard Mutual Benefit Ass'n...	Charleston, S. C., 493½ King st.....	D. J. Jenkins.....	J. C. Cannon
1884	*State Council of Catholic Knights of Illinois.....	Belleville, Ill., 705 S. Jackson st.....	Dan'l E. Sweeney.....	Wm. J. Claus
1909	State Mutual Benefit Society.....	Baltimore, Md., 927 McCulloh st.....	R. K. Headley.....	Henry C. Twichell

* Over one million dollars in force. † Does not report to Department Association. ‡ Formerly World Mutual Life Association. § Industrial.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS.—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location	Name of President.	Name of Secretary.
1908	Sterling Mutual Life.....	Madison, Ga.....	F. C. Foster.....	A. G. Foster
1907	Sun Mutual Life Ins. Co.....	Fayetteville, N. C., 109 Bow st.....	E. E. Smith.....	J. G. Smith
1898	*Surety Fund Life Ins. Co.....	Minneapolis, Minn., Oneida Bldg.....	L. C. Lane.....	E. J. Miller
1890	*Swedish Baptist M. A. Ass'n of Amer.	Chicago, Ill., 105 Wash- ington st.....	Eric Sandell.....	N. P. Severin
1878	*Swedish Methodist Aid Ass'n.....	Chicago, Ill., 167 Wash- ington st.....	A. H. Skoglund..	Frank A. Johnson
1904	*Swedish Mission Friends Ass'n....	Chic., Ill., 81 S. Clark st.	O. W. Carlson....	John Wenstrand
1908	*Swedish Mut. Aid Society (Scandia)	New York, 129 Nassau st	Emil F. Johnson..	Elias Johnson
1906	Toilers Mutual Life Ins. Co.....	Tarboro, N. C., 301 Main st.....	C. M. Dancy.....	V. E. Howard
....	†Telegraph Aid Society.....	St. Louis, Mo.....	.....	W. A. Roll
1887	*Telegraph & Telephone Life Ins. Ass'n.....	New York, 195 B'dway.	W. H. Baker.....	M. J. O'Leary
1882	*Toledo Traveling Mens Ass'n.....	Toledo, O., Valentine Bldg.....	H. W. Chapman...	E. W. Gage
....	†Union Insurance Co.....	Washington, D. C., 472 Louisiana ave.....	Chas. Hartman...	Samuel S. Carrol
1907	Union Life Ins. Co. of Indiana.....	Madison, Ind.....	S. L. Stradler.....	Chas. F. Williams
1898	Union Mutual Aid Ass'n.....	601 Dauphin st., Mobile, Ala.....	C. W. Petersa.....	C. F. Johnson
1904	Union Mutual Ass'n.....	Atlanta, Ga., 210 Auburn ave.....	T. W. Walker....	Wm. Driskell
1910	Union Sick and Accident Ins. Co...	Louisville, Ky.....	.....	.....
1904	United Commercial Travelers Death Benefit Fund Ass'n.....	St. Paul, Minn., 780 Cedar st.....	L. G. Shackford..	Josiah M. Dresser
1913	United Protective Life Ass'n.....	Los Angeles, Cal.....	W. A. Zimmerman	L. O. Culp
....	U. S. Co-operative Industrial Life Ins. Ass'n of Georgia.....	Eastman, Ga.....	W. N. Lietch.....	C. W. Rawlins
1901	c U. S. Industrial Life Ins. Co.....	Charleston, S. C.....	W. T. Thompson	L. M. Pinckney
1908	Upright Mutual Life.....	Rocky Mount, N. C., 183½ Main st.....	C. F. Rich.....	R. Stoval
1880	*U. S. Ry. Mail Ser. Mut. Ben. Ass'n	Chic., Ill., 355 Dearb'n st	John F. Bradley..	W. S. Corning
1907	Wabash Life Ins. Co.....	Danville, Ill., 127 N. Vermilion st.....	T. L. Parks.....	W. A. Lottmann
1878	†Western Commercial Trav. Ass'n..	St. Louis, Mo.....	Murray Carleton.	Thos. J. Lempey
1908	Western Indemnity Co.....	Omaha, Neb., New York Life Bldg.....	.....	.....
1908	Western Ins. Co. of Ga.....	Carrollton, Ga.....	E. G. Kramer.....	P. C. Jack
1907	*Western Life Annuity Co.....	Indianapolis, Ind., K. of P. Bldg.....	Robt. H. Bryson	S. T. Conkling
1884	*Western Life Indemnity Co.....	Masonic Temple, Chi- cago, Ill.....	Geo. M. Moulton..	Chas. A. Forshee
1898	*Western Mut. Life Ass'n.....	Los Angeles, Cal, 320 Laughlin Bldg....	C. J. Willett.....	G. F. Stevenson
1886	c Workingmans Co-operative Ass'n of the U. I. L. of N. Y.	New York, N. Y. World Bldg.....	Fred Marquard...	H. B. Salisbury
1878	*Young Mens Mutual Life Ass'n....	Cincinnati, O., 1st Nat'l Bank Bldg.....	James C. Ernst...	Lewis G. Hopkins
1896	Young Mens Sunlight Soc.....	Newberry, S. C.....	M. C. Scurry.....	L. C. Clark
1906	Yorkville Brotherhood Aid Society.	New York, 1751 Lexing- ton ave.....	Abraham Sternfel	Jul. Blumenbach

DIRECTORY OF FRATERNAL ORDERS.

ALABAMA.				
1911	Cycle of Equity.....	Birmingham, American Trust Bldg.....	W. P. McAdory..	H. Y. Brooks
1901	*†Heralds of Liberty.....	Huntsville, Exec. Offices Philadelphia, Pa.....	Tracy W. Pratt...	Emanuel Barrick
1886	Ind. Ord. Bro. & Sisters of Conso- lation.....	Selma.....	W. H. Mixon.....	L. B. N. Hassen
1911	*Southern Woodmen.....	Birmingham, 819-14 Empire Bldg.....	W. D. Dodds.....	J. C. Graham
ARKANSAS.				
....	American Charitable Homestead Society of Western Thinkers.....	Little Rock.....	.....	.....
....	American Knights of Freedom.....	Little Rock.....	.....	.....
1898	*A. O. U. W.....	Little Rock, 210-211 Gazette Bldg.....	J. R. Frazer.....	H. L. Cross

* Over one million dollars in force. † Does not report to Department. c Pays sick benefits.
e Formerly American Protective Association.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
ARKANSAS—Continued.				
.....	Band of Royal Circles.....	Bald Knob.....	.....	.....
.....	Colored Woodmen.....	Helena.....	.....	.....
.....	Eastern Star Benefit Association...	Grady.....	.....	.....
.....	Egyptians, Ancient Order.....	Little Rock.....	.....	.....
.....	Friends of the World.....	Helena, Ark.....	.....	.....
.....	Independent Order of Immaculates	Jonesboro.....	.....	.....
.....	Jugamos, Imp. Council.....	Forrest City.....	.....	.....
.....	*Knights and Daughters of Tabor	Little Rock, 1416 Cross	.....	.....
.....	International Order of Twelve....	st.....	S. A. Jordan.....	.....
1908	Knights of Guiding Star of East....	Morrilton.....	.....	.....
1891	*Masonic Benefit Association.....	Prescott, 210 E. Third st	J. H. Harrison.....	S. T. Boyd
.....	Mosaic Templars of America.....	Little Rock.....	.....	.....
1882	National Order Mosaic Templars...	Little Rock.....	S. J. Elliott.....	J. E. Bush
.....	*Odd Fellows Benefit Association...	Fort Smith.....	.....	.....
.....	Royal Circle.....	Helena.....	.....	.....
.....	United Brothers of Friendship and	.....	.....	.....
.....	Sisters of the Mysterious Ten.....	Little Rock.....	.....	.....
CALIFORNIA.				
1896	*†Fraternal Brotherhood, Sup. I'dge	Los Angeles, 845 Fig-	.....	.....
.....	.....	ueroa st.....	Mrs. E. R. Neidig..	C. W. Dempster
1911	†Order of Railway Employees.....	San Francisco.....	L. H. Ledger.....	A. Lindsay
COLORADO.				
1901	*American Woodmen (Sup. Camp)..	Arapahoe Bldg., Denver	C. M. White.....	L. H. Lightner
1896	*Fraternal Aid Union.....	Denver, 1430 Champa st.	V. A. Young.....	C. P. Gaylord
1911	Grand Assembly Companions of the	.....	.....	.....
.....	Forest.....	Pueblo.....	.....	.....
.....	Western Slavonic Ass'n.....	Denver.....	.....	.....
1890	*Woodmen of the World (Pac. juris.)	Denver, 1447 Fremont st	J. J. Boak.....	C. V. Benson
CONNECTICUT.				
1901	*A. O. U. W. Grand Lodge.....	N. Haven, 763 Chapel st.	Alphonse Collin..	Geo. Stroh
1893	Degree of Honor, A. O. U. W.....	New Haven, 163 Ex-	.....	.....
.....	.....	change st.....	Mrs. J. E. Adams..	Carrie I. Mann
1896	*First Slovak Wreath of the Free	.....	.....	.....
.....	Eagle.....	Bridgeport, 1188 Main st	John Bardiovaky..	Stephen Orgonies
1900	*Fraternal Benefit League.....	New Haven, 16 Elm st.	Avery E. Ford....	F. P. Tyler
1892	Frat. Order of Connecticut.....	Hartford, 736 Main st..	Royal S. Hoxie...	Geo. M. Deming
1902	Hungarian Sick Benefit Societies	.....	.....	.....
.....	Confederation.....	Bridgeport, 1418 State st	John Dezzo.....	John Major
1882	*Knights of Columbus.....	N. Haven, 966 Chapel st.	J. A. Flaherty....	W. J. McGinley
1908	Mutual Benefit Ass'n for Masons...	N. Haven, 839 Chapel st.	F. G. Bassett.....	F. S. Bradley
DELAWARE.				
1894	*†A. O. U. W. of Delaware.....	Wilmington.....	W. H. Richardson	C. E. Woods
1883	*Legion of the Red Cross.....	Wilmington.....	E. Harris Smith..	James N. Smith
1906	Order of Knight Hospitallers.....	Wilmington.....	Chas. Hayward...	Benj. T. Bye
1900	Royal Mutual Aid Beneficial Assn.	Wilmington, 5 E. 7th st.	Robert H. Hill...	C. A. Simpson
DISTRICT OF COLUMBIA.				
1908	American Workmen.....	Washington, D. C.....	J. B. Harrell.....	J. B. Harrell, Jr.
1910	Columbian Fraternal Ass'n.....	Washington, D. C., 509	.....	.....
.....	.....	Seventh st., N. W....	E. L. Stock.....	J. A. Sykes
.....	Famobrosis Society.....	Washington, D. C.....	.....	.....
.....	Knights of Agriculture.....	Washington, D. C.....	.....	.....
.....	Knights of Pythias (Ins. dep't)....	Washington, D. C.....	.....	.....
.....	Knights of Pythias, N. A., S. A., E.,	.....	.....	.....
.....	A., A., and A.....	Washington, D. C.....	.....	.....
1908	Lincoln Indemnity Benefit Society..	Washington, D. C.....	Lewis Hooff.....	A. A. Schriver
1896	*†Masonic Mutual Life Ass'n.....	Washington, D. C., Ma-	.....	.....
.....	.....	sonic Temple.....	Chas. J. O'Neill...	Wm. Montgomery
.....	*†bMod. Workmen of Alexandria, Va.	Washington, D. C.....	W. T. Cooper.....	David Swinton
1897	*Patricians.....	Washington, D. C.....	Wm. S. Linton....	David Swinton
1897	Royal Benefit Society.....	Washington, D. C.....	Thos. W. Wilson..	J. T. Unverzagt
1911	Southern Fraternal Ass'n.....	Washington, D. C.....	.....	.....
GEORGIA.				
.....	American Assurance Association...	Goird Bldg., Atlanta..	H. C. Burmann...	P. E. Burns
1878	*†A. O. U. W. of Ga., Ala., Miss., North	.....	.....	.....
.....	& South Carolina & Fla.....	Albany.....	H. M. Beck.....	Jos. Ehrlich
1908	*Eminent Household of Columbian	.....	.....	.....
.....	Woodmen.....	Atlanta, Rhodes Bldg..	Wm. A. Roane...	J. G. St. Amand
1906	*Farmers Mut. Life Protective Ass'n	Atlanta.....	.....	.....
1906	†Home Fraternity Association.....	Statesboro.....	Wayne Parish....	Benj. E. Proctor
1896	Masons Annuity, Supreme Lodge of	Atlanta.....	James L. Mayson..	G. E. Argard

* Over one million dollars in force. † Does not report to Dept. ‡ Maintains reserve at 8½ per cent on American Table on policies issued since March 1, 1903. § Not licensed in D. of C.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
GEORGIA—Continued.				
1906	Mutual Life Fraternal Ass'n.	Athens.		
1906	National Union Fraternal Life Ass'n.	Atlanta, Austelle Bldg.	E. M. Sanderson.	R. H. Jones, G. Sup.
1911	Parents Home League of America.	Fort Valley.		
1906	Peoples Mutual Benefit Ass'n.	Rome.		
1906	United Benevolent Society.	Atlanta.		
ILLINOIS.				
----	Alleanza Italiana.	Chicago, 2302 Westworth ave.	M. Mastrogiovanni.	G. T. Marotta
----	America Grof Bathvany Lajos, S. E. Life Ins. Co.	Chicago, 1433 N. Hoyne ave.		J. O. Kalman
1906	American Order of Foresters.	Peoria, 123 S. Adams st.	L. A. McFadden.	A. F. Drysdale
1906	*American Patriots.	Springfield, I. O. O. F. Bldg.	C. I. Thorpe.	W. H. Taylor
1906	Amer. Protective League Supreme Council.	Chicago, 3726 N. Kedvale ave.	C. W. M. Arnold.	C. H. E. Arnold
1908	*American Stars of Equity.	Freeport, Ill., Wilcoxon Bldg.	Louis Bauscher.	A. M. Smith
1875	*A. O. U. W. of Illinois.	Paris, 218 1/2 N. Main st.	J. H. R. Potts.	Charles P. Hitch
----	Bankers Insurance Corp.	Chicago, 88 S. Dearborn st.	Weston Burton.	W. E. Bell
1910	Bohemian American Union.	Chicago, 1870 Blue Island ave.	James F. Zasta.	Karel A. Holub
1870	*e'B'nal B'rith, Independent Order, District Grand Lodge.	Chicago, Tribune Bldg.	Julius H. Meyer.	A. B. Seelenfreund
1899	*Bohemian Amer. Foresters, High Court.	Chicago, 3001 Halsted st.	John Budilovsky.	V. T. Hajke
1899	Bohemian Slavonian Benev. Soc.	Chicago, 1908 W. 18th st.	John Pecha.	J. V. Lunak
1895	*Bohemian Slavonic Union.	Chicago, 2638 So. Clifton Park ave.	Eugene Frydl.	Joseph Hrusa
----	Brotherhood of All Railway Employees.	Chicago, 896 W. Madison st.	R. A. Leitz.	Gordon M. Culver
1873	*Brotherhood Locomotive Firemen and Enginemen.	Peoria, 1223 S. Jefferson Bldg.	W. S. Carter.	A. A. Hawley
1894	*Capitol Life Ass'n.	Springfield, 5th and Monroe sts.	Jas. T. Jefferson.	Roy T. Jefferson
1909	Catholic Crusaders.	Chic., 173 E. Madison st.	Wm. A. Porter.	Cath. Moriarty
1890	*Catholic Knights and Ladies of America, Supreme Council.	Chicago, 1812 Ashland Block.	C. H. Marr.	H. F. Hayes
1893	*Catholic Order of Foresters.	Chicago, 30 No. La Salle st.	Thos. H. Cannon.	Thos. F. McDonald
1906	Chicago Union of Bohemian Ladies.	Chicago, 1898 S. May st.	Matilda Ruzicka.	Marie Sraybr
----	Coin Exchange Ins. Co.	Chicago, Ill., 1st Nat. Bank Bldg.	Weston Burton.	Hugh R. Moffet
1895	*Columbian Knights, Order of.	Chicago, 704 Maa Temp.	C. W. Jordan.	Edwin D. Piefer
1909	Concordia Mutual Benefit Society.	Chicago, 106 N. La Salle st.	Aug. Freund.	W. A. Thiel
1902	*Confederation of Bohemian American Ladies.	Chicago, 2338 W. North ave.	Anna Stolfa.	Marie Liska
1895	*Court of Honor.	Springfield, C. of H. Bdg.	A. L. Hereford.	W. E. Robinson
1910	Croatian League of Illinois.	Chicago, Ill., 2335 Westworth ave.	Stjepan Vrsajko.	Mat Depeder
1890	*Daughters of Columbia, Sup. Ct.	Chicago, 501 Maa Temp.	Bertha J. Bucke.	N. J. Heen
1890	Evangelical Society.	Chicago, 727 W. 19th st.	J. Podmajersky.	Paul Bosnar
1909	Father Mathew League.	Chicago, 118 N. La Salle	Wm. H. Cahill.	M. J. Killien
1897	*Firemens Mut. Aid & Benefit Ass'n.	Chicago, E. S. Water st.	Pat'k J. Donahue.	N. D. Murray
1899	*Fraternal Reserve Life Assn.	Peoria, Jefferson Bldg.	H. C. Springston.	C. N. Carson
1877	German Order of Harugari.	Chic., 1857 N. Mozart st.	Jacob Nebgen.	Chas. G. Kautz
1898	*Grand Carniolian Slovenian Catholic Union.	Joliet, 1002 N. Chicago st.	Paul Schueler.	Joseph Zalar
1908	Grand Guild of America.	Chic., 2330 N. Sawyer av	Chas. Wendt.	Mrs. A. M. Engel
----	Grand Lodge Ill. Ben. Kn. of Pythias of N. A., S. A., E. A., A. and A.	Chicago, 3103 State st.	Dr. A. A. Wesley.	J. R. Auter
1906	*Hancock County Mutual Life Ass'n	Carthage.	Jas. W. Westfall.	Linus Cruise
1896	Hermann Schwestern, Order der.	Chic. 3017 Clybourn ave	Louise Leaders.	Adelaide Pullman
----	Hlavný Tatranská Slovanská Jednota.	Chicago, 3001 S. Halsted st.	Emil Tehlar.	Stefan Abel
1900	*Hibernian Life Ins. Assn.	Chicago, 155 N. Clark st.	John J. Mahoney.	Mary A. Sullivan
1899	*Home Frat. League.	La Salle, Maa Temple.	D. J. Dumsen.	D. M. Roe
1895	Imera e. G. Urdulena.	Chic., 922 W. Grand ave	Guiseppa Floretta.	Nicola Rizzo
1895	*Independent Western Star Order.	Chicago, 1187 Blue Island ave.	N. T. Brenner.	I. Shapiro

* Over one million dollars in force. a Endowment feature discontinued in 1905 and no new business being written.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
<i>ILLINOIS—Continued.</i>				
.....	Industrial Sick & Accident Ass'n.....	East St. Louis, 229 Arcade Bldg.....	F. J. Kurrus.....	R. M. Rice
1910	K. O. N. A. Fraternal Ins. Ass'n.....	Aurora, 66 N. Broadway	C. H. Drazy.....	J. H. Schwartz
.....	Lincoln Fraternal Union.....	Litchfield.....	David Davis.....	L. E. Wilhite
1888	*Low German Grand Lodge of U. S. of North America.....	Chicago, 2046 W. North ave.....	F. Neuckranz.....	Louis E. Brandt
1896	*Loyal Americans of the Republic..	Chicago, 1104-5 Karken Bldg.....	E. J. Dunn.....	H. D. Cowan
1902	Luxemburger Brotherhood of Am..	Chic., 1823 Greenleaf av	J. M. Mangen.....	Nicholas Nilles
1897	*Modern American Fraternal Order	Effingham.....	W. B. Wright.....	Geo. M. Le Crone
1884	*Modern Woodmen of America.....	Rock Island, 15th st. & 8d ave.....	A. R. Talbot.....	James McNamara
1871	*Mutual Benefit & Aid Society.....	Chic., 205-18 Unity Bldg	D. Ginter.....	Joas Sieben
.....	Mutual H. & A. Ass'n.....	Jacksonville, 300 East State st.....	F. H. Rowe.....	C. Y. Rowe
1897	*Mutual Protective League.....	Decatur, M. P. L. Bldg.	J. R. Paisley.....	H. W. Shafer
1896	*Mystic Workers of the World.....	Fulton, Broadway.....	J. R. Mickey.....	John R. Walsh
1907	*National Fraternal Soc. of the Deaf	Chicago, 64 W. Ran- dolph st.....	H. C. Anderson..	Francis P. Gibson
1906	National Order of Foresters	Springfield, Nat. Bank Bldg.....	H. H. Tuttle.....	J. V. Brown
1910	National Protective Union	Decatur, 380 Citizens T. & T. Bldg.....	S. J. Hoffheimer..	Earl S. Miller
1886	*North American Union.....	Chicago, 501-511 Rail- way Exch. Bldg.....	Harold Spensley..	G. Langhenry
1899	*North Star Ben. Ass'n.....	Moline, 419-51 15th st.	J. F. Myera, M. D.	G. L. Peterson
.....	Oesterreichisch-Ungarischer Kranken Unterstutzungs Verein	Chicago, 901 Masonic Temple.....	Bernh'd Goldman	L. Goldfinger
1907	Order of Home Protection.....	Decatur, Ill., 316 North Main st.....	Eug. Linxweiler..	J. A. Bishop
1899	*Order of White Cross.....	Joliet, 418 Chicago st..	Thos. Stevenson..	Elmer Grundy
1878	*Order of Mut. Protec., Sup. Lodge.	Chicago, R1523-23 Ma- sonic Temple.....	Joe Herrmann.....	G. Del Vecchio
1908	Original Order of Home Protectors.	Chicago, 4055 W. 20th st.	Cha. Schumacker..	Charles Weston
1901	*Pike County Mutual Life Ass'n.....	Perry.....	A. P. Bancroft.....	Harvey Six
1910	Polish Alma Mater of U. S. N. A....	Chicago, 1455-57 W. Division st.....	John Nejman.....	John Smorowski
1880	*Polish National Alliance, U. S. of N. A.....	Chic., 1406 W. Division st	K. Zychlinski....	J. S. Zawilinski
1897	*Polish R. C. Union of America.....	Chicago, 984 Milwaukee ave.....	P. Rostenkowski..	J. S. Konopa
1908	*Polish Womens Alliance of America	Chicago, 1809 N. Ash- land ave.....	Anna Neumann....	A. E. Napuralaka
.....	Royal Benefit Society of Illinois...	Springfield, Ridgely National Bank Bldg.	J. H. McCrea.....	L. K. Smith
1888	*Royal League.....	Chicago, 189 N. State st.	Wm. E. Hyde.....	C. E. Piper
1896	*Royal Neighbors of America.....	Rock Island.....	Myra B. Enright..	Hada M. Carlson
1910	Sicilian Union of Mut. Ben. in U. S.	Chicago, 190 W. Wash- ington st.....	Salvatore Caruso..	Roa. Di Vittorio
1908	*Slavonic Nat'l Beneficial Ass'n.....	Chicago, 2708 S. Lawn- dale ave.....	Jacob Miklauncie	John Verderbar
.....	Slavonic Progressive Ben. Society..	Chicago, 11250 Indiana ave.....	Joseph Fritz.....	Joseph Benko
1891	*Sons of St. George, Order of.....	Chicago, 4698 Cottage Grove ave.....	F. W. Fuidge.....	Chas. C. Meuriss
1886	*Sons of Hermann, Grand Lodge...	Chicago, 2120 Haddon ave.....	John Thiele.....	August Behrens
.....	State Counties Mutual Life Ass'n.....	Carthage.....	Samuel F. Huston	N. S. McCormick
1901	*Svithoid, Independent Order of ...	Chic., 189 No. Clark st..	Nels A. Olsen.....	John Sandgren
1898	Treu Bund, Grand Lodge, Ind. Order	Centralia, 235 S. Hickory	Hans Schwars....	Max Prill
1908	*Tri-State Counties Mutual Life Ass'n.....	Carthage.....	F. S. Huston.....	Linus Cruise
1901	*Vesta Circle.....	Chicago, Mas. Temple.	Chas. L. Moak.....	F. H. Knapp
1896	*Vikings, Independent Order of ...	Chic., 184 W. Wash'n st.	C. E. Kroulof.....	Nils I. Lindskoog
1877	*Western Catholic Union.....	Quincy, 214½ N. 6th ave	F. W. Hecken- kamp, Jr.....	G. A. Hildenbrand
1900	*White Cross, Order of, Sup. Coun.	Joliet, 418 N. Chicago st	Thos. Stevenson..	E. S. Grundy
1891	*Womens Catholic Ord. of Foresters	Chicago, 187 N. Dear- born st.....	Rose D. Rittman..	Helen T. Kelly
1898	*Yeomen of America.....	Aurora, 185 Main st.....	F. B. Silabee.....	W. O. Guyton
1910	Young Woodmen	Chicago, 1912 Ft. Dear- born Bldg.....	I. J. Bell	Chas. W. Ball

* Over one million dollars in force.

b Pays only funeral benefits.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
INDIANA.				
1894	*Ben Hur, Supreme Tribe of.....	Crawfordsville, Main & Water sts.	Dr. R. H. Gerard.	J. C. Snyder
1900	Catholic Benevolent League of Ind.	Fort Wayne, 545 E. Leith st.	T. J. McLaughlin.	Geo. A. Christen
.....	French-American Society.....	Fort Wayne	Geo. E. Koehler.	Chas. T. Schwegler
1908	Improved Order, Knights of Pythias	Indian'la, 513 Agnes st.	Thomas H. Hall.	J. P. Young
1898	*Ind. Order of Foresters of America	Crown Point	George D. Tait...	Walter W. Connel
1877	*Kts. & Ladies of Honor, Sup. Lodge	Indian'la, 489 N. Penn st	Union B. Hunt...	W. O. Powers
1877	*Knights of Pythias (Ins. dept.), Sup. Lodge	Indianapolis, Ind. Pythian Bldg.	F. C. Evans.	G. C. Parker
1914	Pilgrim Knights of the World.....	La Fayette, Ind.		
IOWA.				
1898	*American Nobles.....	Waterloo, Ia., Commercial Bldg.	V. A. Young.....	I. E. Lee
1878	*A. O. U. W. of Iowa.....	Des Moines, 917 Hubbell Bldg.	E. B. Evans.....	W. H. Stowell
1897	*Brotherhood of American Yeomen	Des Moines, 5th & Park sts.	Wm. Koch.....	W. E. Davy
1911	Common Brotherhood of America.....	Des Moines.	C. F. Morgan.....	Glenn L. Tidrick
1898	*Degree of Honor, Superior Lodge.	Sioux City, United Bank Bldg.	Frances B. Olson.	E. E. Allbum
.....	Degree of Honor of Iowa.....	Keokuk, 208-4 Masonic Temple.	Etta A. Branson.	Lillian C. Moore
1901	*Fraternal Bankers Reserve Soc'y..	Cedar Rapids, C. R. Savings Bank Bldg.	R. A. Moses.....	R. D. Taylor
1906	*Homesteaders, The (Inc., cash capital \$10,000)	Des Moines, Securities Bldg.	Harry J. Green.	A. H. Corey
1879	*Iowa Legion of Honor.....	Cedar Rapids, Masonic Temple.	E. N. Helm.....	J. H. Helm
1897	*Modern Brotherhood of America..	Mason City.....	T. B. Hanley.....	E. L. Balz
1890	*Mystic Tollers.....	Des Moines, Locust and 4th sts.	W. H. Antes.....	J. F. Taake
1898	*Order of R'way Conductors of Am..	Cedar Rapids, 3d st. & 8d ave.	A. B. Garretson.	C. E. Whitney
1879	*Roman Catholic Mutual Protective Society.	St. Madison, 4th and Vine sts.	Rev. B. H. Forckenbrock.	Peter Kern
1897	*Western Bohemian Fraternal Ass'n	Cedar Rapids, 807 13th ave., E.	Frank M. Barta.	Alois Blaha
1899	*Western Bohemian Catholic Union	Spillville.....	L. J. Kudina.	J. J. Kovank
KANSAS.				
1879	*Ancient Order United Workmen...	Emporia.....	J. W. Graybill...	R. M. Forde
1887	*Degree of Honor, A. O. U. W.....	Winfield.....	M. M. Lundemann	Georgia Notestine
1900	*Home Builders.....	Fort Scott, 5 N. Main st.	A. M. Smith.....	C. F. Louderback
1912	Kansas Fraternal Citizens.....	Hutchinson, 18½ Sherman, East.	R. Hatfield.....	J. T. Gray
1908	Knights and Ladies of the Orient...	Topeka, 501 Kansas av.	John M. Wright...	John M. Ferguson
1903	Knights & Ladies of Protection.....	Topeka, 115 W. 5th st.	James H. Guy.....	C. G. Fishback
1892	*Knights & Ladies of Security.....	Topeka, 701 Kansas av.	W. B. Kirkpatrick	J. V. Abrahams
1896	*Occidental M. B. Ass'n.....	Salina, 7th and Iron sts.	Charles Swisher.	G. A. Middleton
1909	Pioneer Home Protective Society..	Pittsburg, Kan.....	J. W. Tharrington	Chas. E. Gruber
1897	*Sons and Daughters of Justice.....	Minneapolis, Kan.....	Geo. C. Lockwood	W. W. Walker
1896	*Triple Tie Benefit Ass'n.....	Clay Centre, 513 Court st.	C. B. Griffith.....	Marion Webb
KENTUCKY.				
1878	†*A. O. U. W. of Kentucky.....	Louisville.....	John W. Baker.....	J. G. Walker
1906	†Home Protectors.....	Madisonville.....	J. R. Sabiston...	C. O. Osburn
.....	††National Fraternal Union.....	Murray.....	Thomas P. Cook...	J. B. Hay
LOUISIANA.				
1908	Benevolent Knights of America of Louisiana, Grand Lodge	New Orleans, 697 North st.	A. B. Harris.....	Zeb Helman
.....	*Knights of Pythias, Grand Lodge (colored).....	New Orleans.		C. K. Robinson
.....	††Mutual Aid and Protective Ass'n.	New Orleans.		
MAINE.				
1901	*A. O. U. W. Grand Lodge.....	Hallowell.....	Art. Weatherbee.	J. W. Jones
1887	Maine Central R.R. Relief Ass'n.....	Portland, 288 St. John st.	Elton A. Hall.....	Edwin G. Foster
1874	*Maine State Relief Ass'n.....	Portland, 191 Middle st.	Wm. W. Kemp...	Wyer Greene
MARYLAND.				
1895	*American Funeral Benefit Ass'n of U. S. of N. A., Inc.	623 Madison ave., Baltimore, Md.	Daniel E. Derr...	H. T. Brown
1878	*Heptasophs, Sup. Conclave, Imp. Order of.....	Baltimore, Cathedral & Preston sts.	M. G. Cohen.....	Frank E. Pleitner
1908	Mutual Benefit Society.....	Balt., 616 W. Fayette st.	Chas. H. Flower..	Harry O. Wilson

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
MARYLAND Continued.				
----	Old Reliance Relief Ass'n.....	Baltimore Md.....	W. E. Burns.....	Dr. C. E. Collins
----	Peoples Mutual Aid Society.....	Baltimore, 662 W. Lombard st.....	R. A. Miller.....	G. W. Steffey
1886	*Shield of Honor.....	Balt., 400 Cathedral st..	Milton C. Davis..	E. C. Siegmund
1908	United Protective Ass'n.....	Cambridge, Md.....	Wm. H. Medford..	R. H. Matthews
1911	Unity Fraternal Beneficial Ass'n...	Berlin.....	W. C. Crippen....	J. E. Fritchett
MASSACHUSETTS.				
1907	† Alexandria Benefit Ass'n., Inc....	Chelsea.....	-----	-----
1898	*American Benefit Society.....	Boston, 6 Beacon st....	W. W. Towle.....	E. L. Townsend
1897	American Exp. Emp. Aid Society...	Boston.....	W. P. Freundlick	Frank L. Pearson
1898	American Order of Frat. Helpers...	Boston, 120 Tremont...	Frank E. Winalow	Patrick W. Curry
1889	Amer. Order of Scottish Clans, Inc..	Boston.....	William Paterson	Robert Bruce
1879	*Anc. O. of U. W. of Mass.....	Boston, 12 Walnut st...	F. W. Waite.....	Chas. C. Fearing
1905	Arlington Police Relief Ass'n.....	Arlington.....	John Duffy.....	D. M. Hooley
1888	Boston Firemens Mut. Relief Ass'n..	Boston.....	H. M. Hawkins..	John A. Mullen
1908	†Borisova Helping Hand Ass'n., Inc.	Boston.....	-----	-----
1888	Boston Fruit & Produce Exchange Beneficiary Ass'n.....	Boston.....	B. A. Plumley....	Harvey E. Sleeper
1889	Boston Let. Car. Mut. Ben. Ass'n....	Boston.....	W. J. Perkins....	Chas. H. Norton
1907	† Boston 1st Hungarian B. & S. So- ciety, Inc.....	-----	-----	-----
1894	Boston Post Office Clerks Mutual Benefit Ass'n.....	Boston.....	T. J. O'Donnell...	Wm. H. Driscoll
1890	Boston Teachers Mut. Ben. Ass'n...	Boston.....	M. P. White.....	J. F. McKissick
1908	†Brockton Junk Collectors Mutual Benefit Society, Inc.....	Brockton.....	-----	-----
1894	Brockton Mass. Ben. Ass'n.....	Brockton.....	Edward Parker..	Geo. E. Bryant
1887	Brookline Firemens Relief Ass'n...	Brookline.....	Geo. H. Johnson..	E. F. Proctor
1887	Brookline Police Mut. Aid Ass'n...	Brookline.....	James McDonald..	Chas. C. Watterson
1884	Cambridge Police Mutual Aid Ass'n	Cambridge.....	T. Crane.....	F. D. La Marche
1905	Canadian Union, Inc.....	Worcester.....	Louis Provencal..	Alfred Beland
1891	Cath. Ass'n., Corp. of the Mem. of..	Lowell.....	G. E. Poirier.....	Henri Daigle
1889	Chelsea Police Relief Ass'n.....	Chelsea.....	W. Burke.....	Chas. H. Gooding
1908	†Cisalpine, Inc., The.....	Boston.....	-----	-----
1901	Commercial Travelers Boston Ben. Ass'n, Inc.....	Boston.....	Raymond Alley..	J. F. Libby
1907	†Country and Labor Inc. Soc., M. R. & B	Boston.....	-----	-----
1905	Degree of Honor of A. O. U. W. of Mass.....	Boston.....	Fannie M. Adams	Mary Todd
1892	Fall Riv. Firemens Mut. Relief As'n.	Fall River.....	Wm. C. Davol....	Joseph Bowers, Jr
1898	†General La Marmora Mutual Bene- fit and Military Society, Inc.....	Boston.....	-----	-----
1900	*Golden Star (Incorporated), United Order of the.....	Haverhill, Salem st...	E. H. Walker.....	Hattie A. Walker
1894	*Harugarl, Order of.....	Boston.....	Louis Hofnauer..	Carl Gerber
1897	Haverhill Firemans Relief Ass'n...	Haverhill.....	W. J. Marston....	L. H. Rogers
1907	†Hebrew Helping Hand Ass'n Dom- brovitas, Inc.....	Boston.....	-----	-----
1901	Hermann's Benefit Ass'n.....	Adams.....	H. Wiesner.....	J. D. Karnitschka
1890	Hibernians Widows Orphan Fund..	Marlborough.....	John M. Hayes...	John A. Cratty
1898	*Home Benefit Ass'n.....	Boston, 18 Tremont st.	Ward M. Tenney..	W. S. Haliburton
1909	†Ind. Austrian Hebrew Corp.....	Haverhill.....	-----	-----
1907	Ind. Workmens' Circle of America..	Boston, 9 Cambridge st	S. Wilson.....	M. A. Brass
1907	†Italian-American Cit. Corporation	Boston.....	-----	-----
1909	†Italian Mut. Aid and Ben. Society, St. Louis of East Boston, Inc.....	Boston.....	-----	-----
1908	†Italian Mutual Help Soc'y Artillery Corp. of Brockton.....	Brockton.....	-----	-----
1907	†Italian Society of Americo Vespucci	Plymouth.....	-----	-----
1908	†John Sobieski III Society, Inc.....	Taunton.....	-----	-----
1910	Knights of Progress.....	Boston.....	Jos. Ventura, Jr..	A. Colosi
1902	Knights of S. Stanislaus.....	Chicopee.....	F. Kolasinski....	Tadeusz Marczak
1910	Labor League.....	Boston.....	B. Yudovitz.....	P. B. Pliashnick
1888	La Ligue des Patriotes.....	Fall River.....	Thomas Lavoie...	Joseph E. Jalbert
1878	Lawrence F. Dept., Mut. Relief Ass'n. of the.....	Lawrence.....	T. Hallows.....	John T. Larter
1902	Lawrence Perchers Relief Ass'n.....	Lawrence.....	Wm. Andrews....	James Barlow
1889	Lawrence Police Relief Ass'n.....	Lawrence.....	M. A. McDonald..	W. G. Spranger
1901	Lawrence Wool-Sorters Benefit As- sociation (Inc.).....	Lawrence.....	John Prior.....	Geo. C. Atkinson

* Over one million dollars in force.

† Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—Contd.			
1880	Lowell Firemans Fund Ass'n.....	Lowell.....	Edw. L. Hoamer.....	Arthur B. Strout
1889	Lowell Police Relief Ass'n.....	Lowell.....	Thos. A. Moleny..	Hugh Downey
1886	Loyal Knights & Ladies.....	44 Cobden st., Roxbury Dist., Boston.....	E. S. Hoamer.....	Geo. A. Howe
1886	Lynn Fire Departm't. Relief Ass'n.....	Lynn.....	Geo. M. Wilson.....	B. Frank Moody
1879	*Mass. Catholic Order of Foresters..	Boston, 17 Worcester st.	J. T. Brennan.....	Dan'l H. Maguire
1876	Masonic Mutual Relief Ass'n of Central Mass.....	Worcester.....	H. D. Barber, V.P.	F. A. Beane
1906	†Melrose Firemen's Relief Ass'n....	Melrose.....	Manuel G. Cruz.....	Theoph. Barcellos
1886	Monte Pio Luso Americano Corp.....	New Bedford.....	C. T. Johnson.....	Joseph C. Forbes
1886	New Bedford Firemens M. A. Soc'y	New Bedford.....	B. Lamothé.....	William T. Cole
1880	New Bedford Police Ass'n.....	New Bedford.....		
1887	*New England Order of Protec.....	Boston, 18 Tremont st.	Frank E. Hill.....	Daniel M. Frye
1907	Newton Police Benefit Ass'n, Inc....	West Newton.....	T. L. Dolan.....	R. J. Goode
1889	*N. Y., N. H. & H. R. R. Ben. Ass'n.	Boston.....	Frank A. Tilton..	G. E. Stanford
1900	Odd Fellows Ben. Corp. of So. Mass.	New Bedford.....	Henry S. Chase...	E. A. Jenkins
1862	Odd Fellows Death Benefit Ass'n....	Brockton.....	J. P. Scudder.....	G. W. Poole
1877	Odd Fellows Mutual Relief Ass'n of Worcester County.....	Worcester.....	B. A. Maynard.....	Forbes B. Fay
1881	Odd Ladies Relief Fund Ass'n.....	Somerville.....	T. G. Higgins.....	M. F. Hill
1878	*Order of Scottish Clans (Missouri)	Boston, 906 Old South Bldg.....	A. G. Findlay.....	Peter Kerr
1879	*Pilgrim Fathers, Un. Order.....	Lawrence, 209 Essex st.	Geo. F. Bradstreet	E. D. Jaqua, Jr.
1906	†Polish Society of King John III Sobieski under care Our Lady of Perpetual Help, Inc.....	Clinton.....		
1910	Portuguese Benefit Society.....	Peabody.....	Antonio Chaves..	D. S. Conde
1896	Portuguese Benevolent Society of St. Anthony.....	Lowell.....	J. S. Ramos.....	J. R. Barcallas
1908	Portuguese Ben. Ass'n of S. Michael. Arch.....	Fall River.....	M. R. Machado...	C. C. Botello
1899	*Portuguese Frat. of U. S. of A.....	Somerville, Gilman Sq.	A. C. Vieira.....	F. A. Brum
1910	Progressive Max Levy Soc. of New Bedford, Inc.....	New Bedford.....	Abraham Becker..	A. Levy
1896	Quincy Firemens Relief Ass'n.....	Quincy.....	Faxon Billings...	Jas. C. Gallagher
1907	Revere Police Relief Association.....	Revere.....	J. J. Shanahan...	C. A. Davis
1877	*Royal Arcanum.....	Boston, 407 Shawmut av	F. B. Wickersham	Alfred T. Turner
1899	Royal Michaelense Autonomic Bene- ficent Ass'n.....	New Bedford.....	C. J. Rebello.....	J. S. Vascomellos
1886	Salem Police Relief Ass'n.....	Salem.....	J. B. Skinner.....	F. J. Arnold
1907	†San Kasimer Lithuanian R. C. Ben. Soc.....	Boston.....		
1907	Sicilian Fraternity of Mut. Succor & Benevolence Gregorio-Undulena..	Boston, 19 S. Margin st.		
1880	†Sisters of Vicar Chaulim.....	Boston.....		
1908	†Slavonian Soc., St. Nicholas, Inc..	Cambridge.....		
1889	Somerville Police Relief Ass'n.....	Somerville.....	Robert R. Perry..	Elmer E. Drew
1882	Southern Mass. Masonic Mutual Relief Ass'n.....	Taunton.....	George H. Rhodes	Geo. F. Pratt
1898	Springfield Police Relief Ass'n.....	Springfield.....	John A. Swift.....	M. R. Donovan
1908	†St. Anthony of Padua of Revere, Mass., Mut. Rel. & Ben. Soc., Inc.	Revere.....		
1891	St. Antonio, Society of.....	Taunton.....	M. M. Dupont.....	Henrique Alves
1896	St. Casimir, Society of.....	Worcester.....	William Casakle..	Peter Landzias
1897	St. Francis Ben. Ass'n.....	Worcester.....	W. F. Listuvnik..	J. Skonieczny
1877	St. Jean Baptiste M. B. Society.....	Worcester.....	Pierre Hebert.....	Ed. A. Brodeur
1888	St. Jean Baptiste Society.....	Marlborough.....	Joseph Beaudreau	Narcisse Dupuis
1894	St. Jean Baptiste Society.....	North Adams.....	Adelard Roy.....	T. Robert
1897	St. John Bap. M. B. Ass'n of Salem.	Salem.....	Alex. Louf.....	G. Pelletier
1891	St. John Baptist Society.....	Webster.....	E. H. Hughes.....	Albert Remie
1892	St. John the Baptist Benev. Soc'y....	Lowell.....	H. Dozols.....	J. P. Marchand
1908	†St. John the Baptist Society of Fall River, Inc.....	Fall River.....		
1891	St. John Baptist National Benevo- lent Union.....	Haverhill.....	Valentin Blinn..	L. N. Barube
1900	†St. John's Lithuanian Benefit Ass'n of Cambridge, Inc.....	Cambridge.....		
1908	St. Joseph Polish Society, Inc.....	Thorndike.....	Jan Kosmider.....	J. Kolburz
1908	†St. Mary of Succor, Mutual Relief and Benefit Society, Inc.....	Boston.....		

* Over one million dollars in force. † Exempt under Section 12, Chapter 119, Revised Laws.
a Formerly Old Colony Benevolent Association.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
MASSACHUSETTS—Cont.				
1908	† St. Peter & St. Paul Soc., Inc.	Boston		
1909	† St. Sabino Bishop, Protector of Atripalda, Mut. Relief and Ben. Italian Catholic Soc., Inc.	Boston		
1909	† St. Sabino, Inc., Mutual Aid Soc.	Boston		
1910	† St. Stephen Salice, Prov. of Messina	Boston		
1907	† St. Theodore M. of S. M.	Boston		
1908	Teachers Annuity Guild	Somerville	G. A. Southworth	G. M. Wadsworth
1908	† Transcript Mutual Aid Society	Boston		
1907	† Tremont Relief Ass'n, Inc.	Boston		
1908	† Tyrolese Mutual Benefit of New Eng., Inc.	North Adams		
1889	* Union Fraternal League	Boston, 185 Summer st.	John Merrill	Jas. F. Reynolds
1907	† Union of Italy	Lawrence		
1909	† Union St. Joseph	Lowell	J. P. Marchand	J. S. Lapierre
1904	† United Hebrews of America	Boston	John S. Albert	Louis Davis
1908	† United Masonic Health and Acci- dent Ass'n, Inc.	Springfield		
1907	† United Shoe Machinery M. R. Ass'n, Inc.	Beverly		
1909	† University Press Relief Ass'n, Inc.	Cambridge		
1889	Winchester Firemens Relief Ass'n	Winchester	Irving L. Symmes	John H. McCarthy
1878	Worcester Firemens Relief Ass'n	Worcester	C. R. McCauliff	Geo. S. Coleman
1889	Worcester Police Relief Association	Worcester	Geo. H. Hill	Thos. McMurray
1908	† Workmen's Mutual Benefit Soc. of Castel del Giudice	Boston		
1909	† Worazawa Benevolent Corp, The	Boston		
MICHIGAN.				
1891	* Amaranth, Order of the General Assembly	Detroit, 304 Breitmeyer Bldg.	Anthony Rohde	Peter J. Jeup
1894	* Amer. Fraternal Stars	Grand Rapids		
1894	* Deg. of Honor	Detroit, 761 Grand Riv- er ave.	Fanny C. Blasius	Annie Touhey
1898	* Eastern Star Benevolent Fund of America	Detroit, 926 Cass ave.	C. H. Renner	Mollie E. Crowe
1886	* German Order of Harugarl	Detroit, 723 Bewick ave	W. G. Noneman	Carl Bauer
1894	* Gleaners, Ancient Order of	Detroit, Woodward av.	John Livingston	G. H. Slocum
1901	* Gold Reserve Life Ass'n	Mt. Pleasant Commer- cial Block	Michael E. Kane	Chas. W. Campbell
1911	Grange Life Ins. Co.	Flint		
1890	* Ideal Reserve Association	Detroit, Majestic Bldg.	W. R. Baier	E. B. Newcomb
1895	* Knights of the Loyal Guard	Flint, 112 Saginaw st.	Edwin O. Wood	F. H. Rankin
1881	* Knights of the Modern Maccabees	Port Huron, Maccabee Temple	Geo. S. Lovelace	A. M. Slay
1908	Ladies of the Amaranth (General Chapter)	Detroit, 889 Forest ave. E.	Rose Kliesner	Emma Herbst
1890	* Ladies of the Modern Maccabees (Great Hive)	Port Huron, Modern Maccabee Temple	Frances E. Burns	Emma E. Bower
1911	Loyal Home Fraternity	Detroit		
1883	* The Maccabees	Detroit, 1081 Woodward ave.	D. P. Markey	L. E. Sisler
1904	* Modern Romans	Manistee, Engelmann Block, River & Maple sts.	A. D. McAlvay	D. E. Cole
1905	Mutual Benefit Ass'n of Branch Co.	Bronson	W. J. Rudd	A. J. Keyes
1897	* New Era Association	Grand Rapids, 27 Foun- tain st.	Cyrus E. Perkins	E. G. Gearhart
1912	Order of Owls	Lansing, 109 E. Ottawa st.	A. S. Smith	E. A. Scutt
1906	Railway Mens Relief Association of America	Muskegon	G. R. Murray	W. F. Murray
1896	* Schiller Bund	Detroit, 498 Wesson ave	C. Braun	E. Borchardt
1905	Slovenic Croatian Union	Calumet, 209 Seventh st	J. Chop	Paul Shalts
1900	Swede-Finnish Benev. Ass'n	Escanaba, 1510 Oliver ave.	John Beck	J. Soderback
1900	Swedish United Sons of America	Marquette, 909 High st.	C. F. Rydholm	G. A. Carlson
1898	* Union of the French Canadian Soc. of U. S.	Marquette, Harlow Bldg.	Henri Routhier	E. Bertrand
1889	* Women's Benefit Ass'n of the Maccabees	Port Huron, World's Maccabee Temple	Bina M. West	F. D. Partridge

* Over one million dollars in force. † Exempt under Section 12, Chapter 119, Revised Laws.
† Formerly Ladies of the Maccabees of the World.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
MINNESOTA.				
1885	* A. O. H. Life Insurance Fund	Minneapolis, 225 Tem- ple Court.....	T. J. Doyle.....	Thos. W. Welch..
1902	* A. O. U. W. of Minnesota	St. Paul, Scandinavian Amer. Bk. Bldg.....	Wm. M. Barber...	Chas. E. Larson
1902	*Bohemian Slavonian Workmen.....	St. Paul, 542 W. 7th st..	Joseph Tyra.....	F. Krch
1891	* Catholic Workmen	New Prague.....	J. M. Jirousek....	Thos. G. Hovorka
1908	Daughters of Norway	Minneapolis, 1919 S. 4th st.....	Olin Pidusen.....	Augusta Swan
1878	*German Roman Catholic Aid Ass'n.	St. Paul, 47 W. 9th st....	Geo. N. Gerlach..	J. O. Juenemann
1895	German Roman Cath. Woman's Aid Soc.....	St. Paul.....	B. Keller.....	Salome Just
....	High Court Superior Sick & Funeral Benefit Ass'n.....	Duluth.....	J. McMurchy.....	H. Milnes
1909	Hermann Sisters	Minneapolis, 1181 Uni- versity ave.....	W. Borchert.....	Gertrude Schulz
1898	* Ladies Auxillary, A. O. H. Life In- surance Fund.....	Stillwater.....	Mary B. Daley ...	M. A. Grady
1897	* Modern Samaritans.....	Duluth, Christie Bldg..	C. E. Lovett.....	H. J. Achenbach
1909	*Sons of Hermann	St. Paul.....	L. F. Schultz.....	Carl Harpke
1885	*Sons of Norway.....	Minneapolis, 1005-7 N. Y. Life Bldg.....	Olaf J. Rove.....	L. Stavnheim
1901	* South Slavonic Catholic Union....	Ely.....	Frank Medosh....	Geo. L. Brozich
MISSISSIPPI.				
(White Organizations.)				
....	Benevolent Knights of America	Meridian .....	.....	.....
1906	Home Protective Society	Hazlehurst	W. W. Pitts.....	J. T. Pitts
1908	United Fraternal Association.....	Aberdeen.....	.....	.....
(Colored Organizations.)				
....	Benevolent Ass'n of Mississippi.....	Jonestown .....	.....	.....
....	Benevolent Industrial Association of Alabama Grand Lodge.....	Vicksburg .....	.....	.....
....	*Colored Knights of Pythias.....	Meridian.....	.....	.....
....	Colored Woodmen of America.....	Vicksburg .....	.....	.....
....	Earnest Workers Laborers Union...	Yazoo City.....	.....	.....
....	Eastern Star Benefit Association...	Columbus.....	.....	.....
1906	Financial Union.....	Sardis.....	.....	.....
....	Golden Eagles.....	Vicksburg.....	.....	.....
1907	Golden Rule Societies.....	Vicksburg.....	.....	.....
....	Grand Court of Calanthe.....	Edwards.....	.....	.....
1906	Grand United Benevolent Order....	Crystal Springs.....	.....	.....
1907	Independent Order of Eagles of N.A.	Greenwood.....	.....	.....
....	Independent Order Sons and Daughters of Charity.....	Water Valley.....	.....	.....
....	Independent Order Sons and Daughters of Jacob of America (Mississippi Grand Lodge).....	Jackson.....	.....	.....
....	Industrial Mutual Relief Ass'n.....	Brookhaven	E. N. Bryant.....	H. E. Connor
....	Knights of Canaan (Supreme Lodge)	Vicksburg .....	.....	.....
....	*Knights and Daughters of Tabor of Mound Bayou.....	Greenville .....	.....	.....
....	Knights and Ladies of the Temple of America	Greenville.....	.....	.....
....	Lone Star of Race Pride of F. L. & H	Greenville.....	.....	.....
....	Masonic Benevolent Association of M. W. Stringer Grand Lodge A. F. & A. M.....	Edwards .....	.....	.....
1906	Mississippi Benevolent Mutual Aid..	Hattiesburg.....	.....	.....
1907	Mississippi Farmers Aid Society....	Shannon.....	.....	.....
1904	Mutual Benefit Association United Brothers of Friendship and Sis- ters of the Mysterious Ten.....	Batesville.....	B. D. Peoples.....	C. L. Alston
....	*Odd Fellows Benefit Association, G. U. (), of O. F.....	Holly Springs.....	Edw. Jones.....	E. H. McKissock
1907	Union Aid Burial Assurance.....	Aberdeen.....	.....	.....
....	United Bros. and Sisters of Benev. of America (Grand Lodge).....	Edwards.....	.....	.....
....	*United Reformers.....	Vicksburg.....	.....	.....
....	United Woodmen Benefit Ass'n....	Holly Springs.....	.....	.....
....	Universal Brotherhood Silver Key (Supreme Commandery).....	Natchez .....	.....	.....
1906	Woodmen of the Union of Natchez.	Greenville.....	.....	.....

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
MISSOURI.				
1811	Ancient Order of Egyptians.....	St. Louis.....	.....	.....
1878	* A. O. U. W. of Missouri.....	St. Louis, 405 Benoit Bldg.....	E. P. Walsh.....	W. J. Howell
1910	Benevolent Order of Good Fellows and Ladies.....	Kansas City.....	Ashel O. Rose.....	May Heliman
1854	*Bohemian Slavonian Benevolent Society of U. S. A.....	St. Louis, 1705 Allen av. Rucker.....	John Pecha..... J. W. Schooling..	J. V. Lunak J. H. White
1896	Boone Co. Mutual Aid Society.....	.....	.....	.....
1877	* Catholic Knights of America.....	St. Louis, 606-9 Mercantile Bldg.....	Felix Gaudin.....	Henry Siemer
1908	Central Frat. Life & Accident Ass'n	Kansas City.....	D. M. Colbern.....	J. W. Hawk
1890	Christian Benevolent Ass'n.....	Troy.....	W. B. Allen.....	Joseph B. Allen
1908	*Degree of Honor, A. O. U. W., Grand Lodge.....	Warrensburg.....	Mrs. A. Morgan.....	Ellen Vollmer
1908	*Home Protective Ass'n.....	Hannibal, 425½ E'way.....	C. R. McDowell..	M. C. McDowell
1901	Howard County Mutual Aid and Beneficiary Society.....	Higbee.....	P. T. Griggs.....	F. M. Blais
1898	Industrial Benefit Association.....	St. Louis, 3809 Page ave	E. G. Rankin.....	E. A. Rice
1891	* Knights of Father Mathew.....	St. Louis, 1908 N. Sarahst.	J. P. Shelly.....	J. M. McCormack
1873	* Knights of Honor, Sup. Lodge.....	St. Louis, 716 Kings-highway.....	E. C. Wood.....	F. B. Silger
1893	* Knights of Pythias of Missouri.....	St. Louis, 3187 Pine st.....	A. W. Lloyd.....	W. A. Gunnell
1879	* Legion of Honor, Sup. Council.....	St. Louis, 211 Granite Bldg.....	E. H. Smith.....	James M. Smith
1910	Lewis County Aid Ass'n.....	Canton.....	J. R. Smith.....	J. F. McCutchan
1903	*National Americans.....	Kansas City, 1020-22 McGee st.....	Geo. L. Berry.....	Wm. H. Luthy
1894	National Benevolent Society.....	Kansas City.....	Geo. R. Collins.....	F. E. Lott
1896	*Progressive Order of the West.....	St. Louis, 11th st. & Franklin av.....	B. Frank.....	Morris Shapiro
1911	Royal Knights & Ladies of the World Soc. of Taborites, Nat. Sup. Lodge.	Moberly.....	.....	.....
1906	Scotland County Aid Ass'n.....	St. Louis, 2249 S. 11th st	Ant. Pesout.....	F. J. Holman
1910	United Bros. of Friends, of St. of Mo.	Memphis.....	J. C. Bumbarger.....	.....
1894	* Western Funeral Benefit Ass'n	Sedalia.....	.....	.....
.....	Junior O. U. A. M.....	.....	.....	.....
1906	Western Union Relief Association.....	St. Louis, Equitable Bldg St. Louis, 3646 Lawton av	H. G. Beedle..... C. K. Robinson...	C. G. Haizlip Geo. L. Vaughn
NEBRASKA.				
1898	*American Order of Protection.....	Lincoln, F. & M. Bldg.....	T. N. Bennett.....	Ortha C. Bell
1896	*A. O. U. W. of Nebraska.....	Grand Isl'nd, 223 W. 2d st	A. M. Walling.....	F. C. Whittlesey
.....	Clansmen of America.....	Omaha.....	A. E. Walkup.....	.....
1881	*Danish Brotherhood of America.....	Omaha, 202 Paxton block	P. T. Nielson.....	J. Michaelsen
.....	*Degree of Honor, A. O. U. W.	Plattsmouth.....	Mary A. Latky.....	Teresa Hemple
.....	Knights of the Mystic Circle.....	Omaha.....	.....	James O'Hara
1892	*Loyal Mystic Legion of America.....	Hastings.....	F. J. Schaufel-berger.....	Geo. O. Churchill
1900	*Royal Achates.....	Omaha, 1511½ Dodge st.	I. G. Bright.....	E. L. Grinnell
1896	*Royal Highlanders.....	Aurora, Highlander Bldg	Wm. E. Sharp.....	F. J. Sharp
1896	*Sons of Hermann.....	Columbus.....	Albert Heyde.....	Carl Rohde
1906	Western Bees.....	Grand Island.....	R. O. Adams.....	C. H. Boehl
1896	*Woodmen Circle.....	W. O. W. Bldg.....	E. B. Manchester.....	Dora Alexander
1891	*Woodmen of the World (Sovereign Jurisdiction).....	Omaha, W. O. W. Bldg.	W. A. Fraser.....	John T. Yates
NEW HAMPSHIRE.				
1907	Ancient Order United Workmen, Grand Lodge.....	Manchester, 885 Elm st.	C. N. Martin.....	John C. Bickford
1896	*Ass'n Canado Americaine.....	Manchester, 1084 Elm st	A. A. E. Brien.....	Henri Langelier
1893	*Chr's'n Burden Be's Ass'n.....	Manchester, 886 Elm st.	Geo. H. Wallace.....	L. N. Olmstead
1879	N. Hampshire Grange L. Inn. Ass'n.	Goffstown.....	J. A. Edgerly.....	H. W. Spaulding
1871	St. Jean Baptiste Society.....	Manchester.....	J. H. Boufford.....	Rudol. Boucher
NEW JERSEY.				
1892	*A. O. U. W. of New Jersey.....	Camden, 304 Temp. Bldg.	F. E. Reeve.....	J. H. Lippincott
1906	Consolidated Mutual Benefit Ass'n (W. Va.).....	Newark.....	Geo. E. Keeler.....	Albert E. Finch
1910	Grand Court U. S. Order of Golden Sceptre.....	Camden, N. J.....	.....	.....
.....	†Knights of the Golden Eagle, Funeral Benefit Fund of New Jersey	Trenton, Ribsam Bldg.	.....	A. L. Clark
1890	*Loyal Ass'n, Supreme Council.....	Jersey City, 75 Montgomery st.....	G. N. James.....	Frank S. Petter
1898	Royal Union Association.....	Trenton.....	J. N. Bates.....	A. P. Schwab
1904	Shield Bearers, Ille Brotherhood (selling agency).....	Rutherford.....	Frederick Dunn..	A. A. Freeman

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	NEW YORK.			
1886	American Benefit Association.....	Lindenhurst.....	A. G. Sullivan.....	Charles Hirsch, Jr.....
1900	American Knights of Protection.....	New York, 891 E. 149th st.....	W. M. Warvis.....	M. H. Sackett.....
1877	*A. O. U. W. of New York.....	New York, 12 John st.....	Geo. W. Street.....	J. E. Kerr.....
1879	*Assurance League of America.....			
	*Benedict Berith, Indep. Order, Grand Lodge No. 1.....	N. Y., 1790 Broadway.....	Herman Asher.....	B. M. Kaplan.....
1911	Benevolent Society of the U. S. for the Propagation of Cremation.....	New York City.....		
1864	†Bohemian Slavonian Benev. Socy.....	New York, 341 E. 73d st.....	Frank Steyskal.....	Joseph Kuchar.....
1887	*Brith Abraham, Indep. Order of U. S. of A.....	New York, 87 7th st.....	Leon Sanders.....	Max L. Hollander.....
1900	*Brith Abraham, Order of, U. S. Grand Lodge.....	N. Y., 308-8 Grand st.....	Samuel Dorf.....	G. W. Leisersonhn.....
1891	Buffalo Police Mutual Aid and Ben. Association.....	Buffalo.....	M. Morrissey.....	T. J. Canty.....
1881	*Cath. Benev. Leg., Sup. Council.....	Brooklyn, 186 Remsen st.....	Rich'd B. Tippet.....	John E. Dunn.....
1879	*Catholic Mut. Ben. Ass'n. Sup. Co.....	Hornell, 183 Main st.....	John J. Hynes.....	T. P. Hoban.....
1898	*Cath. Relief & Benev. Ass'n.....	Auburn, 190 Genesee st.....	M. G. Langan.....	Marg't H. Graney.....
1896	*Cath. Womens Benev. Legion.....	New York, 183 E. 44th st.....	Ellen L. Loughlin.....	Sara E. Skelly.....
1901	*Der Bayerische Nat'l Verband von Nord-Amerika.....	Buffalo, 358 Guilford st.....	Louis Schick.....	V. Blenklein.....
1911	First National Slavonian Union of State of New York.....	Yonkers.....		
1849	*Free Sons of Israel, Indep. Ord.....	N. Y., 21 W. 124th st.....	M. Samuel Stern.....	Abraham Hafer.....
1880	*Free Sons of Judah, Indep. Ord.....	New York, 78 Second av.....	Samuel Goldstein.....	Sigmund Fodor.....
1888	German Baptists Life Ass'n.....	Buffalo, 173 Timon st.....	D. B. Stumpf.....	H. H. Lohans.....
1902	*Golden Seal, Order of the.....	Roxbury.....	Hill Montague.....	Arthur F. Bouton.....
1898	*Iroquois, Order of the.....	Buffalo, 644 Ellicott sq.....	M. B. Farrington.....	Walter A. Rice.....
	Jewish Nat. Workers Alliance of America.....	N. Y., 89 Delancey st.....	George Avrunin.....	Meyer L. Brown.....
1911	Junior Order Benefit Ass'n.....	Brooklyn, N. Y., 1180 Fulton st.....	A. W. Lent.....	Lewis F. Page.....
1890	*National Protective Legion.....	Waverly, 439 Fulton st.....	George A. Scott.....	H. C. Lockwood.....
1907	Order of Saturn.....	Buffalo, 335 Ellicott st.....	Wm. F. Kasting.....	H. L. Cassidy.....
	Order Sons of Zion.....	N. Y., 200 E. Broadway.....	J. J. Bluestone.....	J. Ish-Kishoe.....
1905	Polish National Alliance.....	Brooklyn, 47 Grand st.....	Max Wilkanowski.....	V. G. Nowack.....
1900	Prosperity, Order of.....	Brooklyn, 1163 Myrtle av.....	Gregor Riese.....	J. P. Schmidt.....
1911	Serf Federation "Shogor".....	New York City.....		
1908	*Switchmens Union of N. A.....	Buffalo, 324-26 Brisbane Bldg.....	S. E. Heberling.....	M. R. Welch.....
	True Friends, Independent Order of Unity Insurance Society.....	Syracuse, 216 Dillage Bldg.....	Jos. P. Sweeney.....	Rev. I. M. Merilin Jones, D. D.....
1911	Workmens Benefit & Benevolent Ass'n of the United States.....	New York.....		
1884	Workmens Sick and Death Benefit Fund of U. S.....	New York, 1 & 3 3d ave.....	P. Flaschel.....	Wm. Meyer.....
	NORTH CAROLINA.			
1899	*A. C. L. Relief Department.....	Wilmington.....	G. G. Thomas, Supt.....	J. F. Sears, Asst. Supt.....
1906	Brothers and Sisters Aid Society.....	Charlotte, Moore's Sanctuary.....	C. L. S. A. Tolar.....	C. M. Moore.....
1911	Brothers and Sisters Grand Union.....	Lumberton.....	J. E. McNair.....	W. Lee Person.....
1909	Brothers and Sisters of Love and Charity, Grand Unit. Or. (colored).....	Jamesville.....	John H. Newsome.....	J. P. Butler.....
	Brothers and Sisters Union of Amer.....			
1907	Dist. Household of Ruth, No. 10 of the Grand United Ord. of Odd Fellows Endowment Department, D. G. L. No. 7, G. U. O. of O. P.....	Raleigh, 16 Worth st.....	Mattie E. Dortch.....	A. L. Alexander.....
1908	Farmers Fraternal Life Assn.....	Nashville.....	J. B. Catus.....	P. A. Richardson.....
	Grand United Order Sons and Daughters of Peace.....	Fort Barnwell.....	George Turner.....	J. W. Lane.....
	Home Fraternal and Benefit.....	Hamled.....	A. S. Timmons.....	S. M. Ingram.....
	Household of David.....	Fayetteville.....	C. Beaty.....	T. C. Jones.....
1905	Imperial Mutual Life and Health Insurance Co.....	Asheville.....	Gay Green.....	A. W. Ek.....
1906	Indep. Order No. 1, Good Samaritans and Daughters of Samaria in N. C. Indep. Order Good Samaritans.....	Raleigh.....	Britton Pearce.....	H. S. Smith.....
1905	Independent Order of True Reformers, Grand Lodge.....	New Berne.....		
		Fayetteville.....	J. F. K. Simpson.....	J. S. Brown.....

* Over one million dollars in force. † Does not report to Department. / Changed name to Mutual Savings Life Ins. Society, 1908. * No longer writes endowment members.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
NORTH CAROLINA—Continued.				
1908	Knights of Gideon Mutual Society.	Goldsboro, 800 Spruce st	J. A. Joyner.....	Fred Simpson
1910	Knights of the Guiding Star of the East	Waxhaw	R. J. Stitt.....	J. A. Allison
.....	Knights of Pythias (colored)	Winston-Salem	John T. Pitts	R. W. Brown
1908	Lincoln Benefit Society.....	Wilson, 536 E. Nash st..	F. S. Hargrave ...	S.H. Vick & Treas
1902	Masonic Benefit Fund (colored).....	Raleigh.....	R. B. McCrary.....	James H. Young
1904	Mut. Life and Indem'ty Ass'n of N.C.	High Pt., 26 N. Main st.	S. H. Tomlinson..	C. S. Welborn
1907	Peoples Home and Charitable Ass'n	Winston	J. C. Anderson ...	C. H. Jones
....	Peoples Independent Order of True Reformers.....	Charlotte, 19 College...	J. M. Goode.....	C. S. L. A. Taylor
1894	Raleigh Union Society.....	Raleigh	W. H. Ray.....	Jas. A. Watkins
1910	Royal Fraternal Association.....	Charlotte, 220 E. Trade st.....	A. A. Wyche	C. B. Bailey
1888	Royal Knights of King David.....	Durham, 219½ Parrish st	John Merrick.....	W. G. Pearson
1910	United Church Benevolent Society.	Laurinburg	M. L. Shaw.....	W. J. Newell
1906	Winston Industrial Ass'n.....	Winston, 4th & Church st	John S. Pitts.....	R. W. Brown
NORTH DAKOTA.				
1895	* A. O. U. W. of N. Dak.....	Fargo, A. O. U. W. Bldg	Geo. J. Price.....	E. J. Moore
1901	*Degree of Honor, A. O. U. W.....	Jamestown	Minnie M. Stearns	Kate Blewett
OHIO.				
1894	* American Insurance Union	Columbus, A. I. W. Bldg	John J. Lentz.....	Geo. W. Hoglan
1905	Bohemian Roman Catholic Beneficial Union for Women	Cleveland, 1400 B'way..	Anna Hlavin.....	Josephine Vacha
1902	*Bohemian Slavic R.C. Benev. Union	Cleveland, 6108 Hillman ave.....	Frank Hlavin	C. F. Paryzek
1888	*Brotherhood of Railroad Trainmen	Clevel'd, Am. Trust Bldg.	W. G. Lee.....	A. E. King
1891	*Catholic Knights of Ohio.....	Clevel'd, 815 Rose Bldg.	G. J. Mathaner...	C. J. Anthony
1908	*Catholic Ladies of Columbia.....	Canton.....	Elizabeth Wolf...	E. Fryberger
1907	*Daughters of America of U.S.N.A., National Council	Cincinnati, 708 State st.	Lila W. Thompson	Albert S. Bossong
1899	*Home Guards of America.....	Van Wert, Main and Market sts.....	G. J. Eblen	J. W. Evans
1910	International Liberty Union.....	Dayton, Union Temple.	.....	J. H. Elliott
....	Ladies Auxiliary of B. of R. T.....	Columbus, 636 Columbus Savings Tr. Bldg	Clara Bradley....	Aug. M. Statzer
1894	* Locomotive Engineers Mutual Life Accident Insurance Association...	Cleveland, Society for Savings Building....	W. E. Futch	M. H. Shay
1881	* National Union.....	Toledo, 437 Mich. st....	F. E. Ferguson	Edwin A. Myers
1906	*Order of Knights of Joseph.....	Cleveland, 311-12 Soc. for Savings.....	J. H. Marks.....	D. J. Zinner
1892	*United German Unions.....	Clevel'd, 2081 W. 29th st.	Carl Zahnke.....	L. M. Hergenroether
1908	Womans Bohemian Roman Catholic Central Union of U. S. of A.....	Clevel'd, 2428 E. 86th st.	Antonie Boucek..	Karolina Tahacek
OKLAHOMA.				
1898	*A. O. U. W. Grand Lodge.....	Guthrie, 102 N. Second st	S. L. Johnson.....	W. R. Welch
OREGON.				
1879	*†A. O. U. W. of Oregon.....	Portland.....	D. C. Herrin.....	Newton Clark
1906	†Commonwealth Life Ass'n.....	Portland.....	A. R. Exley.....	John Allesina
....	Degree of Honor.....	Portland, 490 Vancouver ave.....	M. E. Herrin	O. F. Stephens
1894	*†United Artisans	Portland, 521 Beck Bldg	Harvey S. Hudson	C. L. McKenna
1897	*†Women of Woodcraft.....	Portl'd, 894 Taylor st...	C. C. Van Orsdall	John L. Wright
PENNSYLVANIA.				
1910	American Annuity Assurance Ass'n	Pittsburg .....	.....	.....
1900	*American Catholic Union	Philadelphia, 1426 Arch	John J. Coyle.....	John O'Keefe
1907	American Fraternal Association....	Honesdale.....	Chas. A. McCarty	J. G. L. Wasman
1910	American Order of Otters.....	Lancaster.....	.....	.....
1869	*†A. O. U. W. Supreme Lodge.....	Meadville.....	W. M. Narvis.....	W. M. Sackett
1869	* A. O. U. W. of Penn., Grand Lodge	Pitts., Hamilton Bldg..	James J. Munn...	J. M. McNair
1878	* Artisans Order Mutual Protection	Phila., 204 Parkway Bldg	Harry C. Smith ..	Allen P. Cox
1899	Association of Equity.....	Philadelphia.....	W. H. Zimmerman	J. Quincy Adams
1907	*Bankers Protective Life and Benefit Association.....	Rochester, Brighton av	W. G. Frick.....	J. L. Newhouse
1910	Benevolent Order of Beavers.....	Philadelphia.....	.....	.....
1910	Benevolent and Protective Order of Beavers.....	Wilkesbarre	John Lewis.....	Harry W. Waters
....	Brith Sholom.....	Phila., 512 S. Fifth st...	Sol. C. Krause.....	Martin O. Levy
1890	*Brotherhood of America.....	Phila., 2208 Frankford av	W. M. Hearn.....	H. B. Walter
....	†Cambridge Mutual Benefit Ass'n..	Cambridge	J. Hollingsworth.	R. S. Maisson
1894	*Continental Beneficial Ass'n.....	Phila., 116 Stock Exch.	D. Adna Brown..	M. C. Nicholson

* Over one million dollars in force. † Does not report to Department. a Also sick benefit business.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
PENNSYLVANIA—Continued.				
1908	Eureka Foresters.....	Harrisburg.....	D. H. Fox.....	J. A. Brown
1885	* Fraternal Mystic Circle, The.....	Phila., 1918 Arch st.....	F. H. Duckwitz.....	Jesse D. Myers
1905	Fraternity of Home Protectors.....	Wilkesbarre.....	J. M. Coughlin.....	Louis B. Mathais
1886	Fullerton Beneficial Ass'n.....	Fullerton.....	Frank Hammerly.....	J. E. Diefenderfer
1898	* Funeral Benefit Association, U. S.....	.....	.....	.....
1898	* German Beneficial Union.....	Pittsburg, 1808 Carson st.....	Louis Volz.....	Joseph Klaus
1891	* Ger. Roman Catholic Knights of St. George.....	Pittsburg, 14 Wabash st.....	J. H. Reiman.....	P. J. Hess
1885	* Grand Fraternity.....	Phila., 1414 Arch st.....	Fred. Gaston.....	Wm. E. Gregg
1897	Guardians of America.....	Sharon.....	H. G. Hall.....	H. LeRoy Hall
1901	* Heralds of Liberty, Phila., Pa.....	Mint Arc'de, home office Huntsville, Ala.....	T. W. Pratt.....	Emanuel Barrick
1909	Home Circle Benefit Ass'n.....	Carbondale.....	F. D. Hutchins.....	C. W. Mellen
1909	Home Watchmen of the World.....	Erie, 1119 State st.....	Moore Sanborn.....	Kate A. Tipton
1899	Independent Mutual Aid Ass'n.....	Allegheny, 717 Madison ave.....	John Bercher.....	Hy. Oermann
1908	* Independent Order Brith Sholom, Grand Lodge.....	Phila., 512 S. Fifth st.....	Sol. C. Kraus.....	Martin O. Levy
.....	Junior American Mechanics.....	Philadelphia, 1001 Chest- nut st.....	Geo. H. Harris.....	C. L. Cadwallader
1899	* Junior O. U. A. M. National Council, Beneficiary Degree.....	Pittsburg, 741 Wabash Bldg.....	A. D. Wilkin.....	Stephen Collins
1901	* Junior O. U. A. M. National Coun- cil, Funeral Benefit Department.....	Pittsburg, 741 Wabash Bldg.....	A. D. Wilkin.....	Stephen Collins
1897	Keystone Benefit Society.....	Warren.....	Geo. T. Lawrence.....	T. O. Hazen
1904	Kinsmens Mystic Senate.....	Pittsburg, 6808 Penn av.....	J. C. Van Orsdell.....	John G. Harris
1910	Knights of Pythias (Pa. Juris.).....	Philadelphia.....	.....	.....
1899	* Ladies Catholic Benevolent Ass'n.....	Erie, 448 West 11th st.....	Miss K. Mahoney.....	Mrs. J. A. Royer
1910	Lady Foresters of America.....	Philadelphia.....	.....	.....
.....	Lithuanian Alliance.....	Wilkesbarre, 48-9 Ben- nett Bldg.....	F. Zivatkaukas.....	A. B. Strimaitis
1908	* Modern Protective Ass'n.....	Sayre, Lockhart st., W. Uniontown.....	Wm. Cross.....	L. W. Dorsett
1910	National Ass'n of Union Labor.....	.....	.....	.....
1910	National Assurance Ass'n.....	Honesdale.....	.....	.....
1910	National Columbus Ass'n.....	Mahoney City.....	.....	.....
1894	* Nat'l Croatian Soc'y U. S. A.....	Pittsb'g, 1019 Peralta st.....	Jo. Marohnic.....	G. J. Gjurovic
1907	National Home Guard.....	Warren, Knapp Bldg.....	A. Mintzer.....	J. W. Neilly
1910	National Protective Ass'n.....	Milton.....	.....	.....
1890	*† National Slavak Society.....	Pittsb'g, 684 Fourth ave.....	Albert Mamatey.....	Joseph Durish
1904	Order of Independent Americans Penn State Council.....	Philadelphia.....	V. B. Boyer.....	Wm. A. Pike
1911	Order of Liberty.....	Philadelphia, 4th & Green sta.....	A. D. Rose.....	Edward Jacobi
1900	Penna. Catholic Beneficial League. Pension Life Society.....	Columbia, 90 Locust st. Pittsburg.....	D. F. Magee..... L. D. Wood.....	F. V. Kasel R. H. Allen
1904	Progressive Americans.....	Reading.....	A. G. Derr.....	I. W. Schmeltzer
1885	* Protected Home Circle.....	Sharon, 803 E. State st.....	A. C. McLean.....	Walter S. Palmer
1908	* Puritans, Ind. Order of.....	Pittsburg, 819 Westing- house Bldg.....	Chas. I. Link.....	W. F. Lander
1896	Red Cross Protective Society.....	Reading, Colonial Trust Building.....	N. W. Rothensties.....	E. T. Bird
1887	† Republic Benefit Ass'n of U. S.....	Philad'ia, 119 S. 4th st.....	Frank E. Glover.....	A. V. Peterson
1898	Sons of Veterans, U. S. of A. Death Benefit Ass'n.....	Philadelphia, 2928 W. Somerset st.....	Edw. W. Young.....	Wm. R. McGirr
1880	* Sparta, Order of.....	Phila., N. 114 Broad st.....	W. S. Lester.....	Robert A. Welsh
1914	Sterling Mutual Benefit Ass'n.....	Wilkes-Barre.....	C. H. Turner.....	J. Kaschenbach
1898	United Amer. Mech. Fun. Aid of Pa. † United Benefit Ass'n.....	Philadelphia..... Phila., Drexel Bldg.....	M. Robt. Johnston J. Wilbur Parrott.....	Abram C. Saybol Frank M. Kolb
.....	United Protective Ass'n.....	Sayre, Pa.....	Ludove Thomka.....	.....
1908	U. S. Annuity Society.....	Pittsburg, 810 Bakewell Bldg.....	A. A. Miller.....	V. A. Bainhart
1908	* Washington Life & Annuity Society.....	Pittsburg, Union Nat'l Bank Building.....	Robt. C. Johnston.....	C. M. Cook
1873	* Western Penn. Odd Fel. Rel. Ass'n.....	Titusville.....	C. H. Ley.....	C. S. Sherwood
PORTO RICO.				
1911	El Aucora.....	Ponce.....	.....	.....
1911	Esperanza de San Juan 8715.....	San Juan.....	.....	.....
RHODE ISLAND.				
1900	* L'Union St. Jean-Baptista d'Amer- ique.....	Woonsocket, 281 Main st.....	Henri T. Ledoux.....	Elie Vezina

* Over one million dollars in force.

† Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
SOUTH CAROLINA.				
.....	Grand Lodge No. 4, Good Samaritans & Daughters of Samaria.....	Columbia.....	J. A. Williams.....	W. H. Rutherford
.....	Grand United Order Odd Fellows (colored).....	Columbia.....	F. W. Williams ..	W. H. Rutherford
1909	Independent Order Good Samaritans So. Carolina Grand Lodge, Knights of Pythias.....	Columbia.....	.....	.....
.....	Sons & Daughters of Moral Improvement Society.....	Irmo.....	.....	.....
SOUTH DAKOTA.				
1889	* A. O. U. W. of South Dakota.....	Aberdeen, Hagerty Bldg	L. J. Thomas.....	Henry Neill
.....	*Degree of Honor, A. O. U. W.....	Verdon.....	.....	K. S. Holmes
TENNESSEE.				
1905	Endowment Ass'n Ancient Free and Accepted Masons of Tenn. (col'd)	Columbia.....	J. A. Henry.....	J. H. Kelly
1907	Endowment Dept. Grand United Order of Odd Fellows (colored) ...	Nashville.....	E. H. Morris.....	J. F. Needham
1876	*Golden Cross of the World.....	Knoxville, Empire Bldg	J. R. Burlinghame	W. R. Cooper
1906	Independent O. of Immaculates (col)	Nashville.....	R. F. Boyd.....	S. Brown
1900	Kts. and Daughters of Tabor (col'd)	Memphis.....	D. J. Mitchell.....	J. B. Willis
1902	*Knights of Pythias, Endowment Bureau (colored).....	Nashville.....	J. P. Crawford.....	R. W. Allen
.....	Mutual Aid Assn. of U.S. of A. (col'd)	Shelbyville.....	W. M. Liggins.....	M. E. Parker
1898	Sailors.....	Nashville, 808½ Broad st.....	J. P. Cherry.....	Curtis B. Haley
1891	* U. S. Letter Carriers M.B. Ass'n ..	Nashville, 1200 7th av...	James Arkinson..	Wilmot Dunn, Sec'y and Treas
TEXAS.				
1906	Alvarado Benefit Society.....	Alvarado.....	B. N. Sansom.....	.....
.....	Ancient Order of Pilgrims.....	Houston.....	J. D. Ryan.....	.....
1868	*A. O. U. W. of Texas.....	Dallas, 1514 Main st....	W. M. Narvis.....	M. W. Sackett
1912	Benevolent Order of Ranchers.....	San Antonio, Book Bldg	W. F. Cunningham	P. D. Starr
1899	*Bohemian Roman Catholic Union ..	Flatonia.....	F. A. Tarma.....	B. Kallus
.....	Central Benevolent Association.....	Comanche.....	.....	A. G. Hall
1906	Citizens Mutual Aid Ass'n.....	Henrietta.....	J. H. Ferris.....	E. W. Coleman
.....	Colored Burial Association.....	Luling.....	.....	J. W. McCaffey
1896	*Colored Knights of Pythias (Endowment Department).....	Waco.....	.....	W. S. Willis
.....	Colored Modern Woodchoppers of the World.....	Dallas.....	.....	J. H. Polk
1902	Comfort Mutual Aid Ass'n.....	Comfort.....	W. Fellbaum.....	Wm. Fellbaum
1902	Cooke County Mutual Ass'n.....	Gainsville.....	H. S. Holman.....	J. H. Theisen
.....	Delta County Home Relief.....	Cooper.....	.....	.....
.....	Fayette County Mut. Ben. Assn.....	Lagrange.....	.....	H. Ehlers
.....	Friend in Distress.....	Fort Worth.....	.....	J. D. Caldwell
1895	Friend-In-Need Society of Austin..	Austin.....	A. M. Maddox.....	G. A. Wheatley
1897	Friend-In-Need Society (colored) ..	Austin.....	.....	L. D. Lyons
1908	Gate City Mutual Burial Ass'n.....	Denison, 508-10 Main...	M. T. Mather.....	W. H. Halton
.....	Good Samaritan Association.....	Hallettsville.....	.....	J. H. Washington
.....	Grand Council and Castle United Order Wisemen.....	Jacksonville.....	.....	R. L. Sanders
1902	Grand Council Home Relief Assn..	McKinney, Tex.....	.....	W. B. Carnes
.....	Grand United Home.....	Brenham.....	.....	.....
1907	Grand United Order of B. and S. of L. and C.....	Houston.....	Theo. Wren.....	.....
.....	Grayson County Mut. Burial Assn..	Sherman.....	F. A. Sporer.....	.....
1905	Helping Hand Society.....	Waco.....	S. Thompson.....	.....
1905	Home Mutual Society.....	Meridian.....	W. F. Schenck.....	.....
.....	Home Protection Association.....	Hamilton.....	A. R. Edison.....	.....
1897	Ind. American Knights of Liberty..	San Antonio.....	J. S. Cameron.....	.....
1907	Independent Order of Calanthe.....	Marshall.....	.....	P. E. Davis
1907	Independent Order of Immaculates	Austin.....	.....	M. M. Scott
1906	Lockhart Benefit Association.....	Lockhart.....	.....	C. M. Leno
1903	Lone Star Benefit Ass'n.....	Galveston.....	W. J. Smith.....	J. W. Smith
1908	Lone Star Insurance Union.....	Paris.....	Ed. H. McCuiston	Worth Duncan
1908	Mutual Relief Ass'n of Coryell Co..	Gatesville.....	R. L. Suggs.....	B. F. McClinton
.....	Mystic Fraternity of the World.....	Dallas.....	.....	C. F. Riley
1910	Mystic Tribe of Montezuma.....	Greenville.....	J. S. Bailey.....	G. W. Birdson
.....	Panhandle Benevolent Assn.....	Memphis.....	.....	T. B. Norwood
.....	Peoples Life Insurance Assn.....	Galveston.....	.....	S. L. McCarty
1898	*Prætorians.....	Dallas, Prætorian Bldg	C. B. Gardner.....	Geo. G. Taylor

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
TEXAS—Continued.				
1896	Royal Knights of Sceptre and Ladies Home and Palace	Dallas		Fannie Bowles
1897	San Antonio Mutual Aid Fund	San Antonio	Wm. Dabrowski	C. M. Rosay
1899	Select Knights of Texas	Austin	Henry Orsay	
	Senior Ins. Ass'n	Comanche	T. O. Moore	
1905	Sherman Mutual Burial Association	Sherman, 104 W. Lamar st.	J. R. Cole	Jno. C. Dannel
	Slavonic Benevolent Order of Texas	Fayetteville		J. R. Kubena
	Smith County Mutual Life Ins. Club	Tyler	J. M. Logan	
1904	Sons and Daughters Progressive Ass'n	Galveston	L. Kerr	L. B. Kerr
1900	*Sons of Hermann, Grand Lodge	San Antonio, 105 Vilesta st.	Fred Hofheinz	J. Windlinger
1909	Southern Benevolent League	Houston	Tom C. Swope	A. K. Ragadale
1908	Southwestern Mutual Benefit Ass'n	Houston		J. L. McCarty
	State Capital Benefit Ass'n	Austin		J. W. Cook (Yoakum)
1907	*Texas Commercial Union	Tyler	L. A. Starley	Clay Hight
	Texas Fraternal Burial Ass'n	Bonham		J. L. Tarpley
1905	Texas Ministers and Christians Fraternal Ass'n	Waco		M. L. Davis
1906	Texas Mutual Benefit Life Ass'n	Denton		W. D. Birdsong
	Trinity Life and Annuity Society	Dallas	R. T. Benefield	
1885	*United Benevolent Association	Fort Worth, 808 Continental Bank Bldg.	E. S. Royall	W. W. Andrews
	United Brothers of Friendship	Houston	W. F. Bledsoe	F. W. Gross
1880	United Friendship Order of the Silver Fleece and Leaf	San Marcos	J. M. Miller	J. W. McDade
1906	United States Mutual Benefit Ass'n	Austin	H. L. Livingston	N. D. Ladd
1904	Universal Royal Family, Heroes and Heroines of Friendship	Dallas	D. Rowen	
	Walker County Mut. Benefit Society	Huntsville	W. D. Adair	E. T. Josey
	Whitewright Burial Ass'n	Whitewright	B. A. Davis	
1905	Williamson County Burial Ass'n	Taylor	Rev. A. Nelson	T. A. Collins
1910	Willing Workers of the World	Calvert		J. H. Anderson
	Wise County Home Protective Ass'n No. 1	Decatur		J. E. Boyd
	Wise County Home Protective Ass'n No. 2	Decatur		R. L. Thompson
	Wise Men's Benefit Ass'n	Hearne		Wm. McGee
UTAH.				
1910	Fraternal Federation of N. America	Salt Lake City		L. Bell
VERMONT.				
1898	St. Andrews Benevolent Society	Essex Junction	Henry Bissell	Henry Bissell
VIRGINIA.				
1906	Afro-Amer. Aid and Endow. Order	Richmond	J. A. Mayo	J. H. Kenny
1906	Afro-American Order of Red Men and Daughters of Pocahontas	Norfolk	R. M. Sears	H. C. C. Jones (and treas.)
1905	Beneficial Order of Christian Industry of Va.	Lynch's	S. L. Anderson	A. B. Anthony
	Central Relief Ass'n of Virginia	Charlottesville	J. L. Hayes	W. L. Hayes
1906	Clarksville Frat. and Ben. Corp.	Clarksville		
1907	Downings Fraternal Endowment	Wattsville	L. A. Downing	D. S. Downing
1908	Fireside Union	Newport News	C. C. Firesheets	L. J. Harwood
1909	Fishermen of U. S. of Baltimore Cy.	Hampton		
1909	Fraternal Life and Accident Assn.	Richmond		
1908	*Fraternal Relief Association	Richmond	Hill Montague	
1904	General Grand Accepted Order of Brothers and Sisters of Love and Charity	Covington	J. B. Laurence	W. G. Watson
1905	Golden Cross Society of America	Alexandria	A. H. Glenn	H. M. Hawkins
1909	Golden Gate of Success	Boydton	W. W. Hughes	W. W. Hicks
1911	Good Hope Charitable Ass'n	Midlothian		
1911	Grand Chap. of the Gr. Union Army	Cape Charles		
1908	Grand Court, Order of Calanthe of Va.	Richmond	John Mitchell, Jr.	M. L. Chiles
1908	Grand Lodge Knights of Pythias	Richmond	John Mitchell, Jr.	Thos. W. Crump
1908	Grand United Order Knights of Damon	Richmond	J. C. Randolph	W. S. Jackson
1908	Grand United Order of Moses	Charlotte, C. H.	Rev. J. M. Jeffress	A. A. Ragdale
1909	Grand United Order of Pilgrims of America	Danville	Jas. Watkins	G. W. Woody

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
VIRGINIA—Continued.				
1909	Imperial G. U. O. Abraham.....	Waynesboro.....	.....	.....
.....	Imperial Order of King David.....	Richmond.....	A. Thompson.....	W. B. Thompson.....
.....	Independent Order of Good Samaritans and Daughters of Samaria.....	Richmond, 104 W. Jackson st.....	C. F. Hubbard.....	J. W. Thompson.....
1909	Independent Order Red Men.....	Roanoke.....	Rev. W. D. Woods.....	W. W. Johnson.....
1896	Independent Order of St. Luke.....	Richmond.....	C. H. King.....	M. L. Walker.....
1908	Industrial Charitable Union.....	Goahen.....	Edward Early.....	C. S. Early.....
1909	Keysville Mutual Home.....	Keysville.....	Jeane H. Wilson.....	W. H. Hayes.....
1908	Knights of Gideon, Supreme Lodge.....	Norfolk.....	J. J. Mainor.....	P. E. Puryear.....
1905	Knights of St. Mark Mut. Aid Soc.....	Norfolk.....	J. W. Sherron.....	W. W. Miller.....
1909	Legion and Ladies of Chaldeans.....	Norfolk.....	.....	.....
1909	Peoples Benev. and Fraternal Soc.....	Fredericksburg.....	.....	.....
1913	Richmond Indus. Beneficial Club.....	Richmond.....	J. R. Holmes.....	J. E. Shell.....
1909	Royal Order of Joseph.....	Lynchburg.....	.....	.....
1908	St. Johns Benevolent Immediate Relief Sick and Death Benefit.....	Norfolk.....	Jacob Spencer.....	Joseph Ravey.....
1898	Sons and Daughters of the Independent Order of St. Luke.....	Richmond.....	Lizzie Smith.....	Belle Christian.....
1909	Sons and Daughters of Peace.....	Newport News.....	.....	.....
1909	Star of Zion.....	Boydton.....	.....	.....
1881	*True Reformers, Grand Fountain, United Order.....	Richmond.....	W. R. Taylor.....	W. P. Burrell.....
1908	Union Band of Zion.....	Thomasburg.....	Rev. E. T. Veals.....	Thos. Wilkins.....
WASHINGTON.				
1892	*A. O. U. W. of Washington.....	Seattle, 470 Arcade An.....	D. E. Moon.....	J. H. Hemer.....
1910	Brother'h'd of Independ't Mechanics.....	Seattle.....	.....	.....
1909	Degree of Honor, A. O. U. W.....	Chehalis.....	.....	.....
1908	Sons of Herman.....	Seattle.....	.....	.....
WEST VIRGINIA.				
1896	*A. O. U. W. of W. Va.....	Wheeling, 1119 Chaplin st.....	Will M. Narvis.....	M. W. Sackett.....
1906	Independent Order of Golden Links.....	Wheeling, 124 20th st.....	H. F. Friedrich.....	F. H. Kurtz.....
.....	†Knights of Pythias of N. America S. A., E., Asia, Africa & Australia.....	Charleston, 224 Capital st.....	S. W. Starks.....	C. K. Robinson.....
WISCONSIN.				
1902	*Aid Ass'n. of Lutherans in Wis. and other States.....	Appleton, Commercial Bank Bldg.....	G. D. Ziegler.....	Albert Voecks.....
1902	*Beavers Reserve Fund Fraternity.....	Madison.....	A. D. Campbell.....	S. A. Oscar.....
1890	*Bohem. R. C. Cen. Un. of Wis.....	Milwaukee, 1808 9th st.....	John Paulu.....	V. Spika.....
1888	*Catholic Family Protective Ass'n.....	Milwaukee, 108 Wisconsin st.....	E. Brielmaier.....	(La Crosse) Otto P. Seifriz.....
1885	*Catholic Knights of Wisconsin.....	Milwaukee, 706 M. & M. Bank Bldg.....	M. L. Snyder.....	J. M. Callahan.....
1905	Defenders, The.....	Madison, Marston Bk.....	F. A. Kremer.....	H. S. Siggelko.....
1914	Employees Mutual Benefit Ass'n.....	Milwaukee.....	.....	.....
1897	*Equitable Fraternal Union.....	Neenah, S. Commercial st.....	E. A. Williams.....	M. L. Campbell.....
1905	Farmers Life Ins. Ass'n.....	Humbird.....	B. J. Stallard.....	W. E. Waters.....
1902	*Fraternal Reserve Ass'n.....	Oshkosh, Washington & State sts.....	E. R. Hicks.....	C. M. Robinson.....
1898	*Foresters, United Order.....	Mil., 106 Mason st.....	R. C. Sherrard.....	Geo. W. Blaun.....
1888	*Gegenseitige Unterstuetzungs Gesellschaft Germania.....	Milwaukee, 828 B'way.....	John Ruppel.....	Ignatz Wetsel.....
1891	Good Templars Mut. Benefit Ass'n.....	Mil., 208 Oneida st.....	E. W. Chafin.....	B. T. Parker.....
1899	*Hermann's Sons of Wisconsin Beneficiary Fund.....	Milwaukee, 809 3d st.....	Chas. Pfeifer.....	Fritz Reuter.....
1896	*Ind. Scand. Workmens Ass'n.....	Eau Claire.....	Peter J. Smith.....	Adolph Mellness.....
1886	Knights of the White Cross, Order of.....	Milwaukee, 597 Fifth ave.....	O. C. Wold.....	John Grau.....
1909	*National Fraternal League.....	Green Bay, 116 N. Washington st.....	J. M. Gooding.....	P. G. Wright.....
1895	*Polish Ass'n of America.....	Milwaukee, 304 Juneau Bldg.....	Frank J. Grutza.....	Ignatz Gorski.....
1891	United Aid.....	Sheboygan, 1788 N. 12th st.....	J. P. Ehren.....	A. W. Ramm.....
1900	Wisconsin Widow & Orphan Donation Society.....	Mayville.....	Wm. Ringle.....	Robt. Wittke.....

* Over one million dollars in force.

† Does not report to Department

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
	CANADA.			
1898	Alliance Nationale.....	Montreal, 57 Ave. Viger	Arsene Lavallee.....	Georges Monat
1888	Ancient Order of Hibernians.....	Toronto.....	C. J. Foy.....	N. J. Kennedy
1892	*A. O. U. W. of British Columbia.....	Victoria, B. C.....	James McSwing.....	J. T. McIlmoyl
1879	*A. O. U. W. of Ontario (Ind. Juris).....	Toronto.....		M. D. Carder
1894	*A. O. U. W. of Que. & Mar. Prov.....	Montreal.....		A. T. Patterson
1888	A. O. U. W., Manitoba.....	Winnipeg.....	Alex. A. Aird.....	J. M. Matthew
1900	Bain Wagon Co. Employees' Mutual Benefit Association.....	Woodstock.....	John Pattison.....	B. C. Parker
1900	Bartenders Benevolent Ass'n.....	Toronto.....	George A. Cole.....	H. Tindale
1911	Bnai Zion Ass'n.....	Toronto.....	Dr. J. Shayne.....	M. S. Mirochnick
1894	Bricklayers and Masons Union No. 1 of Ontario.....	Hamilton, King st.....	W. J. Rowe.....	John T. Laing
1908	Brown Brothers, Limited, Employees Benefit Society.....	Toronto.....	Jos. Johnston.....	Ralph Smith
1911	Burrow Stewart & Mills Ben. Soc.....	Toronto.....	C. J. Pearce.....	F. K. Daniels
1890	Canada Foundry Co. Employees M. B. Society.....	Davenport.....	J. Higgins.....	E. Simser
1896	Canada Furniture Mfrs. Employees Ben. Soc.....	Woodstock, Ont.....	Chas. E. Munroe.....	Thomas Milburn
1885	*Canadian Home Circles, Order of.....	Tor., 12 Richmond st., E	Dent Dalton.....	J. M. Foster, B. A
1908	Grand Order of Israel, David Wolfsohn Friendly Society.....	Hamilton, Ont.....	J. Lewis.....	L. Bercowits
1905	Can. Shipbuilding Co. M. B. Ass'n.....	Toronto, Bathurst and Niagara sts.....	James Dent.....	H. W. Terry
1890	*Catholic Mut. Ben. Ass'n of Canada.....	Kingston, Ont., Clarence & Wellington sts	M. F. Hackett.....	John J. Behan
1887	*Chosen Friends, Canadian Order of.....	Hamilton, Ont., 7 Hughson st., S.	Rev. A. J. Paul, B.A	Wm. F. Montague
1886	Cigarmakers International Union of America No. 59.....	Brantford, Greenwich st.....	W. J. Springlie.....	F. Mather
1899	Cigarmakers International Union of America No. 97.....	Toronto, 88 Church st.....	J. McCarthy.....	J. Pamphilon
1899	Cigarmakers International Union of America No. 55.....	Hamilton.....	J. A. Sullivan.....	F. Hough
1873	Civil Service Mut. Ben. Society.....	Ottawa, Govt. Bldg.....	A. G. Kingston.....	W. J. Lynch
1894	Cobban Mfg. Co's Employees M.B.S.	Toronto.....	J. Yarrow.....	H. Mead
1899	Cockshutt Plow Co. Relief Ass'n.....	Brantford.....	Harry Cockshutt.....	C. E. House
1871	Commercial Travelers Association of Canada.....	Toronto, Ontario, 51 Yonge st.....	Robert Gemmell.....	James Sargent
1895	*Commercial Travelers Mutual Benefit Society of Western Ontario.....	London, Ontario, Richmond st.....	Robt. H. Morrison.....	Wm. J. Taylor
1896	*Commercial Travelers Mut. Ben. Soc'y of W. Ontario.....	Tor., Ont., 51 Yonge st.	Joseph Oliver.....	Etta M. Rowley
1911	Cumner-Bowswell, Ltd., Em. Ben Soc	Toronto.....	Thos. McNab.....	Wm. Oke
1890	Daughters and Maids of England Benevolent Society.....	Tor., 598 Gerrard st., E.	Elizabeth Hooper.....	L. G. Cross
1890	Dominion Expressmens Sick Benefit Ass'n.....	Toronto, 48 Young st.....	Wm. C. Jex.....	W. M. Carruthers
1898	Federated Assn. of Letter Carriers.....	Tor., 430 Gladstone ave	Robert Guy.....	A. McMordie (Secy. & Treas.)
1911	First Italian Society.....	Hamilton, Ont.....	F. Di Munzio.....	Arcangelo Felici
1879	*Foresters, High Court, Can. Order of.....	Brantford, Ont., 94 Market st.....	J. A. Stewart.....	A. P. Van Somuen
1877	*Foresters, Supreme Court, Indep. Order of.....	Tor., Bay & Richmond.	E. G. Stevenson.....	F. J. Darch
1890	Gendron Mfg. Co. Employees Benefit Society.....	Tor., 137 Duchess st.....	Joseph Sanriol.....	P. C. Werthner
1895	Globe Printing Company's Employees Ben. Soc.....	Toronto, Yonge and Melinda sts	T. C. Johnson.....	Thos. Jeffery (and Treas.)
1890	*Grand Orange Lodge of British America Benefit Fund.....	Toronto, Ontario, Richmond st., E.	Lt.-Col. J.H. Scott, K. C.	J. S. Leighton
1901	Gutta Percha and Rubber Mfg. Co. of Toronto, Ltd., Employees Sick Benefit Society.....	Toronto.....	W. Weller.....	Wm. Leamon
1907	Haavis Achim Society.....	Toronto.....	Symon Siegler.....	Louis Kreiss
1901	Hamilton Police Benefit Fund.....	Hamilton.....	Donald Campbell.....	Thos. J. Steward
1903	Hamilton Rolling Mills Ben. Society	Hamilton.....	Robert Davis.....	W. G. Flack
1903	Hamilton Steel and Iron Co. Employees Benefit Society.....	Hamilton.....	C. E. Fraser.....	Peter Monte
1897	Hay & Co. Employees M. B. Assn.....	Woodstock, Ont.....	Chas. Datson.....	W. A. Smith
1895	Heintzman Co. Employees Benefit Society.....	Tor., 117 King st., west.	John Pickard.....	T. H. Kirk
1897	His Majesty's Army & Navy Vet. Soc	Toronto.....	W. A. Collins.....	C. Wake

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
CANADA—Continued.				
1889	His Majesty's Army & Navy Vet. Soc.	Hamilton	Thos. Bodfish.....	John Gardner
1875	Independent Order of Odd Fellows, Grand Lodge of Ontario.....	Toronto, Can. Life Bldg	F. S. Evanson.....	Wm. Brooks
1895	Irish Catholic Benevolent Union....	Toronto, 182 Shuter st..	Wm. J. Rowe.....	J. L. Swalwell
1901	Italian Workingmens Association of Ontario.....	Toronto.....	H. A. Castrucci...	Giovanni Colombo
1900	Karn & Co. Employees M. B. Ass'n.	Woodstock, Ont	John Manning.....	John Page
1904	La Congregazione della Immacolata Concezione di Maria S	Toronto.....	A. Frasca.....	Roc. Gianvecchio
1896	Ladies Orange Benevolent Assn....	Toronto, Ont	Miss Mary Cullum	Miss Kate Cubbon
1887	London Police Benefit Fund Assn..	London.....	Arthur McGuire..	Jas C. Kelly
1887	L'Union St. Jean Baptiste d'Ottawa	Ottawa.....	J. Nelson Bigrass	J. T. Lemay
1875	Loyal True Blue Ass'n.....	Port Perry, Cochrane st	R. C. Newman....	Nicholas Ingram
1887	Manchester Unity, Indep. Order of Odd Fellows	Tor., 48 Burlington ave	Wm. J. Coggins..	Wm. C. Schunck
1885	Massey-Harris Co. (Ltd.) Relief Assn	Brantford.....	Arthur Tuck	J. R. Harmer
1888	Massey-Harris Toronto Employees M. B. Society	Tor., 915 King st., west.	Thomas De Rose..	Thos. Caruthers
1894	Methodist Book & Publishing House Employees Benefit Society.....	Tor., 29 Richmond st...	J. P. Menzies	A. J. Saunders
1906	Mozirer Sick Benefit Society.....	Toronto.....	Jos. Schmitman..	M. Lifshitz
1871	Mut. Masonic Compact of St. Catharines and Niagara District.....	St. Catharines, Ont.....	Jas. E. Merriman	Levi Yale
1907	National Cash Register Co.'s Employees Benefit Society.....	Toronto.....	Edw. Watson.....	C. W. Long
1853	*Odd Fellows, Canadian Order of ..	Toronto, 72 Queen st., W	Dr. A. Thomson..	Robert Fleming
1874	Odd Fellows Relief Ass'n.....	Kingston, Ont., 334 King st.....	James A. Minness	R. Meek
1894	Ontario G'd. Commandery, Knights of St. John.....	Toronto.....	J. J. Ward.....	E. Milward
1895	Orange Young Briton Lodge, No. 83.	Ottawa, Lewis st.....	Albert Irwin	W. J. Kissick
1867	Ottawa Typo. Union No. 102.....	Ottawa.....	P. M. Draper.....	J. K. Peffers
1869	Ottawa Unity Protestant Ben. Soc'y	Ottawa, 412 McLeod st.	Abraham Payne..	J. A. Murphy
1904	Polson Iron Works Benefit Assn....	Toronto.....	John Parker.....	G. L. Kingdon
1905	Pride of Israel Sick Benefit Society.	Toronto.....	G. Ginsberg.....	Jos. Steiner
1860	Provincial Grand Orange Lodge of Ontario, West.....	142 Morse st., Toronto, Ont	Frederick Dane..	W. M. Fitzgerald
1894	Postal Benefit Assn. of Toronto ..	Toronto.....	J. R. Briggs.....	J. J. O'Connor
1884	*Royal Templars of Temperance, Dominion Council of Can. & N. F.	Hamilton, Ont., James st., South	J. A. Austin.....	C. Van N. Emory
1911	Ruthenian Brotherhood of St. John the Baptist.....	Brantford.....	M. Pantus	S. Saradinski
1911	Sawyer-Massey Em. Mutual Benefit Ass'n	Toronto.....	G. H. Bricknell..	S. Beech
1894	St. Boniface Benefit Society.....	Berlin	Andrew Englert..	Jacob Gies
1893	St. Joseph Aid Society of Formosa..	Formosa, Ont.....	Frank Beninger..	M. Weiler (and Treas.)
1908	St. Jos. Lithuanian Ben. Sick Soc'y.	Toronto.....	Frank Regina....	Anthony Morkis
1899	St. Joseph's Mutual Benefit Soc'y...	Toronto.....	L. V. Dusseau....	P. Gravel
1864	*St. Joseph Union of Canada.....	Ottawa, 285 Dalhousie st	O. Durocher.....	C. Leclerc
1895	St. Luke Benefit Society of Amherstburg.....	Amherstburg, Ont.....	Edw. Crimmins..	L. Bertrand
1908	Sick & Funeral Benefit Dept. of the Grand Div. of S. of Tem. Ontario.	Aurora, Ont.....	F. C. Ward.....	J. M. Walton
1877	*Société des Artisans Canadiens-Francois.....	Montreal, 20 St. Denis st.....	L. J. Gauthier....	Henri Roy
1893	Sons and Daughters of Ireland Protestant Ass'n.....	Toronto.....	William Phillips..	James Steele
1874	*Sons of England Benevolent Soc'y.	Tor., Richmond st., E..	E. A. Miller.....	John W. Carter
1907	Sons of Poland Friendly Society....	Toronto.....	I. Kolacryuski....	Walter Konopka
1876	*Sons of Scotland Benevolent Association	Tor., 46 King st., W....	F. S. Mearns.....	D. M. Robertson
1907	Theatrical Mechanical Assn., No. 25	Hamilton	Wm. Mittsen	Alex. Anderson
1887	Theatrical Mechanical Association.	Tor., 472 Dover Cr't Rd.	Dan. F. Pierce....	W. E. Meredith
1905	Thomas Brothers Relief and Sick Benefit Association	St. Thomas, Ont.....	James Mackenzie.	A. J. Voegel
1893	Toronto Civic Employees Ben. Ass'n	Toronto, 51 Howie ave.	Charles Ruff.....	Samuel Deans
1893	Toronto Firemens Benefit Fund	Toronto.....	J. T. Brown.....	R. J. McGowan
1899	Toronto Hebrew Benevolent Society	Toronto.....	I. Kahn.....	D. Pullan
1911	Toronto Ind. Benevolent Ass'n.....	Toronto.....	H. Druks.....	M. Reiser
1887	Toronto Musical Protective Assn....	Toronto, Ont.....	E. Jarrott.....	Joseph Ball

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
<i>CANADA—Continued.</i>				
1882	Toronto Police Benefit Fund.....	Toronto.....	D. Archibald.....	F. W. Tucker
1886	Toronto Railway Employees Union & Benefit Society.....	Toronto, Church st.....	James Scott.....	Jos. Gibbons
1844	Toronto Typographical Union.....	Toronto.....	A. E. Thompson.....	Samuel Hadden
1886	Umberto Primo Italian Ben. Society.....	Toronto.....	E. Napolitano.....	M. Samarelli
1886	United Daughters of Chatham.....	Chatham, 66 Princess st.	Mary A. Anderson.....	Tena Pryor
1880	Verity Flou Co. Relief Association.....	Brantford.....	J. H. Clement.....	Chas. Carter
1886	Victoria Lodge, Good Samaritans and Daughters of Samaria.....	Hamilton, McNab st., N.	R. Hammond.....	A. Gwyder
1898	Vittoria Emmanuelle III. Society.....	Toronto.....	G. Parisi.....	G. Bagnato
1891	Widows and Orphans Fund of Bank of British North America.....	Montreal, St. James st.	H. B. MacKenzie.....	Ernest Stouham (Secy. & Treas.)
1896	*Woodmen of the World (Canadian Order).....	London, Ont., Mas. Tem.	W. S. Harrison.....	Clair Jarvis

* Over one million dollars in force.

NEW ASSURANCE ASSOCIATIONS OF GREAT BRITAIN

REGISTERED BETWEEN JANUARY 1 AND DECEMBER 31, 1914

TITLE OF COMPANY.	Objects.	Date.	Nominal Capital.
<i>Registered in England.</i>			
British Fishing Vessels, War Risks. 1884	Marine and (incidentally) Employers Liability.....	Aug. 24	Guarantee of £5 per ship or per member.
Dolphin.....	Marine and Miscellaneous.....	April 8	£1,000 in £1 shares.
Lambert Brothers (Insurance).....	Marine and Miscellaneous.....	Dec. 23	£50,000 in £1 shares.
Lathom Farmers Mutual Employers Liability.....	Employers' Liability.....	May 7	Guarantee of £5 per member.
Master Window Cleaners' Mutual.	Employers' Liability.....	April 2	Guarantee of £10 per member.
National Employers' Mutual.....	Employers' Liability.....	June 26	Guarantee of £5 per member.
Nautilus.....	Marine and Miscellaneous.....	July 8	£20,000 in £1 shares.
Newcastle-upon-Tyne England and Lighter Owners Mut. Indemnity	Employers' Liability.....	June 15	Unlimited.
Principality Live Stock.....	Live Stock.....	Mar. 9	£1,000 in £1 shares.
Somerset Mutual.....	Fire.....	June 18	Guarantee of £10 per member.
Taxi-Cab Mutual.....	Accident to Vehicles, Third Party, etc.....	July 8	£10,000 in £1 shares.
Timber Trade Federation Mutual.	Fire.....	July 7	Guar. of £10 per member.
Registered in Scotland, Aberdeen			
Merchants Mut. Plate Glass.....	Glass.....	April 29	Guarantee.
Home & Foreign Reinsurance.....	Reinsurance (all kinds).....	Aug. 25	£50,000 in £1 shares.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE INSURANCE ACT, 1910, was passed during the session of the year 1910 of the Dominion Parliament and became law on May 4, 1910. The Consolidated Act in force up to that time was repealed, with the exception of sections 49, 51, 52 and 71, which remained in force until January 1, 1911, and were repealed on that date.

Under the Insurance Act, 1910, no company or underwriters or other person can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every life company and every fire company must deposit with the Receiver-General the sum of fifty thousand dollars.

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve for reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver-General, or by creating a special trust in the hands of two or more persons resident in Canada or in a Canadian trust company. Hereafter no trustee, except a trust company, shall be approved by the Minister.

Companies doing marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada, are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the Department of Insurance, within two months after the 1st day of January in each year, a sworn statement of its condition and affairs as at December 31 of the preceding year.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), at 4 per cent interest, until January 1, 1915; and after January 1, 1915, by the same tables, with interest at 3½ per cent. All policies issued on or after January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), with interest at 3½ per cent.

Toward defraying the expenses of the Department of Insurance a sum shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the demand of the Superintendent of Insurance.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consid- eration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	Total Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
BRITISH COLUMBIA LIFE, Vancouver..... L. W. Shattford, M. P. P., Pres.; C. F. Silver, Sec.; Sanford S. Davis, Mgr.	1914	\$ 1,000,000	100,000	243,394	\$ 141,173	2,221	110,785	22,893	133,678	6,705	86,657	None.	\$ 93,362
	1913	1,000,000	100,000	194,566	90,203	4,363	92,305	25,234	117,539	None.	72,182	None.	72,182
	1912	1,000,000	97,497	148,432	42,442	8,492	64,486	42,905	107,391	None.	71,167	None.	71,167
	1911	1,000,000	92,509	104,620	10,049	2,002	15,636	114,849	130,485	None.	137,394	None.	137,394
CANADA LIFE, Toronto..... H. C. Cox, Pres.; Chas. R. Acres, Sec.; W. A. P. Wood, Actuary.	1914	1,000,000	1,000,000	56103,842	48932,716	6,171,126	5,589,950	2,848,121	8,438,071	3,362,484	1,260,781	80,000	4,703,265
	1913	1,000,000	1,000,000	52161,794	44986,313	6,175,481	5,606,452	2,488,434	8,094,886	2,878,016	1,204,827	80,000	4,162,843
	1912	1,000,000	1,000,000	48301,523	42328,664	4,972,859	5,153,995	2,238,285	7,392,280	2,462,965	1,082,890	80,000	3,625,855
	1911	1,000,000	1,000,000	44257,341	39743,479	3,513,862	4,553,385	1,989,816	6,543,201	2,295,074	962,156	80,000	3,337,230
	1910	1,000,000	1,000,000	40820,857	37502,410	2,318,447	5,040,861	1,904,673	6,945,534	4,789,048	883,764	80,000	5,752,811
CAPITAL LIFE, Ottawa..... M. J. O'Brien, Pres.; A. E. Corrigan, Man. Dir.; M. D. Grant, F. I. A., Sec. and Actuary.	1914	694,900	128,800	239,695	100,457	10,438	69,550	18,056	87,606	450	50,485	None.	50,935
	1913	694,900	126,865	191,572	46,904	17,863	55,616	16,382	71,998	7,500	51,940	None.	59,440
	1912	624,400	122,480	178,023	21,354	34,189	27,496	98,350	125,786	3,000	81,105	None.	84,125
CONFEDERATION, Toronto..... J. K. Macdonald, Pres.; W. C. Mac- donald, Man. Dir.	1914	1,000,000	100,000	19814,850	17524,581	2,190,269	2,667,235	996,577	3,663,812	1,869,077	805,913	21,000	2,695,990
	1913	1,000,000	100,000	18454,426	16595,966	1,758,460	2,734,128	947,386	3,681,514	1,621,708	754,069	20,000	2,395,777
	1912	1,000,000	100,000	17265,975	15424,676	1,741,300	2,379,296	895,472	3,274,768	1,637,057	739,888	20,000	2,396,945
	1911	1,000,000	100,000	16337,908	14622,065	1,615,843	2,033,953	791,537	2,825,490	1,212,617	575,975	20,000	1,808,592
	1910	1,000,000	100,000	15192,630	13468,444	1,624,186	1,880,246	755,240	2,635,486	1,315,832	505,690	15,000	1,836,521
CONTINENTAL LIFE, Toronto..... Geo. B. Woods, Pres.; Charles H. Fuller, Sec.	1914	1,000,000	200,000	1,849,209	1,537,100	212,109	313,003	96,419	409,422	87,538	129,901	14,000	231,439
	1913	1,000,000	200,000	1,656,151	1,363,975	92,176	304,152	85,371	389,523	64,310	128,054	14,000	206,363
	1912	1,000,000	200,000	1,462,357	1,188,994	73,374	271,722	70,286	342,007	52,049	107,558	14,000	173,607
	1911	1,000,000	200,000	1,292,212	995,220	96,992	240,193	60,563	300,556	33,567	98,729	11,467	143,763
	1910	1,000,000	200,000	1,083,195	846,572	36,623	208,028	50,539	258,567	31,802	83,264	None.	115,067
CROWN LIFE, Toronto..... G. T. Somers, Pres.; William Wal- lace, Mgr.; A. H. S. Manka, Sec.	1914	555,875	101,721	1,672,339	1,391,080	179,538	365,817	75,065	440,882	78,451	142,731	7,082	228,264
	1913	555,875	101,519	1,448,022	1,222,000	124,503	345,598	72,304	417,902	37,613	156,434	7,025	201,073
	1912	556,975	100,945	1,233,901	1,040,787	92,168	297,227	47,156	344,333	70,681	129,414	9,089	209,184
	1911	556,975	100,055	991,202	824,927	66,221	233,303	42,441	275,744	47,554	103,565	11,173	162,292
	1910	558,475	99,470	837,167	686,354	49,343	206,105	45,378	251,483	49,691	87,753	11,140	148,583
DOMINION LIFE, Waterloo, Ont..... Thos. Hilliard, Pres. and Man. Dir. P. H. Roos, Sec.-Treas.	1914	400,000	125,000	3,738,939	3,008,161	605,778	484,694	195,640	680,334	224,654	163,742	14,999	403,395
	1913	400,000	125,000	3,307,904	2,673,992	508,912	468,998	191,973	660,971	166,156	162,230	38,499	366,885
	1912	400,000	100,000	2,873,054	2,369,068	403,986	495,804	179,492	605,296	89,754	148,851	12,000	250,605

	1911	1910	100,000	100,000	374,432	153,908	598,334	100,746	130,379	11,000	242,124
	1910		400,000	400,000	390,508	133,243	469,745	99,086	110,918	10,000	219,498
EXCELSIOR LIFE, Toronto.....	1914		500,000	85,00	593,417	264,808	858,819	245,495	254,443	11,595	511,463
David Faulken, Pres.; Edwin Marshall,	1913		500,000	80,00	564,081	319,486	776,507	308,959	288,099	11,168	438,526
Gen. Mgr.; C. Q. Parker, Sec.	1912		500,000	75,00	501,021	172,200	673,241	118,830	189,722	6,113	314,665
	1911		500,000	75,00	459,290	140,816	599,506	126,683	177,440	5,990	310,054
	1910		500,000	75,00	493,997	119,814	543,811	106,447	163,478	5,990	275,915
FEDERAL, Hamilton.....	1914		1,000,000	130,00	1,007,546	311,390	1,318,996	594,265	286,560	13,000	883,825
Dr. W. H. Alkens, Pres.; F. Brough,	1913		1,000,000	130,00	964,705	280,571	1,245,336	410,101	268,467	13,000	691,567
Actuary; A. N. Mitchell, Gen. Mgr.	1912		1,000,000	130,00	868,615	263,704	1,164,666	433,830	267,518	13,000	716,695
	1911		1,000,000	130,00	820,052	213,805	1,033,857	317,837	270,351	13,000	601,188
	1910		1,000,000	130,00	766,814	184,240	951,054	339,897	297,583	13,000	590,480
GREAT WEST, Winnipeg.....	1914		1,000,000	788,00	3,833,960	991,496	4,225,456	1,046,301	1,104,169	99,008	2,249,478
Alexander Macdonald, Pres.; A. Jar-	1913		1,000,000	654,70	3,070,771	894,938	3,965,709	931,622	1,045,908	82,500	2,060,090
dine, Sec.; J. H. Brock, Man. Dir.;	1912		1,000,000	559,00	2,818,055	737,169	3,555,224	758,093	881,177	89,363	1,721,633
C. Ferguson, Actuary.	1911		1,000,000	548,50	2,130,554	594,579	2,725,133	421,128	707,772	76,618	1,205,518
	1910		1,000,000	509,47	1,849,770	475,678	2,325,448	354,470	611,866	54,169	1,020,525
HOME LIFE ASSOCIATION, Toronto.....	1914		.....	.....	.....	.....	.....	.....	.....	.....	.....
H. Pollman Evans, Pres.; J. K.	1913		1,000,000	219,20	189,084	55,948	245,032	88,316	60,504	None.	148,821
McCutcheon, Man. Dir.; A. J. Walker,	1912		1,000,000	219,20	203,830	52,016	255,846	79,359	66,002	None.	145,962
Sec.	1911		1,000,000	219,20	216,823	72,514	289,337	76,995	78,278	None.	155,273
	1910		1,000,000	219,20	210,687	66,826	277,513	49,845	74,265	None.	124,110
IMPERIAL LIFE, Toronto.....	1914		1,000,000	450,00	1,590,711	541,514	2,132,225	469,724	504,518	45,000	1,019,242
G. A. Morrow, Pres.; J. F. Weston,	1913		1,000,000	450,00	1,535,795	535,699	2,071,494	451,343	449,033	170,000	1,070,377
Man. Dir.; D. Matheson, Sec.	1912		1,000,000	450,00	1,355,579	442,366	1,797,945	398,957	388,675	45,000	832,632
	1911		1,000,000	450,00	1,193,397	352,775	1,546,172	287,720	354,144	43,875	685,739
	1910		1,000,000	450,00	1,067,872	306,066	1,373,938	237,409	309,555	39,375	586,339
LONDON LIFE, London, Ont.	1914		250,000	50,00	1,174,923	289,896	1,464,819	370,398	497,700	4,000	872,188
John McClary, Pres.; John G. Richter,	1913		250,000	50,00	1,034,817	261,024	1,295,841	321,251	412,688	4,000	737,938
Sec.; E. E. Reid, Act.	1912		250,000	50,00	995,787	228,686	1,134,473	299,918	376,911	4,000	680,829
	1911		250,000	50,00	762,133	197,007	959,195	239,936	340,322	4,000	584,238
	1910		250,000	50,00	669,379	172,714	842,093	316,672	291,298	4,000	611,970
MANUFACTURERS LIFE, Toronto.....	1914		1,500,000	300,00	3,150,020	1,086,211	4,236,231	1,599,298	969,794	24,000	2,593,092
W. G. Gooderham, Pres.; M. R.	1913		1,500,000	300,00	2,996,879	980,009	3,977,088	1,448,719	944,431	24,000	2,417,150
Gooderham, Man. Dir.; L. A. Winter,	1912		1,500,000	300,00	2,769,116	1,028,141	3,797,257	1,332,271	862,593	24,000	2,218,774
Sec.	1911		1,500,000	300,00	2,568,416	699,006	3,267,422	1,279,843	744,761	24,000	2,048,604
	1910		1,500,000	300,00	2,424,862	618,220	3,043,082	987,253	666,163	24,000	1,677,416

† Released in the Sun Life Assurance Co. of Canada.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	\$ 1914 1913 1912 1911 1910	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consid- eration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	Total Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
MONARCH LIFE, Winnipeg..... James T. Gordon, Pres.; John W. W. Stewart, Mgr.; J. A. Macfarlane, Sec. and Actuary.	1914 1913 1912 1911 1910	\$ 998,600 998,600 998,600 998,600 998,600	\$ 100,743 100,735 100,735 100,610 100,415	\$ 609,073 530,973 457,292 362,432 302,497	\$ 455,876 329,177 259,482 171,332 118,604	\$ 102,453 101,061 97,076 90,489 83,478	\$ 172,415 157,246 108,680 92,730 71,955	\$ 31,134 27,457 23,416 16,961 22,342	\$ 203,543 184,703 132,096 109,691 94,257	\$ 18,129 10,083 6,418 11,757 14,274	\$ 103,773 90,033 72,541 55,632 50,155	\$ None. None. None. None. None.	\$ 121,902 100,116 78,959 67,339 64,429
MUTUAL LIFE OF CANADA, Waterloo.... (Formerly Ontario Mutual.) E. P. Clement, Pres.; Geo. Wege- nast, Mgr.; Charles Ruby, Sec.; M. S. Hallman, Actuary.	1914 1913 1912 1911 1910	None. None. None. None. None.	None. None. None. None. None.	24,306,233 21,845,933 20,070,803 18,161,847 16,279,561	20,487,754 18,436,112 16,476,589 14,878,729 13,503,308	3,818,479 3,409,821 3,594,214 3,283,119 2,776,253	3,281,885 3,029,277 2,692,199 2,454,002 2,245,264	1,257,188 1,140,384 1,008,366 875,479 775,732	4,539,073 4,169,661 3,700,565 3,329,541 3,020,996	1,591,446 1,396,445 1,275,886 978,100 804,759	771,536 727,057 615,834 560,971 502,781	None. None. None. None. None.	2,362,982 2,123,503 1,891,720 1,539,071 1,307,540
NATIONAL LIFE, Toronto..... Elias Rogers, Pres.; A. J. Ralston, Man. Dir.; F. Sparling, Sec.	1914 1913 1912 1911 1910	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	250,000 250,000 250,000 225,000 225,000	2,886,003 2,438,240 2,093,281 1,740,702 1,431,724	2,553,866 2,107,146 1,759,120 1,382,311 1,096,691	82,137 81,094 84,161 133,391 110,033	692,135 639,556 508,565 443,669 380,555	119,594 100,110 77,684 64,169 61,321	811,729 739,665 586,249 507,338 441,879	125,513 124,572 70,111 91,015 80,602	292,093 294,315 215,699 162,694 161,056	20,000 20,000 43,000 20,250 15,734	437,606 438,887 398,809 273,979 257,392
NORTH AMERICAN, Toronto..... Edward Gurney, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.; D. E. Kilgour, Actuary.	1914 1913 1912 1911 1910	300,000 300,000 300,000 300,000 300,000	60,000 60,000 60,000 60,000 60,000	1,491,608 1,404,501 1,322,378 1,231,310 1,138,773	1,273,842 1,220,697 1,158,333 1,095,232 1,015,251	2,116,166 1,777,804 1,576,046 1,300,784 1,173,522	1,850,974 1,812,452 1,730,679 1,653,862 1,619,285	813,143 750,044 674,078 641,315 557,340	2,664,117 2,563,096 2,404,757 2,295,177 2,176,625	1,340,089 1,212,559 1,116,908 998,349 887,831	514,445 505,525 445,438 410,787 378,496	6,000 6,000 6,000 6,000 6,000	1,860,534 1,724,084 1,568,346 1,415,136 1,272,327
NORTHERN LIFE, London, Ont..... T. H. Purdom, Pres.; W. J. Mc- Murtry, Man. Dir.; J. W. Purdom, Sec.	1914 1913 1912 1911 1910	917,000 917,000 917,000 917,000 917,000	480,577 477,927 464,178 459,781 454,645	2,294,671 2,027,066 1,810,228 1,622,102 1,435,830	1,718,407 1,497,316 1,293,697 1,109,185 948,586	95,686 51,822 52,353 53,135 32,599	370,839 338,482 309,869 275,804 237,080	126,857 94,583 89,694 82,250 69,201	497,696 433,065 399,503 358,054 306,281	70,454 66,313 66,722 39,861 43,957	134,529 131,310 133,439 115,463 91,944	31,037 30,509 27,592 30,143 29,448	236,020 228,162 227,753 185,467 165,349
ROYAL GUARDIANS, Montreal.....1910. Thos. Brady, Pres.; A. P. Patterson, Sec.	1914 1913 1912 1911 1910	None. None. None. None. None.	None. None. None. None. None.	426,437 401,087 388,479 315,756 273,783	287,150 286,466 278,853 223,893 273,172	139,287 114,621 109,626 91,863 40,611	95,542 95,705 94,525 95,463 94,885	23,590 23,405 24,011 86,426 20,789	119,132 119,110 118,536 181,889 115,673	75,264 75,187 62,539 84,138 49,984	23,606 23,708 22,481 22,073 14,593	None. None. None. None. None.	98,870 98,895 85,020 106,211 64,577

LA SAUVEGARDE, Montreal..... G. N. Ducharme, Pres.; P. Bon- homme, Gen. Mgr.	1914 1913 1912	1,200,000 1,200,000 1,200,000	179,700 179,700 179,330	1,044,173 844,457 791,552	833,266 657,746 609,884	31,207 7,011 2,338	202,598 200,188 189,718	31,413 41,334 115,850	234,011 241,522 305,568	47,269 44,404 28,942	86,652 97,315 86,672	10,762 10,782 None.	144,683 152,501 115,614
SECURITY LIFE, Montreal..... J. C. McCarthy, Pres.; T. Merwin Costigan, Sec.	1914 1913 1912 1911	375,200 375,200 375,200 442,000	80,443 72,946 70,441 70,341	88,256 63,132 86,346 78,483	49,659 44,773 19,440 6,936	..... ..... ..... 1,206	30,928 29,336 15,264 5,133	26,450 10,280 35,130 56,835	57,418 39,617 50,394 61,969	2,427 4,946 1,000 None.	50,893 62,515 55,096 60,988	None. None. None. None.	53,320 67,461 56,096 60,988
SOVEREIGN LIFE, Toronto..... Robert R. Scott, Pres.; Thomas Allen, Chief Agent.; H. J. Melkiejohn, Mgr.	1914 1913 1912 1911 1910	840,600 840,600 840,600 840,600 1,000,000	209,995 209,995 209,995 209,995 209,995	1,090,410 1,015,826 954,739 863,946 781,061	759,538 672,079 590,666 548,298 442,526	120,877 133,752 154,077 105,653 128,539	174,460 148,100 129,198 118,270 110,791	60,736 58,988 51,341 44,474 145,192	235,196 207,088 180,539 162,744 255,983	53,777 33,622 24,507 28,288 18,750	96,008 77,815 59,770 43,690 55,825	14,699 14,699 12,600 12,600 None.	164,485 126,139 96,877 84,578 74,575
SUN, Montreal..... R. Macaulay, Pres.; T. B. Macaulay, F. I. A., Sec. and Man. Dir.; A. B. Woods, F. T. A., Actuary.	1914 1913 1912 1911 1910	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	250,000 250,000 250,000 250,000 250,000	64187,656 56183,813 49605,616 43900,886 38164,790	57433,863 49723,361 44024,535 38994,212 33981,573	6,503,794 6,210,452 5,331,082 4,656,674 3,933,218	11419,044 10985,529 9,752,372 8,274,651 7,467,832	3,633,231 3,057,518 2,620,661 2,314,454 2,190,732	15052,275 14043,047 12373,033 10589,105 9,658,564	6,161,287 4,982,553 4,732,463 3,403,545 3,023,463	2,531,757 2,449,435 2,117,147 1,959,478 1,684,966	37,500 37,500 37,500 37,500 85,750	8,730,544 7,469,488 6,887,110 5,400,523 4,794,179
TRAVELLERS LIFE, Montreal..... Hon. George P. Graham, Pres., Geo. H. Allen, Gen. Mgr.; A. P. Earle, Sec. and Act.	1914 1913 1912 1911 1910	599,700 599,700 560,800 428,000 400,000	106,840 104,800 96,800 84,880 73,430	229,314 188,068 151,320 119,484 85,465	135,080 94,404 53,383 20,332 8,021	..... ..... 1,137 14,272 4,014	75,257 76,596 39,511 21,038 3,561	11,313 26,148 31,598 61,350 45,665	86,570 102,744 71,109 82,388 49,226	6,312 4,314 1,000 None. None.	51,600 72,885 61,207 67,260 41,760	None. None. None. None. None.	57,912 77,199 62,207 67,260 41,760
*CATHOLIC MUT. BEN. ASS'N OF CANADA, Kingston, Ont..... Hon. M. F. Hackett, Pres.; John J. Behan, Sec.	1914 1913 1912 1911 1910	None. None. None. None. None.	None. None. None. None. None.	785,864 672,447 671,425 668,455 616,190	52,123 28,957 28,527 24,322 21,647	..... ..... ..... ..... .....	466,986 472,936 457,520 461,974 419,241	26,152 28,111 23,779 20,461 13,992	493,138 501,047 481,299 482,435 433,233	405,454 436,485 449,201 382,925 315,988	41,991 60,192 36,505 40,364 50,539	None. None. None. None. None.	447,444 496,677 485,706 523,289 396,527
*COMMERCIAL TRAVELERS MUTUAL BEN- EFIT SOCIETY, Toronto..... Joseph Oliver, Pres.; Etta M. Rowley, Sec.	1914 1913 1912 1911 1910	None. None. None. None. None.	None. None. None. None. None.	74,221 76,360 71,442 66,100 56,302	4,883 8,778 3,846 1,834 2,637	..... ..... ..... ..... .....	38,416 43,546 37,896 36,691 35,791	3,777 3,231 2,956 2,690 2,438	42,195 46,777 40,852 39,381 38,229	40,000 34,000 31,000 25,000 28,000	4,423 4,748 4,506 4,572 4,326	None. None. None. None. None.	44,423 38,748 35,506 29,572 32,326
SUBSIDIARY HIGH COURT OF ANCIENT ORDER OF FORESTERS, Toronto..... Ewan Ramsay, Pres.; Wm. Williams, Sec.	1914 1913 1912 1911 1910	None. None. None. None. None.	None. None. None. None. None.	398,609 349,796 302,023 255,200 213,841	351,695 306,375 265,574 225,594 185,023	46,914 43,421 36,449 29,606 28,818	61,270 60,538 53,540 49,416 47,160	16,281 11,880 14,368 11,176 8,371	77,551 72,418 67,908 60,592 55,531	23,244 17,524 10,730 14,059 13,105	10,092 10,529 10,013 7,533 8,317	None. None. None. None. None.	33,336 28,054 20,743 21,592 21,422

* Doing business in Canada upon the assessment plan.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscrib'd for.	Capital paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consid- eration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	Total Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
† SUPREME COURT, INDEPENDENT ORDER OF FORESTERS, Toronto..... Elliott G. Stevenson, S. C. R.; Robert Mathison, Sup. Sec.; S. H. Pope, Act.	1914	None.	None.	\$ 42866,371	\$ 1,366,302	.....	\$ 4,704,519	\$ 1,531,273	\$ 6,235,792	\$ 3,957,953	\$ 743,490	None.	\$ 4,701,443
	1913	None.	None.	42895,426	1,119,504	.....	4,590,150	1,155,139	5,745,289	3,722,710	610,173	None.	4,332,883
	1912	None.	None.	20853,861	1,253,645	.....	4,602,399	963,028	5,565,427	3,344,483	544,290	None.	3,888,773
	1911	None.	None.	18958,768	1,302,746	.....	4,537,435	1,205,408	5,742,843	2,968,826	609,321	None.	3,578,150
	1910	None.	None.	16639,913	1,325,087	.....	4,420,324	695,024	5,119,348	2,736,232	511,428	None.	3,247,660
* WOODMEN OF THE WORLD (Canadian Order), London, Ont..... W. S. Harrison, Head Consul; Clair Jarvis, Head Clerk.	1914	None.	None.	628,651	33,380	.....	194,885	34,447	229,332	127,556	41,111	None.	168,667
	1913	None.	None.	516,548	40,593	.....	185,428	27,649	213,077	112,935	29,964	None.	142,899
	1912	None.	None.	475,075	22,444	.....	179,558	26,920	206,478	117,908	33,745	None.	151,653
	1911	None.	None.	397,753	20,378	.....	170,128	22,853	192,981	104,808	29,846	None.	134,654
	1910	None.	None.	337,947	17,133	.....	162,924	14,573	177,497	100,632	32,382	None.	133,014

† Registered to do business in Canada upon the assessment plan.

* Doing business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past five years by life companies in Canada, together with amount of insurance in force at the end of the year:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i>								
ALBERTA-SASKATCHEWAN LIFE, Edmonton..... B. J. Saunders, Pres.; L. L. Moody, Sec.; J. S. Wallace, Mgr.	1914	\$70,940	\$6,385	88	\$160,000	138	\$233,000	\$1,000
BRITISH COLUMBIA LIFE, Vancouver..... L. W. Shaford, M. P. P., Pres.; C. F. Silver, Sec.; Sanford S. Davis, Mgr.	1914	243,394	110,785	675	1,564,774	1,524	3,488,803	5,144
	1913	194,566	92,305	817	2,140,083	1,255	3,187,012	None.
	1912	148,432	64,486	687	1,596,058	901	2,132,370	None.
	1911	104,620	16,636	293	857,843	329	646,195	None.

CANADA LIFE, Toronto. Hon. George A. Cox, Pres.; Chas. R. Acres, Sec.; E. W. Cox, Gen. Mgr.; W. A. P. Wood, Actuary.	1914	56,103,842	5,589,950	6,061	14,159,349	70,352	153,215,929	2,588,580
	1913	52,161,795	5,606,452	6,363	17,011,596	67,908	153,121,964	2,142,935
	1912	48,901,523	5,153,995	5,782	15,563,596	65,266	141,934,737	1,998,296
	1911	44,257,341	4,553,385	5,193	12,541,720	62,432	133,162,071	1,797,698
	1910	40,820,857	5,040,861	4,414	10,838,384	59,722	126,518,963	2,184,960
CAPITAL LIFE, Ottawa. J. J. Seitz, Pres.; A. E. Corrigan, Man. Dir.; M. D. Grant, Sec. and Actuary.	1914	239,695	69,550	457	809,320	1,186	1,982,320	None.
	1913	191,572	55,616	594	1,442,000	955	2,301,160	7,500
	1912	178,023	27,196	424	927,160	525	1,007,500	3,000
CONFEDERATION, Toronto. J. K. Macdonald, Pres.; W. C. MacDonald, Act. and Sec.	1914	19,814,850	2,667,235	4,984	10,397,081	40,544	70,464,955	1,114,882
	1913	18,454,426	2,734,128	5,701	12,129,502	39,656	69,094,281	1,008,599
	1912	17,265,975	2,379,296	4,907	11,112,595	37,553	63,055,973	1,043,270
	1911	16,337,908	2,033,953	3,288	6,719,566	35,155	56,929,217	785,710
	1910	15,192,630	1,880,246	3,206	5,879,360	33,958	53,743,106	932,197
CONTINENTAL LIFE, Toronto. Geo. B. Woods, Pres.; Charles H. Fuller, Sec.	1914	1,849,209	313,003	833	1,568,715	7,283	9,685,043	53,337
	1913	1,656,151	304,152	1,516	2,784,477	6,916	9,670,472	46,097
	1912	1,462,367	271,722	1,047	1,726,170	6,344	8,124,684	31,922
	1911	1,292,212	240,193	951	1,542,200	5,744	7,126,103	22,181
	1910	1,083,195	208,028	796	1,065,726	5,178	6,185,183	20,650
CROWN LIFE, Toronto. G. T. Somers, Pres.; Wm. Wallace, Manager; A. H. S. Marks, Sec.	1914	1,672,339	365,817	1,315	2,547,995	6,442	10,868,660	45,048
	1913	1,448,022	345,598	2,038	4,249,244	6,302	11,609,798	23,839
	1912	1,233,901	297,227	1,531	3,292,474	5,513	9,198,367	61,719
	1911	991,202	233,303	909	1,707,245	4,511	7,076,102	38,206
	1910	837,167	206,105	755	1,355,914	3,833	5,838,502	39,000
DOMINION LIFE, Waterloo, Ont. Thos. Hilliard, Pres. and Man. Dir.; P. H. Roos, Sec.-Treas	1914	3,738,939	484,694	1,169	2,271,695	9,752	15,595,821	149,327
	1913	3,307,904	468,998	1,537	3,464,658	9,298	16,146,991	121,083
	1912	2,873,054	425,804	850	1,726,810	8,459	13,341,060	64,509
	1911	2,530,406	374,432	765	1,526,263	7,799	11,785,362	82,955
	1910	2,174,606	330,502	934	1,742,258	7,137	10,407,471	82,372
EQUITY LIFE, Toronto. H. Sutherland, Pres.; Geo. M. Begg, Sec.	1914	350,230	67,303	260	310,051	1,872	2,497,083	6,000
	1913	294,431	63,363	278	407,570	1,755	2,390,280	3,000
	1912	241,268	58,539	288	424,842	1,592	2,142,010	3,500
	1911	194,978	51,921	302	377,753	1,422	1,858,873	7,000
	1910	159,410	46,208	250	317,257	1,220	1,604,149	4,000
EXCELSIOR LIFE, Toronto. David Fasken, Pres.; Edwin Marshall, Sec.	1914	3,660,634	590,243	2,122	3,336,295	14,304	19,932,954	11,825
	1914		3,174			560	68,925	1,676
	1913	3,258,378	560,669	2,634	4,552,434	13,317	19,217,004	130,149
	1913		3,352	4	320	595	73,979	1,058
	1912	2,865,027	497,393	1,626	2,674,836	11,968	16,009,393	83,472
	1912		3,628	3	94	643	79,072	1,650
	1911	2,469,476	455,385	1,697	2,440,468	11,170	14,339,800	79,132
	1911		3,905	40	3,254	676	83,753	1,873

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
EXCELSIOR LIFE.—Continued. Ordinary. Monthly.	1910 1910	{ \$2,183,712 }	{ \$419,655 4,342 }	1,400 69	\$1,915,695 7,804	10,644 728	\$13,277,391 90,605	\$67,247 1,746
FEDERAL, Hamilton. Dr. W. H. Aikens, Pres.; A. N. Mitchell, Mgr.; F. Brough, Actuary.	1914 1913 1912 1911 1910	5,913,182 5,393,003 4,887,617 4,446,969 3,996,215	1,007,546 964,765 900,962 820,052 766,814	2,494 2,885 2,275 2,096 2,013	4,231,537 5,254,647 3,830,398 3,379,955 2,957,855	18,942 17,998 17,066 16,480 15,800	28,046,779 27,578,183 24,840,567 23,396,641 21,915,929	305,935 237,843 375,630 193,972 252,446
GREAT WEST, Winnipeg. Alex. Macdonald, Pres.; J. H. Brock, Man. Dir.; A. Jardine, Sec.; Colin Ferguson, F. A. S., Act.	1914 1913 1912 1911 1910	16,736,444 14,368,864 12,251,982 10,453,072 8,449,811	3,233,960 3,070,771 2,818,055 2,130,555 1,849,771	11,003 10,918 8,017 6,271 5,592	22,125,599 24,137,107 20,267,764 14,124,199 13,177,621	53,239 46,892 40,506 34,264 30,134	106,871,969 97,048,714 82,992,272 67,119,455 56,273,568	495,072 441,471 436,463 281,570 231,561
HOME LIFE, Toronto. H. Pollman Evans, Pres.; J. K. McCutcheon, Man. Dir. A. J. Walker, Sec.	1914 1913 1912 1911 1910	..... 1,488,881 1,399,316 1,371,685 1,256,435	..... 189,084 203,830 216,823 210,687	..... 26 149 367 428	..... 33,500 210,080 596,170 639,958	..... 4,036 4,319 4,578 4,627	..... 5,005,850 5,427,621 5,768,366 5,731,071	..... 64,502 49,712 56,754 33,989
IMPERIAL LIFE, Toronto. Herbert C. Cox, Pres.; J. F. Weston, Mgr.; G. Cecil Moore, Actuary.	1914 1913 1912 1911 1910	10,310,576 9,111,395 8,134,420 7,095,443 6,147,330	1,599,711 1,535,795 1,365,579 1,193,397 1,067,872	3,826 3,963 3,215 3,211 2,619	7,073,880 8,003,210 6,426,990 6,120,933 5,163,197	24,343 22,358 20,407 18,446 16,207	43,529,880 42,632,377 36,202,991 32,268,793 28,347,706	308,324 301,200 285,288 217,939 183,657
LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Mgr. E. E. Reid, Asst. Mgr. and Act.	1914 1914 1913 1913 1912 1912 1911 1910 1910	..... 5,294,263 4,645,695 4,059,376 3,589,798 3,255,950	{ 599,009 575,914 522,959 511,858 451,762 454,024 372,246 389,942 309,447 359,932 }	3,245 45,260 3,847 37,343 3,056 39,085 2,818 32,236 2,221 32,480	3,706,293 5,912,926 4,116,755 4,711,435 3,114,685 4,673,080 2,794,300 4,035,729 2,091,550 3,627,627	16,277 119,874 14,548 109,594 12,984 99,107 10,887 88,740 8,931 82,467	17,401,425 13,447,902 15,272,541 11,984,334 12,728,579 10,536,242 10,925,594 9,312,391 8,930,684 7,864,709	77,002 232,208 90,971 194,699 80,729 185,547 55,119 155,261 89,505 198,118
MANUFACTURERS LIFE, Toronto. Sir Geo. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.; J. B. McKechnie, Actuary.	1914 1913 1912 1911 1910	19,180,388 17,540,387 16,135,431 14,601,668 13,013,775	3,159,020 2,996,879 2,769,116 2,568,416 2,424,973	7,538 9,223 7,055 5,880 5,222	12,465,813 16,377,733 12,195,169 9,979,520 8,083,963	53,425 51,919 48,254 43,813 41,063	80,610,684 80,619,888 72,487,542 64,454,288 59,480,711	863,432 867,608 829,630 802,035 609,090

MONARCH LIFE, Winnipeg, Man. James T. Gordon, Pres.; J. W. W. Stewart, Mgr.; J. A. Macfarlane, Sec. and Act.	1914 1913 1912 1911 1910	609,073 530,973 457,222 362,433 302,497	172,415 157,246 108,680 92,730 71,955	767 873 662 479 355	1,813,567 2,274,980 1,864,000 1,174,900 833,500	3,042 2,649 2,158 1,627 1,265	6,753,697 6,762,506 4,783,348 3,685,645 2,744,246	14,996 6,980 6,385 11,633 13,635
MUTUAL LIFE OF CANADA, Waterloo. E. P. Clement, Pres.; Geo. Wegenast, Mgr.; Charles Ruby, Sec.; M. S. Hallman, Actuary.	1914 1913 1912 1911 1910	24,306,233 21,845,933 20,070,803 18,161,847 16,279,562	3,281,885 3,029,277 2,692,199 2,454,062 2,245,264	7,090 7,241 5,256 4,902 4,839	14,172,097 14,102,734 10,939,284 9,103,962 8,432,676	54,139 50,710 46,171 43,381 40,623	92,747,586 87,322,027 76,681,144 70,148,341 64,092,912	877,849 798,351 776,321 649,889 606,083
NATIONAL LIFE, Toronto Elias Rogers, Pres.; F. Sparling, Sec.; A. J. Ralston, Man. Dir.	1914 1913 1912 1911 1910	2,886,003 2,438,240 2,082,914 1,740,702 1,431,724	692,135 639,556 508,565 443,669 380,555	1,871 2,969 1,917 1,445 1,875	4,354,350 8,070,292 5,379,250 3,528,400 3,502,250	11,657 10,350 9,102 8,126 7,257	22,179,798 22,299,079 16,197,329 13,160,757 11,259,698	79,235 103,883 55,680 68,419 62,540
NORTH AMERICAN, Toronto Edward Gurney, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.; D. E. Kilgour, Actuary.	1914 1913 1912 1911 1910	14,916,008 14,040,501 13,224,159 12,313,108 11,388,773	1,850,974 1,812,452 1,730,679 1,653,862 1,619,285	3,454 4,168 3,348 2,991 2,796	6,539,726 8,430,096 6,381,035 5,494,132 4,539,612	33,267 32,754 31,671 30,314 29,206	53,091,425 53,126,717 49,067,493 45,687,768 43,144,205	654,978 582,072 587,996 525,174 446,601
NORTHERN LIFE, London, Ont. T. H. Purdom, Pres.; John Milne, Mgr. O. C. Barrie, Sec.; W. G. Fitzgerald, Act.	1914 1913 1912 1911 1910	2,294,671 2,027,066 1,810,228 1,622,102 1,435,830	370,839 338,422 309,869 275,804 237,028	1,089 1,498 1,228 916 734	1,601,755 2,192,254 1,800,417 1,311,170 955,125	7,807 7,510 6,808 6,119 5,604	10,050,495 10,046,104 8,734,207 7,611,248 6,803,399	44,089 47,857 49,922 27,800 30,926
LA SAUVEGARDE, Montreal. G. N. Ducharme, Pres.; P. Bonhomme, Man.	1914 1913 1912	1,044,173 844,457 791,552	202,599 200,188 189,718	504 1,027 844	833,798 1,434,700 1,139,150	4,867 5,025 4,758	5,944,862 6,098,902 5,568,718	30,674 34,500 18,055
SECURITY LIFE, Montreal. J. M. Fortier, Pres.; W. C. Baber, Mgr. and Actuary.	1914 1913 1912 1911	88,256 63,132 86,346 78,483	30,928 29,336 15,364 5,133	287 559 360 139	444,500 759,500 475,000 165,000	951 920 750 217	1,141,000 1,240,000 920,000 252,500	2,000 4,946 1,000 None.
SOVEREIGN LIFE, Winnipeg. Robt. R. Scott, Pres.; Thomas Allen, Chief Agent. H. J. Meiklejohn, Manager.	1914 1913 1912 1911 1910	1,090,410 1,015,826 954,739 863,946 781,060	174,460 148,100 129,198 118,270 110,791	739 794 314 190 174	1,648,875 1,844,030 831,482 393,000 279,971	2,559 2,275 1,799 1,556 1,443	4,924,872 4,909,059 3,511,099 3,023,564 2,765,002	25,417 15,605 10,013 14,250 7,625
SUN, Montreal. R. Macaulay, Pres.; T. B. Macaulay, F. I. A., Man. Dir. A. B. Woods, Act.	1914 1913 1912 1911 1910	64,187,656 56,183,813 49,605,616 43,900,886 38,164,790	11,419,044 10,985,502 9,752,346 8,274,651 7,467,832	16,734 17,200 16,350 14,982 14,259	31,917,422 34,140,031 30,683,553 26,316,870 23,422,604	136,244 127,261 118,888 110,754 99,456	218,299,835 202,363,997 182,732,420 164,572,072 143,500,609	2,929,853 2,633,610 2,624,393 2,010,951 1,795,441

† Reinsured in the Sun Life. ‡ Includes business of the Home Life of Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
TRAVELLERS LIFE, Montreal..... Hon. Geo. P. Graham, Pres.; Geo. H. Allen, Mgr.; A. P. Earle, Sec. and Act.	1914	\$229,314	\$75,257	523	\$1,040,250	1,802	\$2,946,552	\$4,000
	1913	188,068	94,404	971	2,289,943	1,604	4,695,671	4,282
	1912	151,320	39,511	471	1,840,920	997	1,777,820	1,000
	1911	119,484	21,038	384	1,103,937	545	868,184	None.
	1910	85,465	3,561	93	350,200	138	221,850	None.
<i>Assessment Companies:</i>								
CATHOLIC MUTUAL BENEFIT SOCIETY, Kingston, Ont..... Hon. M. F. Hackett, Pres.; John J. Behan, Sec.	1914	785,864	466,986	1,149	1,059,000	25,024	29,764,000	395,419
	1913	662,447	472,936	2,250	2,098,500	25,470	30,319,000	436,485
	1912	671,425	457,520	2,515	2,307,500	24,957	29,924,000	449,201
	1911	668,455	461,974	2,422	2,192,000	23,839	29,040,500	382,925
	1910	616,190	419,241	2,473	2,200,500	22,861	28,320,500	345,988
COMMERCIAL TRAVELLERS MUTUAL BENEFIT SOCIETY, Toronto. Joseph Oliver, Pres.; Etta M. Rowley, Sec.	1914	74,221	38,418	202	202,000	2,214	2,213,000	40,000
	1913	76,360	43,546	242	242,000	2,291	2,290,000	34,000
	1912	71,442	37,896	232	232,000	2,257	2,256,000	31,000
	1911	66,100	36,691	233	233,000	2,173	2,172,000	25,000
	1910	56,302	35,791	214	214,000	2,118	2,117,000	28,000
ROYAL GUARDIANS, Montreal..... Thos. Brady, Pres.; A. P. Patterson, Sec.	1914	426,437	93,017	174	127,000	2,375	3,300,135	69,384
	1913	401,087	95,705	545	359,250	2,463	3,417,856	71,289
	1912	388,479	94,525	419	303,850	2,448	3,485,089	57,376
	1911	315,756	95,463	218	206,000	2,381	3,641,324	80,875
	1910	273,783	94,885	109	106,000	2,394	3,723,675*	45,962
SUBSIDIARY HIGH COURT OF THE ANC'T ORDER OF FORESTERS Toronto, Ewan Ramsay, Pres.; William Williams, Sec.	1914	398,609	61,270	288	258,100	2,635	2,371,402	15,817
	1913	349,796	60,538	473	428,400	2,645	2,356,838	12,745
	1912	302,023	53,540	412	360,100	2,427	2,152,753	6,954
	1911	255,200	49,416	259	224,800	2,220	1,966,676	10,984
	1910	213,841	47,160	362	334,500	2,129	1,893,029	9,562
SUPREME COURT, INDEP'D'T ORDER OF FORESTERS, Toronto... Elliott G. Stevenson, S. C. R.; R. Mathison, M. A., Sup. Sec.; S. H. Pope, Actuary.	1914	42,866,371	4,360,637	18,429	15,235,944	200,875	196,412,733	3,656,117
	1913	42,895,426	4,206,354	32,644	26,082,125	222,449	217,612,328	3,722,710
	1912	20,853,861	4,236,534	31,696	25,046,779	243,053	241,410,129	3,064,603
	1911	18,958,768	4,201,612	27,385	20,636,187	241,571	242,093,787	2,691,321
	1910	16,755,913	4,113,823	26,721	20,795,314	236,509	240,170,983	2,489,539
WOODMEN OF THE WORLD (Canadian Order), London..... W. S. Harrison, Head Consul; Clair Jarvis, Head Clerk.	1914	628,651	180,029	890	528,500	7,208	7,080,500	118,418
	1913	516,548	185,428	2,600	2,020,300	15,272	14,530,794	112,935
	1912	475,075	179,558	2,987	2,285,100	14,401	13,492,744	117,908
	1911	397,753	170,128	2,761	2,131,500	13,771	13,536,843	104,808
	1910	337,947	162,986	1,805	1,481,750	12,045	12,593,093	100,632

CANADIAN BRANCHES OF FOREIGN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Figures of Canadian Branch):</i>									
COMMERCIAL UNION..... James McGregor, Montreal.	1914 1913 1912 1911 1910	\$4,790,376 4,449,714 3,675,587 3,141,139 2,797,838	\$273,871 270,210 251,776 246,819 225,698	\$24,919 26,729 28,364 27,863 26,696	4 10 7 8 10	\$13,000 39,000 14,845 33,973 52,500	195 201 196 198 199	\$763,472 819,787 776,330 776,162 752,685	\$65,728 15,251 27,119 7,170 8,829
EDINBURGH *..... F. W. Kingstone, Toronto.	1914 1913 1912 1911 1910	105,901 205,634 99,283 99,289 100,651	38,203 41,109 61,160 43,250 113,366	790 828 899 1,240 1,196	None. None. None. None. None.	None. None. None. None. None.	25 28 30 31 39	48,432 53,229 56,227 57,899 77,846	5,204 2,998 1,672 19,948 None.
GRESHAM LIFE..... Arch. R. Howell, Montreal.	1914 1913 1912	1,076,134 1,102,011 818,581	72,003 36,310 10,322	54,260 35,822 12,009	461 454 145	1,085,014 1,032,361 458,000	814 527 172	2,001,875 1,324,861 521,307	2,000 1,000 2,000
LIFE ASSOCIATION OF SCOTLAND *..... Charles M. Holt, Montreal.	1914 1913 1912 1911 1910	215,935 223,502 231,816 247,183 263,379	441,662 474,663 565,944 554,127 592,251	6,848 7,617 9,419 10,757 12,018	None. None. None. None. None.	None. None. None. None. None.	265 286 318 361 393	414,399 455,198 487,006 564,044 805,045	55,955 79,260 53,475 47,896 92,313
LIVERPOOL AND LONDON AND GLOBE *..... J. Gardner Thompson, Montreal.	1914 1913 1912 1911 1910	3,709,817 3,438,837 3,319,397 3,492,976 3,517,730	1,070,642 998,523 956,195 922,066 990,580	3,005 2,487 2,752 3,065 3,238	None. None. None. 2 None.	None. None. None. 960 None.	68 63 63 63 73	115,028 109,529 109,633 110,615 126,740	4,311 13,245 9,525 5,412 13,289
LONDON AND LANCASHIRE LIFE AND GENERAL. Alexander Bissell and Leonard Atkins, Montreal.	1914 1913 1912 1911 1910	5,717,666 5,508,959 5,316,098 5,019,395 4,739,759	4,157,140 3,940,244 3,671,201 3,466,820 3,320,529	464,367 554,471 454,495 437,188 398,947	936 839 854 618 430	2,103,340 2,021,425 2,291,353 1,494,817 971,688	7,703 7,557 7,408 7,001 6,543	15,392,717 15,164,030 14,005,127 12,861,781 11,935,442	250,126 217,449 210,019 255,085 210,830
LONDON ASSURANCE *..... W. Kennedy and W. B. Colley, Montreal.	1914 1913 1912 1911 1910	350,196 300,614 255,640 255,170 217,217	245,336 214,170 192,779 161,239 161,817	113 200 200 200 200	None. None. None. None. None.	None. None. None. None. None.	4 4 5 5 5	19,744 19,744 21,038 20,192 20,192	None. 1,294 None. None. None.

* Ceased doing new business in Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
NORTH BRITISH AND MERCANTILE a Randall J. Davidson, Montreal.	1914	\$6,777,340	\$1,104,569	\$25,491	27	\$67,500	358	\$844,678	\$39,185
	1913	6,613,798	1,050,852	26,643	39	79,000	352	864,095	55,016
	1912	7,311,740	1,033,697	23,346	41	131,500	340	853,929	17,049
	1911	7,114,573	963,496	19,277	17	40,000	327	773,908	93,753
	1910	6,655,022	990,523	18,594	72	157,000	335	812,614	22,765
NORWICH UNION LIFE (Including the old business of the Reliance Mutual) John B. Laidlaw, Toronto.	1914	159,206	129,000	5,365	None.	None.	93	139,672	2,538
	1913	174,021	107,655	5,005	None.	None.	96	142,210	3,263
	1912	190,432	107,655	3,170	None.	None.	101	145,473	3,044
	1911	207,476	96,136	3,481	None.	None.	105	149,723	3,195
	1910	193,753	70,500	3,187	None.	None.	102	101,642	7,015
PHOENIX OF LONDON (Including the old business of the Pelican and British Empire.) R. McD. Paterson and J. B. Paterson, Montreal.	1914	2,927,528	2,466,691	212,026	241	1,043,370	2,299	7,561,378	144,676
	1913	2,806,911	2,306,241	206,992	259	826,500	2,240	7,324,385	209,772
	1912	2,684,010	2,415,436	197,511	240	880,600	2,152	6,848,985	169,890
	1911	2,575,452	2,055,651	186,132	215	729,900	2,070	6,120,270	133,629
	1910	2,485,630	1,962,784	166,771	58	310,000	1,946	5,565,868	167,750
ROYAL William Mackay, Montreal.	1914	3,887,525	2,102,322	264,870	562	1,703,417	3,234	7,898,638	31,952
	1913	2,666,605	1,932,833	226,777	687	1,809,915	3,014	7,155,648	45,641
	1912	3,330,154	1,684,180	204,838	527	1,584,904	2,618	6,229,204	59,101
	1911	2,957,349	1,610,299	179,633	624	1,416,910	2,329	5,359,707	64,238
	1910	2,944,598	1,346,182	140,875	522	1,273,179	1,947	4,320,546	64,835
SCOTTISH AMICABLE * Charles J. Fleet, Montreal.	1914	121,653	58,702	1,047	None.	None.	30	75,397	228
	1913	121,653	58,081	1,103	None.	None.	31	75,625	9,425
	1912	151,919	64,820	1,188	None.	None.	34	82,755	25,136
	1911	161,286	88,546	1,423	None.	None.	40	112,525	5,005
	1910	161,491	86,942	1,578	None.	None.	42	116,003	None.
SCOTTISH PROVIDENT * John H. Dunlop, Montreal.	1914	76,143	46,720	474	None.	None.	19	58,793	11,162
	1913	97,570	52,214	495	None.	None.	22	66,947	5,917
	1912	101,499	59,320	578	None.	None.	26	76,328	None.
	1911	100,232	58,488	578	None.	None.	26	76,378	1,689
	1910	100,557	59,383	598	None.	None.	27	78,532	None.
STANDARD D. M. McGoun, Montreal.	1914	17,079,213	9,524,610	808,011	.....	.....	.....	.....	749,846
	1913	16,491,342	9,524,304	800,825	814	2,015,903	11,389	25,373,992	856,590
	1912	16,519,484	10,105,484	818,494	708	1,958,750	11,261	24,052,551	736,580
	1911	16,120,715	9,096,847	798,330	633	1,889,232	11,276	23,625,316	666,535
	1910	15,003,016	8,611,252	793,788	681	1,397,192	11,453	22,780,127	651,392

STAR* Alf. W. Briggs, Toronto.	1914 1913 1912 1911 1910	283,698 183,435 2,907,551 2,000,624 1,832,438	146,620 132,875 138,273 144,967 186,664	9,421 9,622 10,731 11,564 12,869	None. None. None. None. 4	None. None. None. None. 9,003	178 191 198 207 217	251,846 259,852 271,832 300,309 322,921	3,465 20,698 19,345 30,356 16,193
United States Companies (Figures of Canadian Branch):									
ÆTNA Thos. H. Christmas, Montreal.	1914 1913 1912 1911 1910	6,194,452 5,763,970 5,659,895 5,697,612 5,668,893	6,323,095 6,266,404 6,238,131 6,072,491 5,988,389	708,843 706,354 692,893 667,197 653,335	990 805 702 710 768	2,055,008 2,180,937 1,871,299 1,548,332 1,590,997	12,709 12,549 12,610 12,583 12,558	21,634,667 21,348,028 20,621,531 19,807,570 19,460,657	569,387 583,128 456,608 526,460 596,502
CONNECTICUT MUTUAL* F. W. Evans, Montreal.	1914 1913 1912 1911 1910	105,432 105,431 113,095 111,500 111,644	483,459 501,386 509,844 505,389 498,795	28,081 27,584 26,434 22,760 23,600	None. None. None. None. None.	None. None. None. None. None.	563 607 590 566 544	1,049,700 1,040,538 997,250 970,958 916,576	55,758 50,756 53,814 33,591 35,669
EQUITABLE Seargent P. Stearns, Montreal.	1914 1913 1912 1911 1910	7,364,919 8,384,644 8,115,917 7,795,622 7,440,708	6,760,972 6,735,608 6,728,358 6,748,465 6,570,619	854,800 822,188 785,581 744,821 713,373	1,779 1,538 1,086 953 802	3,617,473 3,334,001 2,422,284 2,133,157 2,051,653	11,816 11,303 10,655 10,284 10,055	24,361,196 23,482,216 22,300,032 21,419,501 20,808,446	443,049 555,092 574,331 460,040 595,229
GERMANIA C. R. G. Johnson, Montreal.	1914 1913 1912 1911 1910	190,357 190,963 193,086 192,618 194,442	127,845 125,304 117,358 101,329 96,778	11,069 10,117 8,646 7,136 6,413	..... 41 31 None. None.	..... 65,000 88,000 None. None.	203 210 182 159 141	333,168 354,381 332,809 258,044 234,704	700 3,519 1,800 8,910 6,662
METROPOLITAN† Col. John Tilton, Ottawa.	1914 1914 1913 1913 1912 1912 1911 1911 1910 1910	23,570,166 18,287,460 13,812,294 10,726,160 9,133,853	18,167,925 15,474,534 11,682,817 9,716,481 8,074,436	5,242,465 1,759,969 2,564,761 1,423,297 2,038,616 1,225,484 1,756,092 1,027,016 1,573,414	18,939 158,391 18,399 272,756 11,545 122,071 9,652 113,591 9,175 117,792	19,075,024 18,381,737 18,275,895 33,432,708 13,110,817 17,742,020 10,931,014 16,208,772 10,040,017 16,564,334	15,788 724,701 53,202 673,665 42,774 490,282 35,514 431,072 30,057 383,928	34,252,208 24,503,229 56,260,185 20,530,819 45,517,807 59,963,018 36,216,885 52,216,938 28,919,551 46,199,059	1,159,969 260,826 552,206 414,786 688,470 157,540 375,425 209,460 325,057
MUTUAL LIFE Fayette Brown, Montreal.	1914 1913 1912 1911 1910	10,423,913 10,178,100 9,321,961 9,418,934 9,216,969	9,425,981 9,395,461 9,008,076 8,711,076 8,554,858	1,200,892 1,364,806 1,227,510 1,120,485 1,064,471	896 1,238 1,402 1,395 1,126	2,492,802 3,520,478 4,173,724 3,951,369 2,989,996	15,788 16,052 15,917 15,462 15,127	34,252,208 34,424,458 33,581,692 31,990,480 90,248,453	670,560 689,870 688,470 520,781 484,305

*Ceased doing new business in Canada.

† Includes reinsurance of Union Life Assurance Co.

a The assets and liabilities in Canada of these companies include also their fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
NATIONAL OF THE U. S. A.* Charles Powis, Hamilton, Ont.	1914	\$56,294	\$23,074	\$224	None.	None.	52	\$32,867	\$2,500
	1913	55,652	24,851	298	None.	None.	53	35,361	3,853
	1912	58,052	27,080	298	None.	None.	57	39,408	4,500
	1911	59,101	30,260	438	None.	None.	65	45,108	3,147
	1910	59,101	31,598	491	None.	None.	65	48,155	3,597
NEW YORK LIFE..... Percy V. Raven, Montreal.	1914	16,032,365	14,766,980	2,383,401	5,833	\$10,230,941	35,925	67,635,103	733,382
	1913	15,289,109	13,863,952	2,255,526	3,864	10,195,162	33,153	64,098,695	925,416
	1912	13,593,281	13,243,014	2,092,993	4,041	9,216,568	31,847	59,112,301	788,070
	1911	12,618,971	12,489,741	1,906,234	3,100	6,573,025	29,892	54,106,305	635,293
	1910	12,189,590	11,123,601	1,741,602	2,356	5,014,583	28,321	50,498,716	509,017
NORTHWESTERN MUTUAL*..... William Angus, Montreal.	1914	115,770	81,899	2,680	None.	None.	115	135,798	4,304
	1913	116,122	82,568	2,765	None.	None.	120	141,198	10,059
	1912	116,168	88,104	2,934	None.	None.	133	153,326	3,163
	1911	115,145	88,989	3,113	None.	None.	138	156,002	10,715
	1910	119,073	97,038	3,350	None.	None.	148	173,681	9,439
PHENIX MUTUAL, HARTFORD,*..... C. R. G. Johnson, Montreal.	1914	123,210	283,980	21,674	None.	None.	416	375,647	6,289
	1913	123,210	275,000	18,951	None.	None.	424	381,936	6,000
	1912	131,584	275,000	15,916	None.	None.	430	388,936	3,000
	1911	132,577	275,000	16,305	None.	None.	434	393,436	5,000
	1910	132,619	275,600	15,549	None.	None.	439	398,436	21,159
POSTAL LIFE..... J. S. Lovell, Toronto.	1914	499,382	458,817	57,775	None.	None.	1,041	1,700,043	37,476
	1913	490,268	459,030	63,501	None.	None.	1,128	1,858,435	46,722
	1912	513,603	464,208	69,812	2	4,000	1,216	2,051,537	85,085
	1911	548,117	438,400	78,698	2	6,000	1,350	2,345,276	53,051
	1910	528,284	498,899	92,522	5	15,000	1,516	2,627,923	66,074
PRUDENTIAL (Newark). Arthur H. Poulson, Montreal.	1914	3,392,175	3,152,096	1,729,288	6,508	6,903,207	19,960	23,206,728	345,612
	1914				108,016	13,953,008	260,502	33,056,321	
	1913	2,637,518	2,410,483	533,272	6,220	7,198,097	17,378	20,747,057	87,628
	1913				104,306	13,621,357	224,155	28,290,847	
	1912	2,058,383	1,680,602	436,054	4,584	5,989,909	14,020	16,783,182	155,860
	1912				97,189	13,030,122	177,226	22,492,611	
	1911	998,560	1,086,948	342,131	4,921	5,632,002	11,321	12,914,469	54,810
	1911				88,230	11,592,891	132,320	16,563,644	
	1910	675,378	614,294	537,325	5,345	5,315,152	8,176	8,747,438	79,609
	1910				94,679	12,333,110	91,983	11,388,120	

STATE LIFE (Indianapolis) W. H. Hunter, Toronto.	1914	247,939	234,683	43,664	102	92,042	284	1,344,494	None.
	1913	215,076	206,529	41,942	18	41,040	208	1,344,276	15,000
	1912	212,958	183,519	40,374	5	9,037	204	1,325,110	5,000
	1911	161,575	169,951	44,692	32	146,940	221	1,408,947	17,772
	1910	159,669	133,197	38,431	63	482,671	229	1,457,627	5,125
TRAVELERS Frank F. Perkins, Montreal.	1914	5,651,730	4,362,632	536,029	653	2,592,013	5,688	17,580,596	277,559
	1913	5,493,442	4,137,085	510,711	708	2,795,296	5,472	16,332,199	226,398
	1912	5,003,275	3,877,086	491,592	622	2,195,275	5,095	14,211,398	221,707
	1911	4,174,955	3,635,063	423,866	587	1,788,592	4,760	12,720,114	260,188
	1910	3,715,934	3,092,023	398,324	442	1,167,167	4,463	11,691,722	157,610
UNION MUTUAL Henri E. Morin, Montreal.	1914	2,025,324	1,898,496	274,165	332	734,753	4,644	7,986,101	142,145
	1913	1,839,380	1,850,094	267,257	292	711,062	4,662	7,971,107	134,243
	1912	1,842,668	1,775,515	267,962	288	703,500	4,691	7,912,975	130,593
	1911	1,713,046	1,504,758	257,537	228	618,500	4,669	7,602,627	147,381
	1910	1,484,841	1,612,365	249,678	254	568,500	4,690	7,381,075	89,962
UNITED STATES Lewis A. Stewart, Toronto.	1914	368,391	333,092	44,794	29	128,798	608	1,274,910	17,573
	1913	362,782	331,863	44,011	25	73,500	647	1,342,594	43,300
	1912	342,777	349,454	43,113	15	61,000	676	1,389,904	25,516
	1911	345,158	318,429	48,161	23	67,500	698	1,394,638	17,333
	1910	320,445	310,664	47,921	31	96,500	712	1,408,835	20,949

* Ceased doing new business in Canada. † Formerly Provident Savings.

LIST OF LIFE, FIRE AND MISCELLANEOUS INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.

CORRECTED TO MARCH 29, 1915.

NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.	NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.
Acadia Fire.....	\$59,534	Fire.	Guardian Accident and Guar.	\$145,412	Acc., Sick., Guar. Burg. and P. G.
Aetna, Hartford.....	372,798	Fire, Auto. Tornado, Spk. Leak Life.	Guarantee Co. of N. America	57,822	Guar.
Aetna Life, Hartford.....	4,947,882	Life.	Hartford Fire, Hartford.....	932,944	Fire, In. Trans., Tor., Spk., Leak and Auto. (Lim)
Alberta Saskatchewan Life ..	51,032	Life.	Hartford Steam Boiler.....	38,788	Boiler, Limited.
Alliance Assurance Co.....	302,777	Fire, Acc., Sick and Guar.	Home, New York.....	330,953	Fire, Auto. and Tornado.
American and Foreign Marine	25,472	Transit.	Hudson Bay.....	68,337	Fire and Hail.
American Central.....	168,721	Fire and Tornado in Manitoba, Alberta, Saskatchewan and Br. Columbia.	Imperial Guar. and Accident.	108,200	Guar., Acc., Sick. Burg. and P. G.
American Insurance.....	65,442	Fire.	Imperial Life.....	222,862	Life.
American Surety, New York.	64,990	Guar.	Imperial Under.....	86,641	Fire.
Anglo-American, Toronto....	58,878	Fire.	Ind. Order of Foresters...	100,000	Life.
Atlas Assurance Co.....	469,800	Fire.	Ins. Co. of North America...	384,048	Fire, In. Trans. and Auto.
Beaver Fire, Can.....	52,897	Fire.	Insurance Co. State of Pa...	129,508	Fire.
Boiler Insp. and Ins. Co., Can.	107,582	Steam Boiler.	International Fidelity.....	5,000	Guar. S. S. M. Co.
British America, Toronto....	84,647	Fire and Hail.	Law Union and Rock.....	284,526	Fire, Acc. and Sick.
British Colonial Fire.....	62,062	Fire.	Liv. and Lon. and Globe....	1,417,899	Fire, Life.
British Columbia Life.....	59,308	Life.	Liverpool, Manitoba.....	55,903	Fire.
British and Foreign Marine..	111,180	In. Trans. and Sprinkler Leak.	Lloyds Plate Glass, N. Y....	108,767	P. G.
British North Western Fire..	52,250	Fire.	London Assurance.....	281,267	Fire, Life.
Caledonian.....	448,826	Fire.	London Guarantee and Acc..	397,983	Guar., Acc., Sick. and Burg.
California.....	56,286	Fire.	London and Lancashire Fire.	619,282	Fire.
Canada Accident.....	107,957	Acc., Sick, P. G. Guar. Burg.	London and Lancashire Life.	3,008,801	Life.
Canada Hail.....	73	Hail.	Lon. and Lan. Guar. and Acc.	98,184	Guar., Acc., Sick. P. G. and Auto.
Canada Life, Toronto.....	80	Life.	London Mutual Fire, Ont....	58,482	Fire.
Canada National Fire.....	50	Fire.	London Life.....	56,424	Life.
Canada Weather.....	74	Weather, etc.	Loyal Protective.....	35,020	Acc. and Sick. (L. O. O. F. resident in Can)
Canadian Casualty.....	68	Acc., Sick & S. B.	Lumber Ins. Co., N. Y.....	61,160	Fire.
Canadian Fire.....	00	Fire.	Manufacturers Life.....	186,047	Life.
Canadian Surety.....	08	Guar.	Marine Insurance.....	181,770	Auto. and In Trans.
Capital Life.....	62	Life.	Maryland Casualty.....	874,211	Acc., Sick., Burg. Guar. and P. G., Steam Boiler.
Commercial Union, London..	68	Fire, Life.	Mercantile Fire.....	221,297	Fire.
Compagnie d'Assurances			Merchants Casualty.....	47,195	Acc. (excl. emp. Liab.) Sick.
Generales Contre l'Incendie	118,769	Fire.	Merchants' and Employers'	42,652	Acc. & Sick Ins. Ins. in Que.
Confederation Life.....	76,692	Life.	Guar. and Acc.....	12,272,822	Life.
Connecticut Fire, Hartford..	124,226	Fire.	Metropolitan Life, N. Y....	62,551	Life.
Continental Insurance Co....	248,082	Fire.	Monarch Life.....	57,000	Fire.
Continental Life.....	60,226	Life.	Montreal-Canada Fire.....	10,291	Sick Ins. among members.
Crown Life.....	67,009	Life.	Mount Royal Assurance....	65,189	Fire and P. G.
Dominion Fire.....	76,905	Fire and Hail.	Mutual Life, New York.....	2,853,591	Life.
Dominion Graham Guar. Co.	129,290	Burg., Accident, Guar., etc.	Mutual Life and Citizens...	114,267	Life.
Dominion Life.....	57,825	Life.	Mutual Life of Canada.....	118,512	Life.
Dominion of Canada Guar. and Acc.....	198,229	Fire, Acc., Sick., Guar., Burg., & P. G.	Nat. Ben Franklin Fire...	168,556	Fire.
Employers Liability.....	1,246,056	Fire, Acc., Guar., Sick.	National Fire.....	597,994	Fire and Tor.
Equitable Fire and Marine..	105,035	Fire.	National Life, Canada.....	53,600	Life.
Equitable Life.....	4,924,519	Life.	National Life, Canada P. G.	16,225	P. G.
Excelsior Life.....	57,710	Life.	National Provincial P. G....	66,042	Guar.
Factories Insurance Co.....	54,041	Fire.	National Surety.....	203,102	Fire.
Fidelity and Casualty, N. Y.	189,515	Burg., Acc., Sick. S. B. and P. G.	National Union.....	6,846,114	Life.
Fidelity-Phoenix Fire.....	366,859	Fire and Tornado	New York Life.....	81,006	P. G.
Fireman's Fund, Toronto....	101,025	Fire, In. Trans. and Auto. (Lim)	New York Plate Glass.....	181,850	Fire and Tor.
Fireman's, Newark.....	98,485	Fire.	Niagara Fire.....	56,558	Acc., P. G. and Sick.
General Accident.....	42,541	Acc. and Sick.	North American Accident...		
General Acc., Fire and Life..	302,972	Fire.	North American Life.....	57,950	Life.
General Animals.....	25,098	Live Stock.	North British and Mercantile	1,268,276	Fire, Life.
German-American.....	416,554	Fire.	North Empire Fire.....	62,169	Fire.
Germania Fire.....	59,250	Fire.	Northern Assurance Co.....	688,142	Fire.
Germania Life.....	168,532	Life.	Northern Life, Canada.....	64,204	Life.
Glens Falls.....	127,421	Fire, tornado and Ins. or Dam. to Auto or by Burg. or Theft.	Northwest Fire.....	64,463	Fire.
Globe & Rutgers.....	102,375	Fire.	Northwestern National.....	106,949	Fire, Tor. and Hail.
Globe Ind.....	129,080	Acc., Sick., Burg. Guar. & Auto.	Norwich Union Fire, Eng. .	777,954	Fire, Acc., Sick. P. G.
Great West Life.....	57,000	Life.	Norwich Union Life.....	68,919	Life.
Graham Life.....	84,406	Life.	Occidental Fire.....	101,512	Fire.
Guardian, London.....	774,951	Fire.			

FIRE, LIFE AND MISCELLANEOUS INSURANCE COMPANIES—Continued.

NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.		Description of Ins. Business for which Licensed.
Ocean Accident and Guar...	\$652,667	Acc., Sick., Guar. and P. G.	Standard Life.....	\$5,794,771 Life.
Ocean Marine Ins. Co.....	122,560	In. Trans.	Star Life Assurance...	176,704 Life.
Pacific Coast Fire.....	52,429	Fire.	State Life, Indianapolis...	150,401 Life.
Palatine.....	240,528	Fire.	St. Paul Fire and Marine...	292,591 Fire, In. Trans., Tor. and Auto.
Phoenix.....	59,444	Fire.	Subsidiary Court, A. O. of F.	68,700 As., Life & Sick.
Phoenix Assurance Co...	1,233,944	Fire and Life.	Sun, London.....	512,662 Fire.
Phoenix Ins. Co., Hartford...	442,489	Fire.	Sun Life of Canada.....	129,912 Life.
Protective Association.....	19,953	Acc. and Sick. (Lim. to Masons in Canada).	Title and Trust Co.....	75,989 Title.
Providence-Washington.....	195,928	Fire and Auto.	Travelers, Hartford.....	829,104 Life, Acc.
Provident Savings Life.....	451,726	Life.	Travelers Ind. Co., Hartford	124,758 Acc., Sick., S. B., Auto. and Fly Wheel.
Provincial.....	103,923	Fire.	Travelers Indemnity, Canada	79,279 Acc., Sick., S. B., Auto. and P. G.
Prudential of America.....	2,598,344	Life.	Travelers Life, Canada.....	56,745 Life.
Quebec Fire.....	214,306	Fire.	Und'rs at American Lloyds..	73,398 Fire. and Sp. L.
Queen.....	587,226	Fire, Trans. and Auto.	Union Assurance.....	480,814 Fire.
Railway Passengers.....	172,051	Guar., Acc., Sick. and P. G.	L'Union Fire, Paris, France..	185,141 Fire.
Reliance Mutual Life.....	96,122	Life.	Union Mutual Life.....	1,715,953 Life.
Ridgely Protective.....	25,023	Acc. & Sick. Ins. among Odd Fes	United Com'l Travelers ..	28,265 Acc. Ins. on assessment plan among memb.
Royal.....	2,220,929	Fire, Life.	United States Fld. and Guar.	261,568 Guar., Acc., Bur. P. G., Sick. and Steam Boiler.
Royal Exchange.....	453,416	Fire, Acc., Sick. and Auto. (Lim.)	United States Life.....	219,557 Life.
Royal Guardians.....	84,765	Life and Sick.	Westchester Fire.....	125,276 Fire.
La Sauvegarde Life.....	84,872	Life.	Western Assur. Co., Toronto	75,187 Fire, In. Trans., Tor., Explosion and Lightning.
Saskatchewan Life.....	57,220	Life.	Yorkshire Fire.....	445,947 Acc., P. G. and Sick, Fire and Live Stock.
Scottish Union.....	391,352	Fire and Tor.		
Security Life.....	55,035	Life.		
Sovereign Life.....	55,302	Life.		
Springfield F. and M.....	445,754	Fire and Tor. Sp. L.		

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at March 31, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf:

NAME OF COMPANY.	Amount of Deposit.	Business.	NAME OF COMPANY.	Amount of Deposit.	Business.
Connecticut Mutual Life....	\$107,019	Life.	Northwestern Mutual Life...	\$100,000	Life.
Edinburgh Life.....	93,817	Life.	Phoenix Mutual Life.....	120,125	Life.
Life Association of Scotland.	153,599	Life.	Scottish Amicable Life.....	119,381	Life.
National Life Ins. Co., U.S.A.	58,200	Life.	Scottish Prov. Institution...	99,421	Life.

The following insurance companies are registered under "The Insurance Act, 1910," and are permitted to transact the business of life insurance in Canada upon the assessment plan:

NAME OF COMPANY.	Chief Agent to Receive Premiums.
The Canadian Order of the Woodmen of the World*.....	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travelers Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mut. Ben. Ass'n of Can.*	John J. Behan, Secretary, Kingston, Ont.

* This order is also authorized to transact the business of sickness insurance.

STATISTICS OF FOREIGN COMPANIES.

The statistics given under this heading have been condensed from The Post-Magazine Almanack for 1914 except in a few instances where credit is given.

DIRECTORY OF LIFE AND MISCELLANEOUS COMPANIES IN GREAT BRITAIN.

1896	ciety, Aberdeen.....	Indus. Life & Endow.	J. F. M. Massie, Treas. & Man.
1883	Aberdeenshire Farmers, Aberdeen.....	Live and Dead Stock..	J. A. Smith, Sec.
1875	Abstainers and General, Birmingham..	Life, Fire, Burg., Acc..	R. A. Craig, Act. and Sec.
1908	Accrington and District Mutual.....	and Plate Glass.....	James Townson, Sec. and Man.
1908	Agricultural & Gen. Cooperative Ins.	Plate Glass.....	K. W. Hopkinson, Man. & Sec.
1861	Soc., Westminster.....	Fire.....	John Kerfoot, Sec.
1906	Albion Friendly Society, Bolton.....	Ind., Life and Ord.	E. Britton, Sec.
1834	Aldwych Ins. Co., Cheapside.....	Endow.....	
	Alliance, London, E. C.....	Life, Fire, Mar., Acc.,	
		Burg., Fidelity and	
		Guar., and Lease-	
		hold.....	Robert Lewis, Gen. Man.
1894	Alliance Key Reg. Ass'n, Bristol.....	General Reins.exc.Life	J. Arnold Lambert, Man. Dir.
1905	Alpha Ins. Co., Cheapside.....		David Cumming, Sec.
1909	Anglo-Scottish General Commercial	Fire, Acc., Burg., Mo-	A. O. Davies, Sec.
	Ins. Co., Ltd., London, E. C.....	tors, Fidelity, etc...	J. S. Millar, Sec. and Man.
1899	Annan Plate Glass, Annan.....	Plate Glass.....	
1904	Army, Navy and General Assurance	Fire, Burg., Accident,	
	Ass'n, Ltd., London.....	Horse, Fid., Guar.,	
		Transit, Motor,	
		Plate Glass, etc....	H. A. Lawton, Man. Dir.
1878	Ashby-de-la-Zouch Plate Glass Insur-	Plate Glass.....	
	ance Ass'n, Ashby-de-la-Zouch.....		
1905	Ashton-under-Lyne and District Mut.	Plate Glass.....	Joseph Briggs, Sec.
	Plate Glass Insurance Co., Ltd.,	Fire, Life, Acc., Burg.	S. J. Pipkin, Gen. Man.
	Ashton-under-Lyne.....	All lines.....	Alex. S. Sellar, Sec.
1808	Atlas, London, E. C.....	Life, End. & Annuities.	A. C. Hollingworth, Sec.
1913	Austral Ins. Co., Strand.....		
1849	Australian Mut. Prov., London, E. C..	Employers Liability...	J. Borland, Sec.
1898	Employers Mutual Insurance	Fire.....	Geo. Miller, Sec. & Treas.
	l., Kilmarnock.....	Plate Glass.....	
1894	Farmers Mut., Kilmarnock..	Fidelity Guarantee....	Walter S. Gillham, Sec.
1903	Assn, Ayr.....	Fire, Burg., etc.....	Ernest Blake, Sec.
1865	Guarantee Trust, London, E.C.	Plate Glass.....	W. Crouch, Sec.
1905	London, W. C.....	E. L. and Med. Aid...	
1911	Ind. Assn., Mut., P.G. Barking	Plate Glass.....	C. Harrison, Sec. and Man.
1901	& Cotton Trade, Barnolda-	Glass.....	H. Miller, Sec.
		Plate Glass.....	
1890	and District Mutual Plate	Plate Glass.....	
	Society, Barnsley.....		
1893	Barrow and District Mutual Plate	Plate Glass.....	
	Glass, Barrow-in-Furness.....		
1903	Barry District Plate Glass, Barry....		
1872	Bath and West of England Plate Glass,	Plate Glass.....	W. J. Long, Sec. and Man.
	Paragon, Bath.....	Plate Glass, Burg. Fid.	F. E. Clark, Sec.
1911	Beacontree Ins. Co., Essex.....	Plate Glass.....	A. W. Merrie, Man. Dir.
1894	Bedford Plate Glass, Bedford.....	Plate Glass.....	James Rodgers, Man. Dir.
1912	Belfast Plate Glass, Belfast.....	Plate Glass.....	Geo. Brown, Sec.
1880	Belper Mutual Plate Glass, Belper....		
1906	Birkenhead Traders Council Mutual	Plate Grass.....	Edward Youds, Sec.
	Plate Glass, Birkenhead.....		

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1901	Birmingham Lombardian Plate Glass, Birmingham.....	Plate Glass.....	T. G. Morrell, Sec. & Man.
1839	Blackburn Philanthropic, Blackburn....	Life, Ord and Ind.....	Richard Peel, Gen. Mgr. & Sec.
1863	Blackburn Philanthropic Mut., Blackburn.....	Ind., Life.....	Richard McNeill, Sec.
1886	Blackburn Plate Glass, Blackburn.....	Plate Glass.....	Joseph Watson & Sons, Mgrs.
1891	Blackpool Tradesmens Mutual Plate Glass, Blackpool.....	Plate Glass.....	D. Dickinson, Sec. and Man.
1898	Bleachers and Dyers Mutual Ind., Manchester.....	Emp. Liability.....	F. B. Knott, Sec.
1884	Bolton Commercial Plate Glass, Bolton	Plate Glass.....	A. H. Downs, Sec. and Man.
1898	Bolton Employers Mutual, Ltd., Bolton	Emp. Liability.....	P. and J. Kevan, Secs.
1905	Bradford and District Chamber of Trades Mutual P. G., Bradford.....	Plate Glass.....	F. Pickering, Sec.
1874	Bradford Plate Glass Mutual, Bradford	Plate Glass.....	T. J. Robinson, Sec.
1906	Brentwood Tradesmen's Assn. M.P.G. Brentwood.....	Plate Glass.....	F. G. King.
1908	Briarcliffe Cot. Mfr. Mut. Acc. Briarcliffe	Emp. Liab.....	T. Bannister, Sec.
1898	Brickmasters Emp. Lia., London, E. C.	Emp. Liability.....	E. J. Coleby, Sec.
1904	Bristol Channel E. Mut. Acc. Ind., Cardiff.....	Emp. Liab.....	D. Davis, Man. & Sec.
1903	Bristol Mut. Plate Glass, Bristol.....	Plate Glass.....	William Grimes, Sec.
1866	Britannic-Assurance, Birmingham.....	Life and Endow.....	J. A. Jefferson, Sec.
1880	British and Irish Plate Glass, Bristol.	Plate Glass.....	F. L. Riseley, Sec.
1908	British Casualty Assurance, Glasgow..	Re-insurance.....	R. W. Fadzean, Jr., Sec.
1909	British Citizens Assurance Co., Ltd., London, E. C.....	Acc., Sickness, Fire, Plate Glass, etc....	A. E. Harwood, Sec.
1908	British Com'l Fire, Cheapside.....	Fire, Acc. Glass, Gen.	W. H. Gramshaw, Man. & Sec.
1907	British Crown Assur. Corp., Glasgow..	Fire, Burg., Acc., Lia., Plate Glass, Fid., Motor C.....	D. W. MacLennan, Gen. Man
1904	British Dominions Gen. Ins. Co., Ltd., London, E. C.....	Fire, Mar., and Gen...	J. Gardiner, Sec.
1898	British Employers Mutual Accident, Sunderland.....	Emp. Liability.....	A. W. Wilson, Sec. & Gen. Man.
1878	British Engine, Boiler and Electrical Ins. Co., Manchester.....	Engines, Boilers, Electrical Plant Lifts...	H. F. Taylor, Sec.
1854	British Equitable, London, E. C.....	Life, Fire, Acc., Burg., Liability.....	Basil May, Man. and Act.
1904	British General, London.....	Fire, Acc., Burg., Plate Glass, W. C.....	N. W. Walker, Man. Dir.
1900	British Key and Prop. Reg., Glasgow...	.....	M. E. Cowper, Man. Dir.
1888	British Law Fire, London.....	Fire, W. C., Emp. Lia., Burg., etc.....	David M. Linley, Gen. Man.
1863	British Legal and United Provident Life, London.....	Life Ord. and Indus...	E. J. Walkden, Man.
1896	British Life, Glasgow.....	Life.....	Herbert Wurr, Man.
1888	British Mutual Plate Glass, Leeds.....	Plate Glass.....	J. Walter Stead, Man. Dir.
1908	British Oak Benefit Assn., Ltd., Cardiff.	Fire, Marine Per. and Gen. Acc.....	W. A. Boughton, Sec.
1903	British Plate Glass, Liverpool.....	Plate Glass.....	W. P. Benn, Sec.
1912	British Re-Insurance Co., Newcastle-on-Tyne.....	Re-ins. (except Mar.)..	C. S. Watson, Sec.
1902	British Widows Assurance, London....	Ord. and Indus., Life and Annuity.....	R. Sewell, Gen. Man. and Act
1881	Builders Accident, Strand, W. C.....	Emp. Liability.....	Chas. M. Brown, Sec.
1910	Burton on Trent P. G., Burton on Trent	Plate Glass.....	W. Bennett, Sec.
1897	Bury St. Edmunds P. G., St. Edmunds.	Plate Glass.....	J. H. Bonner, Sec.
1901	Buxton Mutual Plate Glass, Buxton...	Plate Glass.....	S. Gladwin, Sec.
1805	Caledonian, Edinburgh.....	Fire, Life, Lia., Burg., Acc. and Health....	R. Chapman, Gen. Man.
1898	Cambridge Master Builders, Cambridge	Emp. Liability.....	H. Slater, Sec.
1902	Canada Life, London.....	Life.....	A. D. Cheyne, Man.
1904	Canterbury Mut. P. G., Canterbury...	Plate Glass.....	T. H. Sayers, Sec.
1903	Car and General, London.....	Motors, Acc., Sick., Burg., Third Party, Driving Acc., Emp. Lia., Plate Glass, Fire, etc.....	Fredk. Thoresby, Man. Dir.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1906	Cardiff and Penarth Mutual Plate Glass, Cardiff.....	Plate Glass.....	G. D. Shepherd, Sec.
1908	Carlisle and Border, Carlisle.....	Plate Glass.....	H. K. Campbell, Sec.
1897	Carnavonshire & Anglesey P.G., Bangor	Plate Glass.....	J. L. Edwards, Sec.
1908	Catherham, Purley and District Mutual Plate Glass, Purley.....	Plate Glass.....	P. Holt, Sec.
1885	Century, Edinburgh.....	Life, Ann., Fire, Burg., Acc., E. L. and Fid.	Henry Brown, Man.
1897	Chelmsford Mut. P. G., Chelmsford...	Plate Glass.....	H. R. Cawdron, Sec.
1898	Cheltenham and West of England Plate Glass, Cheltenham.....	Plate Glass.....	Thos. H. Green, Sec.
1903	Cheltenham Mut. P. G., Cheltenham.....	Plate Glass.....	Williams & Mannings, Sec.
1903	Chester Traders M. P. G., Chester.....	Plate Glass.....	
1900	Chorley Family Fun. & Friendly Soc., Chorley.....	Ind. Life.....	James Sargeant, Sec.
1900	Chorley Tradesmen's Mut. P. G., Chorley	Plate Glass.....	R. Bromiley, Sec.
1862	City of Glasgow Friendly Soc., Glasgow.	Ind. Life, & End.....	James Stewart, Man.
1888	City Plate Glass, York.....	Plate Glass.....	J. Hetherton, Man. Dir.
1911	Civic Insurance Co., Liverpool.....	W. C., Burg., Plate Glass, Fid., Guar., etc.....	
1820	Clergy Mutual, London, S. W.....	Life.....	F. B. Wyatt, Act. and Man.
1886	Clergy Pensions Institution, London, W. C.....	Annuities.....	Robert Love, Sec.
1824	Clerical, Med. and Gen., London, S. W.	Life and Annuities....	A. D. Besant, Act. and Sec.
1895	Clydesdale Glass, Greenock.....	Plate Glass.....	J. Paterson, Sec.
1866	Colonial and Foreign Banks Guarantee, London, E. C.....	Fidelity, Guar.....	Walter S. Gillham, Sec.
1873	Colonial Mutual, London, E. C.....	Life, Ann., Health, Acc. and Ind.....	Arthur E. Gibbs, Man.
1861	Commercial Union, London, E. C.....	Fire, Life, Marine and Acc.....	H. Mann, Sec.
1871	Confederation Life, London, E. C.....	Life and Annuity.....	L. H. Senior, Gen. Man.
1907	Congregational, Bradford.....	Fire, Burg., W. C. and Third Party.....	S. R. Antliff, Man. Dir. and Sec.
1903	Consolidated, London.....	Life, Acc. and Fire, Reinsurance.....	Chas. Windett, Act. and Sec.
1898	Contractors Alliance Ins., London, W. C.	Emp. Lia.....	G. H. Davey, Sec.
1898	Cotton Trade, Blackburn.....	Emp. Lia.....	John Taylor, Sec.
1896	County Live Stock, York.....	Live Stock.....	J. Hetherton, Man. Dir.
1912	Credit Ins. Assn., London, E. C.....	Credit Insurance.....	A. H. Swain, Man. Dir.
1896	Croydon and District P. G., Croydon..	Plate Glass.....	C. J. Cobb, Sec.
1888	Crystal Glass, London, W. C.....	Glass.....	C. M. Brown, Sec.
1887	Cumberland Glass, Whitehaven.....	Plate Glass.....	Ralph Carr, Sec.
....	Customs Annuity and Benevolent Fund London, E. C.....	Ann., Life and Trust..	H. H. Holland, Sec.
1857	Customs and Excise Officers Mutual Guarantee Fund, London, E. C.....	Fid. of Customs Off'ls	H. H. Holland, Sec.
1908	Dominion Insurance Co., Edinburgh...	Fire, Burg., Acc., Plate Glass, Fidelity, etc...	George Palfrey, Man. Dir.
1909	Drapers' Mutual Fire and General Insurance Corp., London.....	Fire, Burg., Acc., Third Party, Fid., G., etc.	Jos. Rogers Quilter, Sec.
1909	Dreadnought Assurance, Liverpool...	Fire, Acc. Sick. Burg., etc.....	G. S. Haines, Gen. Man.
1907	Driving Accident and Third Party, London.....	Sick., Acc., P. G., etc.	A. W. Hoad, Sec.
1898	Durham Colliery Owners' Mutual, Newcastle-on-Tyne.....	Emp. Lia.....	R. Guthrie, Sec.
1807	Eagle, London, S. W.....	Life.....	F. B. Galer, Gen. Man.
1912	Earby Cotton Trade, Lancashire.....	Emp. Liab.....	W. N. Berry, Sec.
1911	Eastern General Ins. Co., Dundee.....	P. G. and Travelers Baggage.....	R. G. Forbes, Man. and Sec.
1896	East of Scotland P. G., Peterhead...	Plate Glass.....	W. C. MacBean, Man. and Sec.
1909	Ebbw Vale Plate Glass Insurance Co., Ltd., Ebbw Vale, Mon.....	Plate Glass.....	Bert. G. Warren, Sec.
1887	Ecclesiastical Insurance Office, London, W. C.....	Fire, Burg., Acc., Lia., Glass, Hail.....	R. Love, Man. and Sec.
1886	Economic Plate Glass, Plymouth.....	Plate Glass.....	William Luxon, Sec.
1823	Edinburgh Life, Edinburgh.....	Life, Endow. and Ann.	A. E. Sprague, Sec. and Act.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1902 1877 1880	Edinburgh Reversion Co., Edinburgh. Elgin Plate Glass Mutual, Elgin..... Employers Liability, London, E. C....	Pur. of Reversions.... Plate Glass..... Emp. Liability, Acc., W. C., Disease and Fid., Fire, Burg., etc.	L. and J. McLaren, Mgrs. A. F. Macdonald, Sec.
1898	Employers Mutual, Edinburgh.....	Public Liability, Third Party (Drivers), W. C., Acc., Sick., P. G., Fid., Theft, Dom. Servants.....	W. E. Gray, Gen. Man.
1839	English and Scottish Law, London, S. W.....	Life, Ann., Endow. and Ln.....	R. S. Rutherford, Man. & Se
1762 1835 1844 1894 1802	Equitable Life, London, E. C..... Equitable Reversionary, London, W. C. Equity and Law, London, W. C..... Era Glass, Hawick..... Essex and Suffolk Accident, Suffolk and London.....	Life..... Reve., Life, Int., Ann. Life..... Plate Glass..... Fire and all Classes of Accident.....	A. G. Scott, Gen. Man. W. P. Elderton, Act. & Mgr. C. H. & F. H. Clayton, Secs. W. P. Phelps, act. and Sec. Wm. Oliver, Sec. and Man.
1911 1903 1894	European Accident, London..... Excelsior Plate Glass, Pentre..... Excess Ins. Co., London, E. C.....	Acc., Re-insurance.... Plate Glass..... Marine, Fire, Credit and General.....	S. C. Turner, Sec. and Gen. Man. E. C. Fester, Sec. J. H. W. Thomas, Sec.
1900	Farmers Fire and Accident, York.....	Fire, Acc. and Emp. Liability, etc.....	Ronald E. Hall, Sec.
1904 1890	Federated Employers, Manchester.... Fine Art and General, London, E. C...	Emp. Lia. and Miscel. Fire, Burg., Emp. Lia., Acc., Transit.....	John Hetherton, Man. Dir. Bertram B. Moss., Man. Dir.
1832 1885	Friends Provident Institution, Bradford General Accident, Fire and Life, Perth	Life, Ann., End., etc.. Acc., Burg., Fire, Life, Fid., W. C., Motor Car, Indem., Sick., Surety, Mtg., Deb., Contingency.....	A. P. Fedden, Sec. and Man. W. H. Gregory, Sec.
1837 1836	General Life, London, E. C..... General Reversionary and Investment Co., London, S. W.....	Life..... Reversions.....	F. Norie Miller, Gen. Man. J. R. Freeman, Man. and Sec.
1909	Gladiator Live Stock and Gen. Assur. Co., Ltd., Loseby Lane, Leicester...	Live Stock.....	R. R. Tilt, Act. and Sec.
1908 1906	Gloucester Mutual P. G., Gloucester... Gloucestershire Fat Stock and Mutual, Cheltenham.....	Plate Glass..... Live Stock.....	E. Pollard, Sec.
1896 1848 1910	Great Western and General, Reading.. Gresham, London, E. C..... Gresham Fire and Accident, London...	Plate Glass..... Life, Endow. and Ann. Fire, Acc., Burg., Plate Glass, etc.....	F. D. Lane, Sec. L. S. Simpson, Man. and Sec. A. Lawson, Man. and Sec.
1840 1821	Guarantee Society, London, E. C..... Guardian, London, E. C.....	Fidelity, Fire & Burg. Fire, Life, Acc., Burg., Fidelity, etc.....	Ernest W. Brown, Sec. F. H. Sherwell, Man. and Sec.
1863 1899 1861 1884 1903	Guardian Plate Glass, London, E. C... Gwynedd Plate Glass, Carnarvon..... Halifax Royal Friendly, Halifax..... Hand-in-Hand Plate Glass, Bath..... Hearts of Oak Life and Gen., London..	Plate Glass..... Plate Glass..... Industrial Life..... Plate Glass..... Ord. and Indus. Life, Fire, Burg., Plate Glass, Fid., W. C...	T. G. C. Browne, Sec. A. Makins, Sec. D. J. Davies, Sec. J. Holden, Sec. F. Shellard, Sec. and Man.
1875 1868	Hibernian Plate Glass, Dublin..... Horse, Carriage & Gen., London, E. C.	Plate Glass..... Horses, Car's & Ca., Third Party, Vehicle Motor, Emp. Lia...	S. R. Whiting, Man. and Sec. L. H. Hallows, Sec.
1881 1905 1899 1878	Hull and Eastern Counties P. G., Hull Huntly Plate Glass, Huntly..... Hunts and East Anglian Plate Glass.. Imperial Accident Insurance Co., Ltd., London, S. W.....	Plate Glass..... Plate Glass..... Plate Glass..... Horses, Cat., and other Live Stock.....	R. R. Wilson, Sec. S. T. Nicholson, Sec. Gerald Holmden.
1824 1909	Indemnity Mut. Mar., London, E. C. Industrial Indemnity Corp., Ltd., London, S. C.....	Marine..... Sickness, Acc., etc....	A. W. Hewett, Man. J. F. Mainland, Sec. E. C. Jones, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1884	Insurers Plate Glass, Rochdale.....	Plate Glass.....	T. S. Parker, Man. and Sec.
1909	Invincible and General, London.....	Fire and Acc.....	E. C. Hamilton, Gen. Man. & Sec.
1902	Irish Catholic Church Property, Dublin.	Fire and Emp. Lia.....	V. Irwin, Sec.
1900	Irish Vehicle Owners Acc., Dublin.....	Third Party.....	L. H. Hallows, Sec. and Man.
1881	Iron Trades Employers, London, S. W.	Emp. Lia. and Third Party.....	S. W. Gladwell, Sec.
1798	Itinerant Methodist Preachers, London, E. C.....	Annuities.....	Rev. Jabes Parkyn, Sec.
1901	King Insurance Co., London, E. C....	Fire, Acc., Burg., Contingency, Motor, P. G., etc.....	G. McKay Morant, Chairman and Man. Dir.
1907	Lancashire and General Liverpool.....	All classes except Life and W. C. A.....	Andrew Marcotte, Man. Dir.
1884	Lancashire and Yorkshire Rev. Int., Manchester.....	Reversionary Interests Industrial, Life.....	L. D. Kidson, Sec. R. C. Harker, Sec.
1841	Lancaster Benev. Fr. Soc., Lancaster		
1909	Lauderer's Mutual Insurance Co., Ltd., London, W. C.....	Emp. Liability.....	Matthew Coats, Sec.
1892	Law Accident, London, W. C.....	Acc., Emp., Lia., Burg., Plate Glass, Fire, etc.	G. T. Mills, Sec.
1845	Law Fire, London, W. C.....	Fire, Personal Acc., Burg., Pl. Glass, etc.	H. T. Owen Leggatt, Sec.
1906	Law Integrity, Liverpool.....	Life (Ord. & Ind.), Fire, Acc., Burg., etc.....	F. C. Norman, Man. Dir.
1853	Law Reversionary Interest Society, London, W. C.....	Rev., Life Int., Loans	W. P. Phelps, Act. and Man.
1806	Law, Union and Rock, London, W. C.	Life, Fire, Acc., Emp. Lia., Ann., Burg., Fid.	R. Stirling, Gen. Man. & Sec.
1907	Legal, London, W. C.....	All insurance except Life.....	John M. Ewing, Man. and Sec.
1836	Legal and General, London, E. C....	Life, Annuities, Reversions, Life Int., L'ns	E. Colquhoun, Act. and Man.
1897	Leicester and District Mutual Plate Glass, Leicester.....	Plate Glass.....	Walter L. Yates, Sec.
1890	Leicester and Midland Counties Plate Glass, Leicester.....	Plate Glass.....	J. D. W. Bilham, Sec.
1912	Letters Patent Insurance Co., London, W. C.....	Ins. against infringement Pat., Reg. Designs, & Trade Marks.....	W. E. Mansell, Sec.
1909	Leyton and District Tradesmen's Insurance Co., Ltd., Leyton, Essex		
1890	Licenses Insurance Corporation and Guarantee, London, E. C.....	Plate Glass.....	
1838	Life Ass'n of Scotland, Edinburgh....	Depreciation owing to loss of license.....	J. O'Donoghue, Man. Dir.
1836	Liverpool & London & Globe, L'pool	Life and Annuities....	Gordon Douglas, Man. and Act.
1866	Liverpool & London Plate Glass, L'pool	Fire, Life and Ann., Acc., Burg., etc.....	A. G. Dent, Gen. Man. & Sec.
1888	Liverpool Mortgage Ins. Co., Liverpool	Plate Glass.....	W. Graham Clark, Sec.
1878	Liverpool Reversionary Co., Liverpool	Mortgages, Debentures	John Wm. Davidson, Man.
1843	Liverpool Victoria Legal Friendly Society, London, E. C.....	Reversions.....	W. H. Cochran, Sec. and Man.
1890	Local Government Mutual Guarantee Society, London, E. C.....	Industrial Life.....	Arthur Henri, Sec.
1873	London and County Plate Glass, London, E. C.....	Fidelity and W. C....	C. Harrison Venning, Sec.
1906	London and Glasgow P. G., Glasgow.	Plate Glass.....	Chas. Good, Man. and Sec.
1862	London and Lancashire, London, E. C.	Plate Glass.....	Paterson & Benzie, Secs.
1862	London and Lancashire Fire, Liverpool	Life, Ann., Fire, Acc., etc.....	W. E. Mackay, Gen. Man.
1869	London and Man. Ind., London, S. E.	Fire and Acc.....	F. W. P. Rutter, Man. and Sec.
1885	London and Man. P. G., London, E. C.	Life and Endow.....	Wm. F. Woodward & W. H. Brown, Joint Man. Dirs.
1886	London and North British Plate Glass, London, E. C.....	Plate Glass.....	J. A. Bushell, Man., M. D. & S.
1906	London and Provincial, London.....	Plate Glass.....	E. W. Mawer, Man. and Sec.
1720	London Assurance Corp., London, E. C.	Life, Endow. and Ann.	E. Cheetham & S. S. Hall, Jt. Mans.
		Fire, Life and Marine, Acc., Burg.....	C. A. Denton, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1869	London Guar. and Acc., London, E. C.	Guar., Acc., Emp. Lia. W. C. & Burg., Life	S. L. Anderson, W. R. Strong, Sc.
1806	London Life Association, London, E. C.	Life.....	H. M. Trouncer, Act. and Man.
1885	London Plate Glass, London, E. C....	Plate Glass.....	Wm. R. Ockerby, Sec.
1895	Maidenhead Plate Glass, Maidenhead	Plate Glass.....	T. W. Stuchbery, Sec.
1887	Manufacturers Life, Toronto.....	Life.....	Geo. A. Sterling, Sec.
1852	Marine and General Mutual, Lon., E. C.	Life (also Marine)....	S. Day, Act. and Sec.
1884	Medical, Sickness, Annuity and Life Assurance Friendly Society.....	Sick allowance to medical men.....	Bertram Sutton, Sec.
1907	Mercantile and General, Glasgow.....	Sick., Acc., Burg., Fire, Plate Glass.....	R. H. E. McLintock, Sec.
1835	Metropolitan Life, London, E. C.....	Life.....	Bernard Woods, Sec.
1910	Midland Farmers, Gloucester.....	Fire, Live Stock, Crops	J. R. Black, Man. Dir.
1896	Midland Mutual Plate Glass, Dudley.	Plate Glass.....	John H. Rann, Sec.
1890	Morecambe Plate Glass, Morecambe..	Plate Glass.....	Henry Gardner, Sec.
1906	Motor Union, London.....	Motor Cars, Fire & Acc	H. J. Whitcomb, Man.
....	Mutual Life and Citizens, London, W. C.	Life, Endow., Ann....	George King, Gen. Dir.
1909	Mutual Plate Glass Insurance Co., Ltd., London, E. C.....	Plate Glass.....	Geo. L. Winn, Sec.
1899	Mutual Property Inv. and Acc., London	Acc., Fire, Plate Glass, Endowment.....	T. Peele, Sec.
1906	National Acc., Comp., Birmingham...	Accident and Sick....	T. Underwood, Sec.
1909	National and Co-operative, London..	Acc., Health, Burg., & General Fire.....	James Milton, Gen. Man.
1890	National Benefit Life and Property, London.....	Life, Prop. Inv. Fire & Acc.....	S. F. Gandell, Sec.
1864	National Boiler, Manchester.....	Boilers, En., Dy., etc.	E. G. Hiller, Ch. En. and Gen. M
1786	National Debt Office, London, E. C..	Government Annuities	W. G. Turpin, Sec. & Comp. Gn
1863	Nat. Guar. and Suretyship, Edinburgh	Fidelity.....	James Murray, Man. and Sec.
1897	National Insurance Co., Glasgow.....	Fire, Acc., Burg., P. G.	J. Glen, Man. and Sec.
1896	National Motor, Carriage and Horse Owners, Manchester.....	Drivers' Acc. & Horse	R. Wiseman, Man.
1886	Nat. Mut. Aid Soc., Portsmouth.....	Sickness.....	Charles Godden, Sec.
1869	Nat. Mut. of Australasia, London, E. C.	Life and Annuity....	H. W. Myers, Man.
1830	National Mutual Life, London, E. C..	Life.....	G. Marks, Act. and Man.
1835	National Provident, London, E. C....	Life.....	L. F. Hovil, Act. and Sec.
1854	Nat. Prov. Plate Glass, London, E. C.	Plate Glass.....	Wilfred Gale, Gen. Man.
1906	National Standard, London.....	Life, End., Ann., Fire, Burg., etc.....	D. M. Morrow, Sec.
1902	Newcastle & District Plate Glass, Newcastle-on-Tyne.....	Plate Glass.....	W. Walter Read, Chairman
1809	North British & Merc., London, E. C.	Fire, Life and Ann., Burg., etc.....	R. Carmichael, Sec.
1907	North Eastern, Darlington.....	Fire, Acc., P. G., etc.	Chas. H. Cooper, Gen. Man. & S
1894	North of Scotland P. G., Inverness...	Plate Glass.....	Richard Duffy, Man. Dir.
1889	North Stafford Employers, Stoke-on-Trent.....	Emp. Liability.....	J. H. Knight, Sec.
1893	North Staffordshire P. G., Hanley.....	Plate Glass.....	J. B. Parry, Sec.
1896	North Wales Plate Glass, Llandudno.	Plate Glass.....	J. H. Jones, Man. and Sec.
1836	Northern, London, E. C.....	Fire, Life, Acc., Burg., Emp. Lia., Fid., P. G	H. E. Wilson, Gen. Man.
1898	Northern Employers Mut. Ind., Wigan	Employers Liability ..	A. H. Leech, Gen. Man.
1797	Norwich Union Fire, Norwich.....	Fire, Acc., Burg., Plate Glass, etc.....	John Large, Gen. Man. and Sec.
1808	Norwich Union Mutual Life, Norwich	Life.....	Davidson Walker, Gen. Man. and Act.
1909	Nottingham & District Traders' Mut. Insurance Co., Ltd., Nottingham...	Plate Glass.....	J. H. Kerman, Sec.
1871	Ocean Acc. and Guar. London, E. C.	Acc., Sick., Emp. Lia., Fire, Burg., Fid., Credit, Drivers, P. L., Mtg., Boiler, Lift	T. M. E. Armstrong, Man. & Sec.
1864	Pearl, London, E. C.....	Life and Acc.....	F. J. Roll, Sec.
1782	Phoenix, London.....	Fire, Life, Acc., Fid..	Sir Gerald H. Ryan, Gen. Man.
1891	Pioneer Life, Liverpool.....	Life, Acc. and Ind....	J. R. Ormerod, Man.
1909	Plymouth, Devonport, Stonehouse & Dist. Mut. G. Ins. Co., Ltd., Plymouth	Plate Glass.....	P. J. Netten, Sec.
1901	Profits and Income, London, E. C.....	Loss of Profits.....	Chas. Windett, Act. and Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1877	Provident Assn., London, E. C. ....	.....	W. W. Benham & J. J. Green, Joint Mans.
1840	Provident Clerks and General Mutual Life, London, E. C.	Life.	C. R. V. Coutts, Act. and Sec.
1865	Provident Clerks and Gen. G. and A., London, E. C.	Fid., Acc., Emp. Lia., W. C., Third Party, Motor, Burg., P. G. Fire, Emp. Lia., Burg., Plate Glass.	Charles A. Freeman, Sec.
1903	Provincial, Bolton.	Life.	F. C. Scott, Sec.
1848	Prudential, London, E. C.	Life.	A. C. Thompson, Gen. Man.
1849	Railway Passengers, London, E. C. ...	Railway, Acc., Emp., Lia., Fid., Burg., Sick Industrial Life.	A. Worely, Man.
1870	Rechabite & General, Manchester.	Ordinary and Ind. Life	E. C. Trueblood, Sec.
1864	Refuge, Manchester.	Fire and General Misc. Lines.	Jas. S. Proctor and W. H. Aldcroft, Joint Gen. Mgrs.
1900	Regal Fire and Acc., London.	Fire, Acc., Burg., Sick.	Alfred Hurley, Sec.
1906	Reliance Fire and Acc., London.	P. G. Window Clean. Glass.	W. E. Richards, Man. Dir.
1902	Reliance Plate Glass Insurance and Cleaning, London, E. C.	Reversions and Policies Plate Glass.	F. G. Hawkins, Sec.
1894	Renfrewshire Glass, Paisley.	Fire, Life, Mar., Ann., Acc., Emp. Lia., Ex. and Trustee.	Alex. Matheson, Sec.
1823	Reversionary Interest, London, E. C.	Industrial Life.	J. F. Moran, Sec. and Act.
1909	Ribblesdale P. G., Barnoldswick.	Fire, Life, Mar., Ann., Acc., Emp. Lia., Ex. and Trustee.	Thomas Edmondson, Sec.
1720	Royal Exchange, London, E. C.	Industrial Life.	W. N. Whymper, Sec.
1850	Royal Liver Friendly Society, Liverpool	Fire, Life & An., Acc., W. C., Fld., Burg., Plate Glass.	F. H. Taunton, Sec.
1845	Royal, Liverpool.	Life, Fire, Acc., P. G.	Geo. Chappell, Gen. Man.
1910	Royal London Aux., London, E. C. ...	Life (End. & Ind.)	John Price and Horace Duffell, Man. Dirs.
1861	Royal London Mut. Ins. Soc., London, E. C.	Pensions for Nurses. ...	J. Price & H. Duffell, Man. Dirs.
1887	Royal National Pension Fund for Nurses, London, W. C.	Fire, Burg., Emp. Lia., Acc., Third Party, Plate Glass.	Louis H. M. Dick, Sec.
1907	Royal Scottish, Glasgow.	Plate Glass.	Robt. Oliphant, G. M. and Sec.
1898	Safeguard Insurance Co., Birmingham	Plate Glass.	H. Peters, Man. and Sec.
....	St. Albans Plate Glass, St. Albans.	Ord. and Ind. Life and Annuity.	Stanley M. Robinson, Sec.
1867	Salvation Army, London, E. C.	Sanitation.	John A. Carleton, Man. Dir.
1881	Sanitary Assurance Assn., London, W.	Life and Endowment.	Max Judge, Sec.
1864	Sceptre Life Association, London, E. C.	Life.	Wm. Bingham, Man. Dir.
1826	Scottish Amicable, Glasgow.	Insur. and Inspection.	W. Hutton, Gen. Man.
1881	Scottish Boiler Ins. & Eng. Insp. Glas.	Life.	J. D. Young, Man. Dir.
1831	Scottish Equitable, Edinburgh.	Plate Glass.	G. M. Low, Man. and Act.
1892	Scottish Equity Plate Glass, Glasgow.	Acc. and Illness, W. C., Third Party, Life, Fid., Burg., Fire and General.	M. Cuthbertson, Sec. and Man.
1877	Scottish Ins. Corp., Edinburgh.	Industrial Life.	Harry Armour, Man. and Sec.
1852	Scottish Legal Life, Glasgow.	Loss of Licenses.	David Fortune, Sec.
1898	Scottish Licenses Mutual, Glasgow.	Life, Acc. and Ann. ...	J. M. Ross, Sec.
1881	Scottish Life, Edinburgh.	Life, Fire, W. C., Fid., Guar., P. G., etc.	Sir D. Paulin, Man.
1876	Scottish Metropolitan, Edinburgh.	Glass.	F. S. Goggs, Man.
1870	Scottish Plate Glass, Edinburgh.	Life and Annuities. ...	W. J. Walker, Man. and Sec.
1837	Scottish Provident, Edinburgh.	Rever. Life Policies. ...	James Graham Watson, Man.
1878	Scottish Reversionary, Edinburgh.	Sick., Acc., Plate Glass, Burg. and End.	A. W. R. Durham, Sec.
1907	Scottish Sickness and Accident, Glasgow	Life, Acc., & Sickness. ...	D. H. Steele, Sec.
1883	Scottish Temperance, Glasgow.	Fire, Life, Pens., Ann., Acc., Leasehold, Emp. Lia., Fid., Burg.	Adam K. Roger, Man.
1824	Scottish Union and National, Edinb'gh	Ind., L., End. & Sick. Life, Survivorship & Ann.	J. A. Cook, Gen. Man.
1870	Scottish United Reform, Glasgow.		Jno. Munro, Sec.
1815	Scottish Widows Fund, Edinburgh.		G. J. Lidstone, Man. and Act.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1904	Sentinel, Birmingham.....	Acc., Fire, E. L., and Plate Glass.....	J. Kent, Sec.
1909	Shopkeepers' Plate Glass and Gen. Ins. Co., Ltd., Freshwater, Isle of Wight.	Plate Glass.....	E. Barry, Acting Sec.
1872	South British, Cornhill, London, E.C.	Fire, Mar., Acc., Guar. Plate Glass.....	G. Milne, Sec.
1899	South-Eastern Plate Glass, Folkestone.	Plate Glass.....	S. G. Pashfield, Man. and Sec.
1908	Southern, London, E. C.....	Plate Glass.....	S. Platt, Sec.
1890	Southport Plate Glass, Southport.....	Plate Glass.....	E. J. Bullough, Sec.
1904	Standard Glass, Blackburn.....	Life.....	John Hogben, Sec.
1825	Standard Life, Edinburgh.....	Plate Glass.....	Carwell, Murray & Lauder, Mans
.....	Standard Plate Glass, Glasgow.....	Ind. Life and Sick.....	W. Cadwallader, Sec.
1862	Star Benefit, Leicester.....	Life, Ann., Endow.....	J. D. Watson, Gen. Mgr. & Sec.
1843	Star Life, London, E. C.....	Fire, Burg., W.C., P.G.	Albert H. Heal, Gen. Man. & Sec.
1891	State Assurance, Liverpool.....	Fire, Emp. Lia., W. C., Acc., Sick, Fid., B	Geo. E. Mead, Man. & Sec.
1710	Sun Fire, London.....	Life, Ann., Sinking F.....	E. Linnell, Gen. Man. and Sec.
1810	Sun Life, London, E. C.....	Life.....	J. F. Junkin, Man.
1865	Sun Life of Canada, Montreal.....	Employers Liability.....	A. Emery, Sec.
1898	Sussex Employers Liability, Brighton.	All Classes except Life	H. M. Beddall, Man. Dir.
1907	Traders and General, London.....	Plate Glass.....	R. S. Monie, Man.
1877	Ulster Plate Glass, Belfast.....	Fire, Acc., Fid., Burg., W C., Plate Glass	A. Makins, Sec.
1714	Union, London, E. C.....	Acc., Fire, P. G., etc.....	Edwin R. Balding, Man. Dir.
1908	United Friendly, London, S. E.....	Life.....	H. W. Hasler, Sec.
1840	United Kingdom Prov., London.....	Acc., Burg., P. G., Fid., Emp. and Pub. Lia., Motor.....	Charles H. Trenam, Man. & Sec.
1902	United Legal Indemnity, London.....	Fire, Acc., W. C. and Emp. Lia.....	W. Murdock, Solicitor
1904	United Sickness & Acc., Glasgow.....	All kinds except Life and W. C.....	J. G. Cassar, Gen. Mgr. & Sec.
1909	Unity Assurance, Manchester.....	Life.....	R. Todhunter, Act. and Sec.
1825	University Life, London, S. W.....	S. B. and Machinery..	James M. Dale, Sec.
1859	Vulcan Boiler and Gen., Manchester..	Accident.....	G. A. Burrows, Sec.
1898	Wallasey Accident, Liverpool.....	Plate Glass.....	E. A. Blackler, Sec.
1907	Warwickshire Plate Glass, Birmingham	All classes but Life.....	H. Meanock & F. H. Lazenby, Joint Secs.
1911	Welsh Ins. Corp. Ltd., Cardiff.....	Life, Ann. & Sickness..	A. L. Hunt, Gen. Man.
1841	Wesleyan and General, Birmingham...	Plate Glass.....	S. Graham, Sec.
1890	West Lancashire Plate Glass, Wigan..	Plate Glass.....	Barton & Bell, Secs.
1880	West of Scotland Glass, Glasgow.....	Sick, Life & Acc., Pens	John Mann, Jr., Man.
1832	Western Friendly Society, Glasgow...	Plate Glass.....	G. J. Townsend, Man. Dir.
1900	Wirral, Plate Glass, Cheshire.....	Fire, Life, Acc., Emp. Lia., Burg., Fid., Live Stock, P. G...	Jas. Hamilton, Gen. Man. & Sec.
1824	Yorkshire, York.....	Plate Glass.....	F. B. Gill, Sec.
1905	Yorkshire Glass, Sheffield.....		

LIFE INSURANCE IN GREAT BRITAIN.

(Ordinary Branch)

NAME OF COMPANY.	Year.	New Business.	Premiums and Annuities.	Claims Paid.	Other Payments to Policy-Holders.	Life and Annuity Funds Excluding Paid-up Capital.
Abstainers and General.....	1913	327,803	104,796	29,011	3,886	728,264
Alliance.....	1913	1,798,087	1,242,752	1,091,227	248,100	17,974,643
Atlas.....	1913	487,993	200,624	162,108	19,530	2,192,707
Britannic.....	1913	474,100	244,119	138,564	4,764	1,508,240
British Equitable.....	1914	217,132	111,491	126,073	20,638	1,608,741
British Legal and United Provident.....	1914	34,120	15,436	4,521	1,369	84,409
British Life.....	1913	15,861	4,145	2,066	511	30,980
British Widows.....	1913	28,326	4,352	1,710	150	12,188
Caledonian.....	1913	749,523	301,150	203,256	28,644	3,297,029
Century.....	1913	346,982	128,678	15,312	7,012	5,862
City Life.....	1913	175,185	52,283	9,469	10,266	106,433
Clerge Mutual.....	1914	269,251	304,713	248,804	46,346	4,801,709
Clerical Medical and General.....	1914	1,093,798	483,913	282,787	62,822	6,001,136
Commercial Union.....	1913	2,349,388	697,733	216,097	64,401	5,594,915
Consolidated.....	1913	151,884	26,692	10,784	3,097	78,231
Customs Annuity Fund.....	1914	29,125	21,572	44,160	2,078	508,669
Eagle.....	1913	319,646	185,243	160,291	59,112	2,011,610
Edinburgh.....	1913	503,924	314,032	316,976	91,621	4,327,689
English and Scottish Law.....	1913	810,982	228,794	172,298	41,740	3,019,622
Equitable.....	1913	239,425	253,645	308,379	40,428	4,918,028
Equity and Law.....	1913	587,782	356,146	306,962	20,819	5,053,849
Friends' Provident.....	1913	256,210	192,613	215,048	59,233	3,275,837
General Accident Fire and Life.....	1913	149,412	34,646	2,645	2,312	137,776
General Life.....	1913	359,263	182,176	180,106	19,294	2,020,798
Government (Post Office).....	1913	11,199	35,617	14,762	36,416	1,020,400
Gresham.....	1913	2,337,419	1,109,252	977,369	220,722	10,845,293
Hearts of Oak Life and General.....	1913	22,916	7,916	3,752	442	17,572
Law Integrity.....	1914	8,625	373	5	...	156
Law Union and Rock.....	1913	1,076,404	591,902	576,581	90,828	8,187,871
Legal and General.....	1913	2,744,070	1,074,129	369,196	170,234	9,210,702
Life Association of Scotland.....	1914	649,386	376,351	422,680	70,545	5,893,965
*Liverpool and London and Globe.....	1913	572,537	308,495	284,234	158,858	5,893,965
Liverpool Victoria.....	1913	114,350	41,733	8,153	1,301	72,245
London Assurance.....	1913	650,124	210,943	144,619	14,803	2,640,167
Lon. and Lancashire Life and General.....	1913	785,124	425,075	269,723	39,243	3,807,136
London Life.....	1913	514,745	418,534	276,366	22,203	5,303,482
Lon. and Manchester Industrial.....	1914	397,825	63,930	8,602	2,106	195,987
London and Provincial.....	1913	23,012	11,780	4,126	2,167	126,687
Marine and General.....	1913	297,118	159,182	82,588	21,861	2,092,115
Metropolitan.....	1913	253,683	176,916	112,101	19,312	110,000
National Benefit Life & Property.....	1913	87,260	4,585	550	5	1,329
National Mutual.....	1914	388,090	202,808	212,409	32,223	3,020,746
National Provident.....	1913	714,176	545,421	444,529	53,131	7,251,616
National Standard.....	1913	24,153	4,397	1,841	286	16,724
North British and Mercantile.....	1913	2,528,596	1,435,353	858,863	375,530	17,065,056
Northern (Participating Acc't.).....	1913	322,125	259,462	254,494	19,966	4,099,972
Northern (Non-Participating Acc't.).....	1913	118,515	69,362	21,104	78,801	1,274,197
Norwich Union.....	1913	5,356,786	1,527,188	524,484	237,848	11,002,149
Pearl.....	1913	2,331,261	561,580	180,647	37,511	3,500,752
Phoenix.....	1913	1,256,053	868,658	633,565	140,107	11,006,045
Pioneer.....	1914	66,100	16,231	4,019	319	76,706
Profits and Income.....	1913	30,849	19,061	5,021	1,593	113,074
Provident Assn. of London.....	1913	246,664	42,416	4,688	2,712	270,401
Provident Clerks and General.....	1913	428,723	208,526	186,635	26,373	2,769,028
Prudential.....	1913	6,849,224	5,022,626	3,768,628	617,200	45,693,480
Refuge.....	1913	3,353,006	...	505,362	76,090	7,065,150
Royal.....	1913	1,753,891	99	679,867	131,610	11,309,595
Royal Exchange.....	1913	990,752	91	240,167	114,979	4,594,572
Royal London Auxiliary.....	1913	507,064	50	2,969	247	66,358
Royal London Mutual.....	1913	...	85	6,700	2,455	187,502
Royal Nat. Pension Fund for Nurses.....	1913	...	44	...	96,847	1,673,283
Salvation Army.....	1913	272,402	36	37,571	11,581	508,292
Sceptre.....	1913	120,100	84	72,549	3,852	1,316,778
†Scottish.....	1913	169,303	26	7,886	1,490	283,851
Scottish Amicable.....	1913	897,436	27	275,589	111,405	...
Scottish Equitable.....	1914	751,453	27	437,067	68,115	...
Scottish Life.....	1913	521,046	98	81,917	24,191	...
Scottish Provident.....	1913	1,652,235	39	731,641	167,282	...
Scottish Temperance.....	1913	600,125	98	91,800	22,477	...
Scottish Union and National.....	1913	967,889	22	593,640	87,645	...
Scottish Widows' Fund.....	1913	3,223,937	72	1,366,918	265,641	...
Standard.....	1913	2,189,323	69	877,412	260,602	...
Star.....	1913	1,058,068	19	510,222	81,746	...
Sun.....	1913	2,603,454	66	560,065	196,670	...
United Kingdom Temp. and General.....	1913	1,426,284	61	580,961	65,802	...
University.....	1914	137,417	62	61,437	8,161	...
Wesleyan and General.....	1913	662,027	...	86,090	7,171	1,120,375
Yorkshire.....	1913	645,670	274,036	92,638	70,068	2,448,384

* Excluding Globe Fund. † Formerly Scottish Accident Life and General.

INDUSTRIAL INSURANCE IN GREAT BRITAIN.

NAME OF COMPANY.	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund Exclusive of Capital.
		£	£	£	£	£
Aberdeen and Northern F. S.	1913	6,459	19,193	11,028	5,231	148,856
Abstainers and General.	1913	195	5,047	3,575	1,403	47,240
Albion, F. S.	1913	3,235	21,252	11,474	7,303	73,747
Amalgamated Soc. of Engineers F. S.	1913	951	1,332	690	455	9,718
Blackburn Philanthropic Burial F. S.	1913	72,810	125,040	53,579	44,533	652,489
Blackburn Philanthropic Mutual F. S.	1913	8,432	13,594	7,567	5,265	61,599
Britannic.	1913	533,170	1,029,009	514,148	434,279	1,789,865
British Commercial F. S.	1910	7,421	584	165	320	70
British Legal.	1909	.....	183,689	97,140	92,054	239,363
British Legal and United Provident.	1914	307,774	304,225	145,137	153,014	353,090
British National F. S.	1910	5,268	958	217	621	254
British Trades Sickness and Acc. F. S.	1912	4	20	3	18	9
British Widows.	1913	61,579	68,795	24,725	40,623	27,609
British Workmans Sick Benefit and Life Assurance F. S.	1913	4,020	1,403	355	1,017	360
Burnley Philanthropic F. S.	1911	472	472	316	231	.....
Century F. S.	1913	358	38	6	71	116
Chorley Family Funeral F. S.	1913	376	982	820	265	7,765
City Life.	1913	38,053	31,919	8,173	20,902	14,084
City of Glasgow F. S.	1913	60,106	53,314	23,974	26,348	319,781
Co-Operative.	1913	2,887	4,096	1,333	1,741	10,232
East Anglian Benefit F. S.	1911	5	154	63	59	225
Eclipse Assurance C. S.	1911	527	760	510	718	135
Excelsior Self Help F. S.	1913	2	35	26	55	9
Farmers and General Provident F. S.	1913	1	265	200	62	1,033
Farringdon Reliance F. S.	1913	2,647	642	66	509	309
Halifax Royal F. S.	1913	22	928	513	337	2,221
Hearts of Oak Life and General.	1913	34,678	36,614	11,652	21,927	18,704
Home Counties C. S.	1913	139	43	.....	61	45
Hope F. S.	1913	818	1,890	785	964	4,137
Hyde Funeral F. S.	1913	56	564	443	118	3,284
Ireland Mutual Assurance C. S.	1913	715	2,394	272	2,009	760
Irish United F. S.	1913	4,988	33,305	7,842	10,408	68,125
Juvenile Foresters F. S.	1913	106	121	67	42	103
Lancashire Ideal F. S.	1913	83	239	111	167	60
Lancaster Benevolent F. S.	1909	156	1,758	1,439	497	34,002
Law Integrity.	1914	28,389	43,731	5,727	32,610	39,800
Leigh F. S.	1913	810	2,680	1,444	1,180	24,012
Liverpool Victoria Legal F. S.	1913	586,714	1,478,784	554,035	656,072	5,122,865
London and Manchester.	1914	399,415	647,823	293,554	285,794	916,352
London and Provincial.	1913	42,256	28,887	9,028	17,120	5,074
London and S. Wales Insurance F. S.	1912	1,203	434	64	582	.....
Loyal Endeavour F. S.	1911	1,000	5,665	2,723	3,360	1,742
Manchester and Provincial Jewish F. S.	1913	3	262	222	42	291
Miners Loyal Endeavour F. S.	1910	2,250	6,100	3,111	2,975	1,915
Monarch F. S.	1913	13	15	60	6	79
National Mutual Aid F. S.	1910	237	2,545	896	338	8,095
National Provincial F. S.	1912	958	149	9	406	.....
National Standard.	1913	33,716	41,641	18,217	19,790	29,484
Pearl.	1913	1,949,399	2,445,306	1,024,295	1,103,605	4,817,191
Peoples Own F. S.	1911	.....	.....	.....	6	25
Pioneer.	1914	46,799	73,381	27,141	42,132	21,239
Planet F. S.	1913	30,362	22,569	6,347	13,028	10,017
Premier F. S.	1911	165	168	34	90	169
Prominent Sick Benefit F. S.	1911	50	148	87	66	50
Provident F. S.	1911	230	117	39	51	100

INDUSTRIAL INSURANCE IN GREAT BRITAIN.—Continued.

NAME OF COMPANY.	Year.	Number of New Policies.	Total Pre- miums.	Claims Paid.	Expenses of Manage- ment.	Insurance Fund Exclusive of Capital.
		£	£	£	£	£
Provident Association of London.....	1913	2,497	52,031	20,435	15,333	493,908
Provident Free Home.....	1910	492	47,518	35,024	14,195	539,444
Prudential.....	1913	2,119,818	7,874,456	3,179,622	3,093,480	38,901,679
Public Benefit F. S.....	1910	2,196	158	22	736	.....
Rehabite and General Burial F. S....	1913	23	306	121	155	4,310
Refuge.....	1913	1,313,869	2,170,549	965,035	1,122,390	2,497,703
Royal Co-Operative F. S.....	1913	69,767	76,313	30,065	40,457	18,933
Royal Liver F. S.....	1913	.....	1,059,872	504,468	419,726	4,082,097
Royal London F. S.....	1908	.....	593,210	255,135	275,238	2,192,247
Royal London Mutual.....	1913	907,377	1,285,057	514,364	568,093	3,460,587
Salvation Army.....	1914	205,504	281,331	94,833	134,185	491,285
Scottish Commercial F. S.....	1913	43	47	3	30	33
Scottish Legal F. S.....	1913	303,816	393,893	183,549	161,673	1,174,070
Scottish United Reform F. S.....	1913	8,032	10,573	5,713	4,111	35,010
South Wales Celtic F. S.....	1913	19	14	.....	1	22
South Wales Equitable F. S.....	1913	2	25	17	11	171
Sovereign F. S.....	1912	.....	.....	.....	5	2
Star Benefit F. S.....	1913	198	1,256	1,465	546	7,406
Stirlingshire F. S.....	1913	35	316	175	153	5,646
Succourative F. S.....	1911	86	37	16	169	27
Trade Union F. S.....	1913	1,729	1,411	636	678	644
United Legal F. S.....	1913	94	254	161	198	4,229
United National F. S.....	1912	10,125	8,389	306	7,118	2,250
United Provident.....	1909	.....	94,475	40,785	47,548	105,646
Victory F. S.....	1911	2,798	626	171	691	.....
Walsall National Benefit Ass'n. F. S..	1913	10	292	162	111	378
Wesleyan and General.....	1913	252,799	763,471	315,550	377,789	917,878
Western Equitable F. S.....	1913	57	85	19	77	28
Wheel, F. S.....	1913	50	239	27	94	847
Wigan Victoria Legal F. S.....	1913	36	799	406	309	4,771
Workman's Provident F. S.....	1912	87	1,138	1,251	190	10,969
Yorkshire Permanent F. S.....	1912	241	261	48	141	135

INSURANCE IN FOREIGN COUNTRIES.

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named.

ALGERIA.

The New York Life, The Mutual Life and the Equitable has representatives in Algeria, the former having installed a regular branch office. The Afrique Francaise, an Algerian company, does a fire and accident business, and the following French companies write fire, life and accident: L'Union, La Nationale, L'Abeille, La Paternelle, Le Phoenix, L'Aigle, La France, La Confiance, La Fonciere, Le Soleil, L'Urbaine, La Mutuelle Lyonnaise, La Mutuelle des Privoyants, Le Patrimoine, La Victoria La Union et le Phenix Espagnol. La Caisse Paternelle and La Mondiale transact life only. Two English companies, the Gresham and Norwich Union, of London, write life. The Zurich and Societe d'Assurances Generales sur la Vie, Swiss companies, write life. Other foreign companies having complied with the insurance laws of March 17, 1905, and allowed to write life insurance on French territory, are: The Generali of Trieste, Austria; the Allianz of Genoa, Italy; L'Africaine, Assurances General de Trieste, La Baloise.

ARGENTINE.

BUENOS AIRES.—Equitable Life, New York, and the New York Life are represented. Other foreign companies are the Royal, the Gresham, Commercial Union and Standard of England; Norwich Union, Alemana. The Argentine companies are the Anglo-Argentina, Ayuda Mutua, Ceuit, Commercio, Imperial, Renta Americano, Roma, Economia Commercial, Equitativa del Plata, Franco-Argentina, Inmobiliaria, Positiva, Prevision Popular, Providencia, La Protectora del Hogar, La Prudencial, La Bahia Blanca, La Mutua, La Nacion.

Fraternal societies practice to some extent and hailstorm insurance is quite extensively written. The government does not write insurance.

AUSTRALIA.

Sydney, N. S. W.—The following companies writing life and casualty insurance operate in Sydney:

Australian Alliance Assurance Company; Australian Metropolitan Life; Australian Mutual Provident Society; Alliance; City Mutual Life Assurance Society; Colonial Mutual Life Assurance Society; Co-operative Assurance Company, Limited; Equitable Life Assurance Society, New York; General Accident Fire and Life; Liverpool and London and Globe; Life Insurance Company of Australia; Mutual Life and Citizens; Mutual Life Insurance Company, New York; Manchester Assurance Company; National Mutual Life Association of Australia; New York Life; National Benefit Life and Property Assurance; Standard Life Association; Provident Life Assurance Company.

AUSTRIA. (TRIESTE.)

There are two American companies—Mutual of New York and New York Life—active, and the Fidelity and Deposit of Maryland is registered but not doing any new business. There are also the following companies: One Belgian, one British, nine German, one Italian, one Swiss. Seventeen domestic companies operate in the Trieste district.

SPECIAL FORMS.—While there is a great variety of insurance offered, special forms are the exception. The government does no insurance business outside of its public pension fund. Fraternal insurance is unknown.

BAHAMA ISLANDS.

New York life insurance companies doing business in Nassau, New Providence Island, are the Equitable and New York Life. Other companies in the field are the North American Life, Canada Life, Sun Life of Canada, General Accident Fire and Life, and the Imperial Life of Canada.

BARBADOS.

Only one American life insurance company is at present operating in this island. The foreign companies operating are the Standard Life Assurance Company of Scotland, the Palatine Life Assurance Company, the Gresham and the Royal of England, the Imperial Life, Sun Life, Manufacturers Life Assurance, and North American Life of Canada. The Barbados Mutual Life Assurance Society is the only domestic company.

BELGIUM.

There are four American companies operating in Brussels. Other foreign companies are:

FRENCH.—Abeille, Aigle, Conservateur, Nationale, Patrimoine, Phenix (last two also accident), Union de Paris, Urbaine de Paris, Mutual de France et des Colonies, La Mondiale, La Mutuelle Lyonnaise, Societe Generale Francaise, La France, Le Monde, Le Globe, Assurances Generales sur la Vie.

SWISS.—Baloise (and accident), Genevoise, Helvetia and La Suisse.

GERMAN.—Germania, Leipzig, La Stuttgart, Victoria, Atlas and Friedrich Wilhelm, La Karlsruhe, La Lubeck, La Gotha.

ENGLISH.—Alliance, Gresham, General, Standard, General Accident Fire and Life Association Corporation, Ltd., General Life Assurance Company.

DUTCH.—Ne Nederlanden (and accident), Dordrecht, Generale, Neerlandaise, Kosmos, Noord Brand, Pietas, Premiere Neerlandaise (and accident), Utrecht, Mutuelle Hollandaise, Noord en Zuid Nederlandache.

CANADIAN.—Sun.

AUSTRIAN.—L'Ancre of Vienna, Le Danube.

SPECIAL FORMS.—In connection with the working of the Government postal savings bank system and life annuity fund of Belgium, there is a Government insurance embracing life and endowment forms. In 1903 a law was passed providing for compensation for damages to workmen by accident, and factory owners and contractors are held directly responsible by the Government.

BERMUDA.

Bermuda has two small domestic life insurance companies. A list of foreign companies operating here is as follows: Manufacturers Life Insurance Company of Canada, North American Life Assurance Company of Toronto, Canada; New York Life Insurance Company, New York; Sun Life Insurance Company of Canada; Royal Fire and Life Insurance Company, Liverpool; Liverpool and London and Globe, Liverpool; Federal Life Assurance Company of Hamilton, Canada; Empire Life, Canada; Standard Life, Edinburgh; Canadian Railway Accident, Ottawa; Mutual Life, New York; Standard Life, Canada.

The Bermuda Mutual Assurance is run on the fraternal plan, also one among the colored people on similar lines.

BOLIVIA.

Six companies are now writing business. They are La Previsova, Argentine; La Sud America, Brazil; "Rimac," "Internacional," "La Urbana," Peru, and New York Life, New York.

BRAZIL

The companies doing business in Brazil are the New York Life, Sul America, Equitativa, Garantia da Amazonia, Caixa Geral das Familias, Paulista, Providencia do Sul; Cruzeiro do Sul.

The following companies write Tontine insurance: Bonificadora, A Universal, A Vida Mutua, Mutuaria Amparo das Familias, Auxiliadora, A Bonança, A Minas Geraes, A Pastoril Mineira, A Garantia do Futuro, Fraternidade Sul Mineira, A Garantia Mineira, Mutua Mineira, Mutua Ouro-Pretena, Uniao Mineira, Zona da Matta, Mutua Central, Mutua M. Itaúna, Alliança do Brazil, Alliança do Sul, Caixa Mutua de Pensoes Vitalicias, A Continental, A Economizadora Paulista, Montepic das Familias, Mutua Brazil, Mutua

Paulista, Mutua Excelcior, Pensionato das Familias, A Previdencia, A Tranquillidade, A Uniao Brazil, Mutualidade Geral, Auxilios das Familias, Mutua Brasileira, Mutua S. Joannense, Preventiva de Auxilio Mutuo, Previdente Ampararese, Garantia Paulista, A Americana, Vitalicia Pernambucana, Mutualidade Pernambucana, Dote Paranaense, Seguranca da Familia, Mutua Paranaense, A Familia, A Igualdade, O Globo, A Liberal, A Mundial, A Perseveranca Internacional, A Victoria, A Protectora do Lar, A Reserva do Futuro, A Mutua Federal, A Previdencia, Rio-Brazil, A Nacional, A Uniao Inter-nacional, A Carioca, A Rio de Janeiro, A Popular.

The Equitable Life has a financial agent here, but does not write new business. The Government does not write insurance and fraternal insurance is not much known.

CANARY ISLANDS. (TENERIFFE.)

The New York Life operates a sub-agency at Las Palmas as a branch of its Madrid office. Besides the following companies have agents here (Teneriffe): Equitable of New York, Banco Vetalicio (Spanish), Gresham (English), L'Union of Paris, Les Previsones de Provenir of Madrid, La Equitativa de los E. U. del Brazil, La Mutuelles de France and de Colonies, Reunione Adriatica de Sicurta.

CANAL ZONE.

Life.—Home Life Insurance Company, Pan-American Life Insurance Company, Manufacturers Life Insurance Company.

Casualty.—Illinois Surety Company, National Surety Company, American Surety Company, United States Fidelity and Guaranty Company, Maryland Casualty Company.

CAPE TOWN, CAPE COLONY.

African Homes Trust, Ltd., 24 and 26 Castle Street; Alliance Assurance Company, Ltd., 40 St. George's Street; Atlas Assurance Company, 116 Adderley Street; Colonial Mutual Life Assurance Society, Ltd., 88 St. George's Street; Commercial Union Assurance Company, Ltd., 88 St. George's Street; Employers Liability Assurance Corporation, Ltd., 23 St. George's Street; English and Scottish Law Life Association, 117 St. George's Street; Equitable Life Assurance Society of the United States, 9 Adderley Street; General Accident Fire and Life Assurance Corporation of Perth, 2 Greenmarket Square; General Life Assurance Company, Ltd., 57 St. George's Street; Gresham Life Assurance Society, 80 Adderley Street; Guardian Assurance Company, Ltd., Guardian Buildings, Adderley Street; Law Union and Rock Insurance Company, 90 St. George's Street; London and Lancashire Life Insurance Company, 148 St. George's Street; London and Lancashire Life Assurance Company, 85 St. George's Street; Manufacturers Life Insurance Company, Adderley Street; Mutual Life Insurance Company of New York, 85 St. George's Street; National British and Irish Millers Insurance Company, Ltd., 80 Adderley Street; National Mutual Life Association of Australasia, Ltd., 11 and 13 Church Square; New York Life Insurance Company, Dutch Reformed Church Chrs., Adderley Street; New Zealand Insurance Company, Ltd., 55 St. George's Street; North British and Mercantile Fire Insurance Company, 6 Church Square; Northern Assurance Company, Ltd., of London and Aberdeen, 108 St. George's Street; Norwich Union Fire Insurance Society, 105 St. George's Street; Norwich Union Mutual Life Insurance Society, St. George's Street and Church Street; Ocean Accident and Guarantee Corporation, Ltd., 89 St. George's Street; Phoenix Assurance Company, Ltd., 7 Church Street; Railway Passengers Assurance Company, 6 Church Square; Royal Exchange Assurance, 150 St. George's Street; Royal Insurance Company, 117 St. George's Street; Scottish Union and National Insurance Company, 110 St. George's Street; South African Mutual Life Assurance Society, 8 Darling Street; Southern Life Association, 93 and 95 St. George's Street; Standard Life Assurance Company, 24 St. George's Street; Star Life Assurance Company, 100 St. George's Street; Sun Life Assurance Company of Canada, 9 Adderley Street; Union Assurance Society, Ltd., 124 Adderley Street; Yorkshire Insurance Company, Ltd., 120 St. George's Street.

CEYLON.

COLOMBO.—Two American and the following other foreign companies operate:

Oriental Government Security, Bombay; China Mutual Life and China Traders; Empire Life of India; Oriental Government Life; Standard; Equitable of New York; New York Life; Great Eastern; Commercial Union; Liverpool and London and Globe; London and Lancashire; Manufacturers Life, Colombo; National Mutual Life; North British and Mercantile; Norwich Union; Gresham; Central; Royal; Scottish Union and National; National of Ireland; Manheim National; British National; Phoenix; Scottish Amicable; Scottish Metropolitan; Sun Life, Canada; General Accident and Life; Federal Life; Shanghai Life; General Accident and Life; National Indian Life; Hindustan Co-operative; National of Ireland; Manheim National; British Insurance.

CHILI.

The following companies operate in Chili: First-class, Sun Life of Canada, Equitable of New York, Sud America, New York Life and Norwich Union. Second-class, Boka de Comercio, Americana, Salvador. By a law passed in 1904 life insurance companies are divided into two classes, first and second. The former are required to deposit 400,000 pesos (\$146,000), and the latter 300,000 pesos (\$109,500). They are also required to deposit twenty per cent of their yearly premiums and pay a tax as follows: First-class companies, 4000 pesos (\$1460); second-class, 3000 pesos (\$1095).

The payment of the twenty per cent is in case they do not wish to deposit the 400,000 pesos.

CHINA.

AMOI.—Domestic Companies.—Venus Life Assurance Company, Ltd.; China Mutual;† Shanghai Life.† Foreign companies—Sun Life;† Manufacturers Life of Canada; Commercial Union Insurance Company, Ltd.; Norwich Union; Standard of England; Royal Insurance; New Zealand Insurance.†

CANTON.—China Mutual Life Insurance Company, Ltd.; Fatum Accident Insurance Company, General Accident Assurance Corporation, Canada Accident Assurance Company, Janus Life Insurance Company, Hamburg; Shanghai Life Insurance Company, Ltd.; Sun Life Assurance Company, Canada; Royal Insurance Company; Equitable Life Assurance Company; Alliance; Guardian; Manufacturers Life; Manhattan Life; Lancashire; London and Lancashire; Standard Life Assurance; Nordstern Berlin Life; Yorkshire Fire and Life.

HANKOW.—Sun Life Assurance Company of Canada, Netherlands Fire and Life, Fatum Accident Insurance Company, Basler Life Assurance Company, Standard Life, General Accident, Perth; China Mutual Life, Great Eastern Life, Ltd., Federal Life of Canada, Gothar Life, Manufacturers Life, Nordstern Life, Shanghai Life Insurance Company, Lion Mutual Provident Life Assurance Society and Albinger Assurance.

NANKING.—China Mutual and Golden Star.

HONG KONG.—Life insurance companies:

*China Mutual Life Assurance Company, Ltd.; *Commercial Union Assurance Company; *Equitable Life Assurance Society of U. S.; Gresham Life Assurance Society; *Hong Company of Hong Kong (purely Chinese); London Assurance Corporation; Manhattan Life Insurance Company, New York; *Manufacturers Life Assurance Company of Toronto; Northern Assurance Company; Pacific Mutual Life Insurance Company of California; *Standard Life Assurance Company; Royal Insurance Company; Scottish Imperial Insurance Company; *Shanghai Life; *Sun Life Insurance Company of Canada; Yorkshire Fire and Life Insurance Office; Norwich Union Assurance Society; Scottish Metropolitan Assurance Company; General Accident Fire and Life; Guardian; Law Union and Rock; Liverpool and London and Globe; Marine and General; Mutual Life.

SHANGHAI.—Domestic:

Chinese.—China National; Yi Tung Fire, Marine and Life; Yun Kong; Yung Lien; Venus Life Assurance Company, Ltd., and Yung On.

British.—China Mutual; China United, and Shanghai Life.

French.—Lion Mutual Provident.

Foreign:

American.—Equitable Life; Mutual Life, and New York Life, all of New York.

British.—General Accident F. and L.; Phoenix F., L. and M.; Royal F., L. and M.; Standard, and Sun.

Canadian.—Federal; Manufacturers, and Sun Life.

German.—Gothar Life.

Japanese.—Chiyoda Mutual Life.

TIENTSIN.—Three New York companies and the following other foreign companies operate:

The Meiji Life of Japan; Manufacturers, and Sun life of Canada; Standard Assurance of Scotland; Shanghai Life of Shanghai; China Mutual, Shanghai; New York of New York; Nordstern Life of Berlin; Lion Mutual, Tientsin; Wah on Life of Shanghai, and China United Assurance Society, Shanghai.

* Companies doing active business. Rest merely authorized to do business. † Assume native risks.

CHOSEN, JAPAN.

The American life insurance companies operating in Chosen are the Equitable Life of New York and the New York Life. Other companies also operating are the Sun Life, China Mutual, Oriental Life, and Imperial Life.

COLOMBIA.

BOGOTA.—The Equitable Life of New York and the Sun Life of Canada have agencies. There are two domestic companies, the Compañía Colombiana de Seguros de Vida, and the Compañía General de Seguros.

COSTA RICA. (SAN JOSE.)

Companies operating: Sun, Manufacturers, Confederation, and Imperial Life, all of Canada, and Pan-American Life of New Orleans. The Equitable of New York, New York Life, North American Life and Guardian Life have financial agents here, but do not write any business. The Sociedad Nacional de Seguros de Vida, and Sociedad de Economías de Guadalupe do an assessment business.

CUBA.

The following companies are operating in Cuba, all having their headquarters in Havana: New York Life, José Diaz, general agent; Equitable Life of New York, V. M. Julbe, agent; Mutual of New York, Henry Bennett, manager; Sun Life of Montreal, L. S. Harvey and J. M. Lago, managers; Standard Life Ins. Co., F. T. Sherman, general agent. Life, casualty, marine insurance and title guaranty and surety companies have to deposit security to the amount of \$25,000.

CURACAO.

The following companies are represented: New York Life, Equitable Life of New York, Assurantietegen Brandschade en op het Leven "De Nederlanden," Hague (fire and life); Standard Life, Edinburgh; Manufacturers Life Insurance Company, Toronto; Northern of London (fire and life), Nationale Levensverzekering Bank (life), Rotterdam, Holland.

EGYPT.

Following is a list of life companies operating in Egypt:

L'Abeille Army and General Assurance Association, La Baloise, Caisse Paternelle, The Gresham, Le Kosmos, Union et Phenix Espanol, London and Lancashire, New York, Queen, Rossia, Scottish Amicable Life, Scottish Union and National, Sun Life Assurance of Canada, L'Urbaine, La Fonciere, National Mutual Life Assurance of Australasia, Ltd., Manufacturers Life, La Mutuelle Lyonnaise, Mutual Life, Standard Life, L'Ancree, Netherlands, L'Union de Paris, National Insurance Company of Egypt.

ENGLAND.

LEEDS.—Two American companies operate, the Equitable and the Mutual, and other foreign concerns are as follows: One hundred and seven companies do business in Leeds through agents. All branches of insurance are represented.

LIVERPOOL.—Besides three American companies, the Equitable, Mutual and New York Life, and four colonial companies, there are eighty companies represented in Liverpool, all doing a life insurance business. All other branches are represented.

FRANCE.

PARIS.—The foreign life insurance companies registered in France and having permanent offices at Paris are as follows:

Alliance de Genes, Genoa, Italy; Baloise, Basle, Switzerland; The Consolidated, London England; Constantia, Antwerp, Belgium; Dordrecht, Dordrecht, Holland; Equitable des Etats Unis, New York, U. S. A.; The Gresham, London, England; Hafnia, Copenhagen, Denmark; New York Life, New York;

Norwich Union, Norwich, England; Pietas, Utrecht, Holland; Première Néerlandaise, The Hague, Holland; Société Suisse d'Assurances Générales, Zurich, Switzerland; Union and Phenix Espanol, Madrid, Spain; Utrecht, Holland.

For list of domestic companies refer to index (France).

The foreign casualty insurance companies authorized by the government to do accident insurance according to workmen's compensation act. (Law of April 9, 1898):

La Société Suisse d'Assurances contre les Accidents, Winterthur, Switzerland; La Zurich, Zurich, Switzerland; La Union et le Phénix Espagnol, Madrid, Spain; The General Accident Fire and Life Assurances Corporation, Ltd., Perth, Scotland.

Assurance Générale de Trieste, Trieste, Austria, and la Compagnie Internationale contre les accidents, Vienna, Austria, do not write any new business, but maintain offices in France.

Other foreign companies doing ordinary casualty insurance only:

La Continentale, Brussels, Belgium; La Potentia, The Hague, Holland, English and Foreign, London, England; Motor Union, London, England, Gresham Fire and Accident, London; Yorkshire Insurance Company, York, England.

GERMANY.

Two American companies operate and two others are simply taking care of old business. There are 27 domestic stock and 30 mutual companies. For further information see index (Germany).

FRANKFORT.—Two American, one Dutch, and two Swiss companies and two Austrian are represented.

STETTIN.—Four foreign companies and thirty German companies operate.

BRESLAU.—The New York Life, New Yorker Germania Fidelity and Deposit Company of Maryland are American companies represented. Following is a list of the insurance lines written and the number of companies writing these lines:

Dowry, 4; robbery, 1; burglar, 34; automobiles, 10; fire, 52; glass, 16; liability (Haftpflicht), 24; hail, 13; security, 4; health, 5; life, 45; machinery, 2; loss of house rent, 10; military service, 3; annuity and pension, 7; burial, 4; transport, 23; accident, 24; cattle, 5; industrial, 2; water-pipes, 13; factory, 3; valuables, 1.

MUNICH.—Companies operating are: 2 American, 4 Austrian, 2 Swiss, 2 Dutch, 3 English and nearly every domestic company.

SPECIAL FORMS.—There are 40 fire insurance companies, 89 life and accident companies, 9 companies insure against military service, 25 for water and land transport, 11 for automobile, machinery, cattle and field fruits, 18 for breakable objects, 18 companies insure children, 36 burglary, two reinsurance companies and 13 companies insure against damage occasioned by leakage of water pipes. The compulsory government insurance is limited to wage-earners and petty officials with salaries of less than \$476 per annum. Fraternal insurance is widely practiced.

GIBRALTAR.

The following companies transact a life business in Gibraltar: Scottish Amicable Life Assurance Society, Saccone & Speed & Company, Ltd., agents; Norwich Union, and Northern Assurance Company, Norwich Union Fire Insurance, Northern Assurance Company.

GREECE. (ATHENS.)

The following life companies operate:

Domestic—Greek, Anatoli, Ethniki. Foreign—Austrian, Adriatic, Phoenix Autrichien, Assicurazione Generali di Trieste; British, Gresham, Assurance Society, Ltd., National; French, Phoenix Français, Caisse Paternelle, Union; Spanish, Union and Phoenix Hispaniol.

SPECIAL FORMS.—The Government maintains a pension fund for public officials and an accident bureau for miners. Each trade has its benefit society.

GUADELOUPE, W. I.

Standard Life, London, Ste. Croix de La Roncière, agent; The London Assurance Corporation, London, Emmanuel Rey, agent; Equitable Assurance, New York, Epiphane

Gabriel, agent; New York Life, New York, Me Graeve, agent; Mutuelle de France e Colonies, Paris La Co-operation, Paris, Luc Peraud, agent; Manufacturers Life, Toronto, Can., Em. Rey & Co., agents.

GUATEMALA.

There are no domestic insurance companies of any kind in Guatemala. There is an agency of the New York Life, with Banco Americano de Guatemala of Guatemala City. The Equitable Life of New York has a financial agent, but does not write new business. The Sun Life of Canada is represented by J. L. Saravia; La Imperial del Canadá, E. de Larsgne, agent; Confederation of Canada, Pan-American of New Orleans, Leipzig of Germany.

GUIANA, BRITISH.

The Demerara Mutual Life Assurance Society, Ltd., is a domestic company of British Guiana, which was organized about twenty-five years ago. The officers are: Jules A. Pairaudeau, chairman; H. B. Sadler, secretary. On December 31, 1913, the company issued the following statement:

Total assurances issued, \$2,828,260; total bonuses declared, \$211,612; sums assured and bonuses existing, \$2,078,605; total claims by death of members, \$269,488; total claims under endowments matured, \$128,035; intermediate bonuses paid, \$1,594; assurance fund, \$774,624; annual income, \$162,000.

There is also the Sun Life of Canada, the New York Life, Standard Life, Barbados Mutual, Imperial Life of Canada, and the Royal and Northern of England.

All permanent Government officers are obliged to carry life insurance.

HAITI. (PORT-AU-PRINCE.)

The New York Life and the Standard of England operate. There are no domestic companies.

HAWAII.

The latest report received shows that the following companies were authorized for the year ending December 31, 1914:

Life.—Equitable Life Assurance Society, New York; Germania Life Insurance Company, New York; Manhattan Life Insurance Company, New York; Mutual Life Insurance Company, New York; New England Mutual Life Insurance Company, Boston; New York Life Insurance Company, New York; Pacific Mutual Life Insurance Company, San Francisco; Prudential Insurance Company, Newark, N. J.; Sun Life Assurance Company, Montreal, Canada; West Coast Life Insurance Company and Western States Life Insurance Company of San Francisco.

Accident and Health.—Continental Casualty Company, Chicago; Employers Liability Assurance Corporation, Ltd., London; London and Lancashire Guarantee and Accident, Toronto, Canada; London Guarantee and Accident Company, Ltd., London; Pacific Mutual Life Insurance Company, San Francisco; Preferred Accident Insurance Company, New York; Standard Accident Insurance Company, Detroit; Pacific Coast Casualty; Hartford Accident and Indemnity Company, Hartford, Conn.

Surety.—Fidelity and Deposit Company of Maryland, Baltimore; Pacific Coast Casualty Company, San Francisco; United States Fidelity and Guaranty Company, Baltimore; National Surety Company, New York; Equitable Surety, St. Louis; and Home Insurance Company of Hawaii.

Liability.—Employers Liability Assurance Corporation, Ltd., London; London Guarantee and Accident Company, Ltd., London; Pacific Coast Casualty, San Francisco; Fidelity and Deposit, Baltimore; U. S. Fidelity and Guaranty, Baltimore.

Plate Glass.—Metropolitan Casualty Insurance Company, New York; Pacific Coast Casualty Company, San Francisco; Lloyds Plate Glass, New York; Home Insurance Company of Hawaii; Hartford Accident and Indemnity Company, Hartford, Conn.; London and Lancashire Guarantee, Toronto.

Burglary.—Pacific Coast Casualty Company, San Francisco; Employers Liability Assurance Corporation, London; National Surety, New York; U. S. Fidelity and Guaranty, Baltimore; Hartford Accident and Indemnity, Hartford, Conn.

Automobile.—Ætna, Hartford; Commercial Union, London; Firemans Fund, San Francisco; Hartford Fire, Hartford; Insurance Company of North America, Philadelphia; Queen of America, New York; Federal, New Jersey; London Guarantee and Accident, London; London and Lancashire Fire, Liverpool; Orient, Hartford; Pacific Coast Casualty, San Francisco; Phoenix Assurance, London; U. S. Fidelity and Guaranty, Baltimore; Union Marine, Liverpool; Hartford Accident and Indemnity Company, Hartford, Conn.

HONDURAS, BRITISH.

The New York Life and Equitable Life of New York have local agencies. Other foreign companies are: Manufacturers, and Sun Life of Canada; Law Union and Crown, Phenix, Royal, Norwich Union of Great Britain, Alliance, Pan-American of New Orleans, North American Life of Toronto, Standard Life Assurance of Edinburgh, North British and Mercantile.

HONDURAS. (TEGUCIGALPA.)

There are no laws governing the operations of insurance companies as such, but each company would have to obtain its charter to do business along certain lines just as in the case of a foreign corporation seeking commercial or industrial privileges. There are no domestic companies of any kind. The New York Life and the Imperial Life of Canada are the only companies licensed to do business.

INDIA. (BOMBAY.)

The following companies write life insurance in Bombay:

Life.—Alliance Assurance Company, Ltd.; Atlas Assurance Company, City of Glasgow Life Assurance Company, Commercial Union Assurance Company, Empire of India Life Assurance Company, Gresham Life Assurance Society, Ltd.; Indian Guarantee and Suretyship Association, Legal and General Life Assurance Society, London Assurance Corporation, London and Lancashire Life, Manufacturers Life Insurance Company; National Guarantee and Suretyship Association, North British and Mercantile Insurance Company, Oriental Government Security Life Assurance Company, Royal Insurance Company, Royal Exchange Assurance Corporation, Sea Insurance Company, Manufacturers Life Insurance Company, Standard Life Assurance Company, Sun Life Assurance Company of Canada, Bombay Mutual Life, Imperial Life, Universal Life Assurance Society, Australian Alliance Assurance Company, British American Assurance Company, General Accident Fire and Life Assurance Corporation, Ltd.; Guardian Fire and Life Assurance Company, Ltd.; Hamburg Assurance Company of Hamburg; Western Assurance Company, Western Assurance Company of London and Toronto, National Mutual Life Association, Norwich Union Mutual Life Insurance Society, Phoenix Assurance Company, Ltd., Scottish Metropolitan Life Assurance Company, The Swadeshi Life Assurance Company, and Swadeshi Life Company, Ltd.

Accident.—General Accident Assurance Corporation, Railway Passengers Assurance Company, Equitable Fire and Accident Office, Norwich and London Accident Insurance Company, New Zealand Insurance Companies, Ltd., Norwich Union Mutual Life Insurance Society, Phoenix Assurance Company, Ltd., Imperial Insurance Company.

IRELAND.

BELFAST.—The Mutual Life, the Equitable of New York, and New York Life, and substantially all of the British companies, are represented in Belfast and Dublin.

ITALY.

La Dordrecht, Norwich Union Life Insurance Society, Le Phoenix.

JAMAICA, W. I.

Jamaica Mutual is the only local company. Its operations have now reached over two-thirds of a million pounds. It is purely mutual, the profits all being divided among the policyholders. In addition to this company the following are represented here: Canada Life, Standard, North American, Queen, Royal, London Assurance, Manufacturers, Barbados Mutual, Sun of Canada, Confederation Life, Imperial Life of Canada, London Guarantee and Accident Company, Ltd., Dominion of Canada Guarantee and Accident Insurance Company.

JAPAN. (YOKOHAMA.)

The domestic life insurance companies in Japan are:

Ordinary Life.—Meiji Life; Teikoku Life; Nippon Life; Naikoku Life; Kyoho Life; Yurin Life; Nippon Kyoritsu Life; Jinju Life; Shinsho-Shinto Life; Nippon Kyoiku Life; Aikoku Life; Nippon Chohei Seison Life; Chohei Life; Kokoku Life; Kyosai Life; Nisshin Life; Toyo Life; Daido Life;

Banzai Life; Yokohama Life; Hinode Life; Daiichi Life; Chiyoda Life; Taiyo Life; Shinkoku Life; Fuji Life; Taihei Life; Tokai Life; Horai Life; Hakuai Life; Fukuju Life; Doho Life; Ashhi Life; Chohei Life; Tokiwa Life; Yachiyo Taisho; Hinode Life; Kyodo Life; Taisho Life; Chyu-O Life; Tai-On Life; Takasago Life; Hakusai Life.

Foreign life insurance companies in Japan:

New York Life Insurance Company, Sun Life Assurance Company of Canada, Manufacturers Life Insurance Company.

JAVA.

The following life insurance companies, according to latest reports, operate in Java: Equitable Life Assurance Society, Sun Life of Canada, Queens Insurance Company, Scottish Imperial Life Insurance Company, the Alliance Life and Fire Insurance Company, the Imperial Life Insurance Company, Royal Life Insurance Company, Nederlandsche-Indische Levensverzekering en Lijfrente Maatschappij, Algemeene Maatschappij van Levensverzekering en Maatschappij, Levensverzekering Maatschappij Dordrecht, Nederlandsche Verzekering Maatschappij, Nationale Levensverzekering Bank te Rotterdam, Levensverzekering La Nationale te Paris, Hollandsche Societiet voor Levensverzekering, Shanghai Life Assurance Company, China Mutual Life Insurance Company, Great Eastern Life Insurance Company, and Amsterdamsche Maatschappij van Levensverzekering.

The domestic companies write personal accident. There is no Government insurance of any kind.

KOREA.

Changed to Chosen.

MADAGASCAR.

TAMATAVE.—There are no domestic companies. The following foreign companies are represented: La Mutuelle de France et des Colonies, Commercial Union Assurance, La Nationale-Vie.

MADEIRA. (FUNCHAL.)

The Mutual Life of New York, the Royal, the Phoenix of England, and the Alliance of England, and about a dozen Portuguese companies operate. Monte Pio Geral is a government insurance company, operated at a low rate of premium. A Equitativados Estados Unidos do Brazil also is represented.

MALTA.

The New York Life, Mutual Life and Equitable Life are represented; the other foreign companies being British, French, Italian, Austrian and Swiss.

Italian—The Alleanza of Genoa, Italy; L'Urbana. Austrian—Assicurazioni Generali di Trieste, Le Phenix Autrichien. French—Cie. d'Assurance Générales sur le vie des Hommes, Paris; "L'Union" Compagnie d'Assurance contre l'Incendies. English—Commercial Union Assurances Company, Ltd., Gresham Life Insurance Company, Economic Life Assurance Company, North British and Mercantile Life and Fire Assurance Company, Northern Assurance Company, Standard Life Insurance Company.

MEXICO.

The domestic companies are: La Mexicana of Mexico City, established in 1888, and La Nacional of Mexico City, established in 1901, and La Latino-Americana, Mutualista, S. C. L., of City of Mexico, founded in 1906; Anglo Mexicana, July, 1897; Mexicana contra Riesgos y Accid., April, 1911. The Mutual Life of New York, Equitable of New York, Germania Life, Confederation Life of Canada, Sun of Canada, and the New York Life, William B. Woodrow & Co., also operate in Mexico.

The London Guarantee and Accident Company of England, and the Maryland Casualty Company of Baltimore, and the North American of Chicago do an accident and health business. William B. Woodrow & Co. represent the Maryland Casualty Company, also writing plate glass and boiler insurance, besides accident and health.

MOROCCO.

There are no domestic companies. The following companies are represented in Tangier: The New York Life, New York. French—Compagne de Phoenix, Paris; La Confiance, fire and life; L'Union, Paris, fire and life; La Mutuelle, Lyons, life; La Mutuelle de France, et des Colonies, life; La Mutuelle Franco-Española, life. English—Liverpool and London and Globe, fire, life and annuities; Lloyds, marine; the Consolidated Assurance Company, Ltd.; Royal; the Northern, fire and life; the Royal Exchange Assurance, fire and life. Spanish—El Dia, fire, marine and life; La Union y et Phoenix Español, fire; El Banco Vitalicio de Espana, life. German—Hamburger-Bremense Feuer-versicherungsgesellschaft; Achen und Munche Feuerversicherungsgesellschaft. Austrian—El Assecurazioni Generali de Trieste, life.

NICARAGUA (WESTERN).

There are no domestic companies. The New York Life, Equitable of New York, Sun Life of Canada, Great Northern of London, Manufacturers, Imperial are represented.

NICARAGUA (EASTERN)

There are no domestic life insurance companies operating. The only foreign company is the Pan-American Life of New Orleans.

NORWAY. (CHRISTIANIA.)

New York Life, operating; Equitable and Mutual, represented. Other companies: Norwegian, 9; Swedish, 7; Danish, 3; German, 1.

SPECIAL FORMS.—The Government transacts workmen's accident insurance and operates several pension systems.

PANAMA.

The Pan-American Life, New Orleans; the Home Life, New York; Manufacturers Life, Toronto, Can.; Illinois Surety, Chicago; American Surety, New York; Maryland Casualty, Baltimore; United States Fidelity and Guaranty, Baltimore.

PARAGUAY.

La Nacional and La Paraguaya, domestic companies, writes fire, marine, life and accident policies.

PERSIA.

Life insurance is practically unknown in Persia. Some use is made of burglary insurance by merchants.

PERU.

CALLAO.—"La Previsora" of Buenos Aires, Sun Life Assurance Company, and "La Sud America" of Rio Janeiro, have branches in Lima and are also doing business in this line. La Previsora of Buenos Aires has a branch here. Under the operations of the decree by the Peruvian President, December 21, 1895, and amendments thereto approved by the Chamber of Deputies, September 21, 1899, according to the official report of the State Department, foreign insurance companies, except the South British of New Zealand, no longer transacted business in Peru. The decree provides that the smallest effective capital assigned for insurance operations in the Republic is 200,000 sols (silver), or \$100,000; that fifty per cent of this capital is to be invested in immovable property situated within the Republic, or in local bonds, deposited in the banks of Lima; and that the policies granted by insurance companies shall be printed in the Spanish language.

PHILIPPINE ISLANDS.

Companies operating: China Mutual Life Insurance Company, Ltd., Hong Kong; Fatum Life and Accident Insurance Company, Netherlands; General Accident Fire and

Life Assurance Company, Ltd., Great Britain; Manufacturers Life Insurance Company; Canada; Netherlands Fire and Life Insurance Company, Holland; New York Life, New York; Sun Life Assurance Company, Canada; Yorkshire Fire and Life Insurance Company, Great Britain; British Crown, Great Britain; Great Eastern, Singapore; Nordstern, Germany; Shanghai Life, Shanghai; West Coast Life Insurance Company, California; Insular Life Assurance Company, Ltd.; Philippines; La Mutuelle de France, France; Commercial Union, London; Fidelity and Surety, Manila; Employers Liability, London; Legal Insurance, London; Assurance and Thrift Association, London.

PORTO RICO.

The following companies have their headquarters at San Juan: New York Life, José Solé, agent; Manufacturers and Temperance and General, Toronto, Fritze, Lundt & Co., agents; Sun Life of Canada, Montreal, Gandia & Stubbe, agents; Mutual Life of New York, William Korber, agent (not writing any new business); Union Central Life, Cincinnati, Ohio (loan business only), José C. Barbosa, agent; Imperial Life of Canada (not writing any new business).

The following casualty companies are registered: American Surety Company, Fidelity and Deposit Company, National Surety Company, and Employers Liability Assurance Corporation, Ltd., London.

PORTUGAL.

L'Urbaine, Paris; Equitable Life, New York; Lusitania, Lisbon; La Union y el Fendix Español; Alliance Assurance, Ltd., London; Equitativa de Portugal e Colonias, and A Nacional.

RUSSIA. (PETROGRAD.)

The following life companies operate in St. Petersburg: First Russian Insurance Company of 1827, fire and life; Second Russian Insurance Company of 1835, fire and life; Labotlivost, life; Rossia, life, fire, marine, accident, railroad passengers and plate glass; Salamandra, life and accident; St. Petersburg Insurance Company, fire, life and accident; Yakor, fire, life and transport; L'Urbaine (French); New York Life and Equitable Life of New York; Volga Fire and Transport; Russian Life and Stock Insurance Company in 1835; Russian Reinsurance Company, life, fire and stock; General Life and Stock Insurance Company; "Zizn," life and stock.

In Odessa, seven domestic companies operate. In Riga, two American companies and one French company operate. For list of domestic companies see index (Russia).

SPECIAL FORMS.—A large number of public and Government pension funds are maintained. Accident and workmen's Collective, the Pomoshch and the Rossia insure plate glass, the former also writing burglary. Hailstorm and live stock insurance is also widely practiced.

SANTO DOMINGO.

The Sun Life of Canada, New York Life.

ST. HELENA.

The Alliance of London, established here in 1842, Standard of Edinburgh, are the only life companies transacting business. The Alliance is represented by Messrs. Solomon & Co. and Messrs. W. A. Thorpe & Sons, and the Standard by Solomon & Co.

SAN SALVADOR.

Confederation Life of Canada, Pan-American Life of New Orleans, Imperial Life of Canada, and Sun Life of Canada are represented, having financial agents. The New York companies have no soliciting agents.

ST. THOMAS.

The following is a list of life insurance agencies doing business at this island: New York Life, no agents; Equitable of New York, no agents; Copenhagen Life, L. Brunn, agent; General Life of Netherlands, I. Lugo, agent; Sun Life of Canada, A. H. Lockhart, agent; the Manufacturers Life Insurance Company of Canada, no agent; Standard Life Insurance Company, A. Burnet.

SCOTLAND.

DUNFERMLINE.—New York Life, New York and numerous British and Scotch companies operate.

DUNDEE.—The Colonial Mutual of Australia has agents here, and about 120 domestic companies of all kinds operate. The New York Life, Mutual Life of New York and Equitable Life of New York operate through the agency in Glasgow.

SIAM. (BANGKOK.)

Companies operating: The New York Life, Sun Life and Manufacturers Life of Canada, Northern Assurance Company, Commercial Union (fire, life and marine), Equitable Life Assurance Society, New York; Netherlands Fire and Life Insurance Company, Nordstern Life Insurance Company, Berlin; Shanghai Life Insurance Company, Ltd.; China Mutual Life Insurance Company, Ltd.; The Great Eastern Life Assurance Company, Ltd.; Royal; General Accident Fire and Life Assurance; Yorkshire Fire and Life. There are no domestic companies.

SIERRA LEONE.

The National Mutual Life Assurance Society of London, the Union Assurance Company of Manchester, fire and life, and about sixty local friendly societies operate.

SPAIN.

MADRID—Domestic Fire Companies.—Banco, La Cantabrinca, Hispania, La Mutualidad Española, La Prevision Paternal, La Union y el Fenix, Mutual Franco, La Estrella, Patria, El Dia.

Foreign life insurance companies operating in Spain:

Equitable of United States, Germania, New York Life, Gresham, La Nationale, Fenix, Assicurazioni Generali de Trieste; La Equitativa de los EE. UU. del Brasil, Norwich Union, Standard, La Alianza de Genova, Riunione Adriatica di Sicurtà, L'Abeille.

SUVA, FIJI ISLANDS.

The companies operating here are the New York Life, Mutual Life of New York, Morris Hedstrom Company, agents, and the Colonial Mutual Life of Melbourne, H. Marks & Co.; Australian Mutual Provident Society, Browe & Joske, agents; National Mutual Life Insurance Society, A. J. Walker, Esq., superintendent. There are no domestic companies.

SWEDEN.

Three American and the following foreign companies operate:

Victoria zu Berlin; Deutsche Lebens-Vers-Gesell, Lübeck; Commercial Union Assurance Corporation, London; Germania, Stettin; Alliance, London; English and Scottish Law, and Star, London; Standard, Edinburgh; Gresham, London; Union Assurance, London; Hafnia, Copenhagen.

Skandia, Svea, Skane, Allmanna, Balder, Oden, Svenska, Valanda, Svecia, Wasa Lif, Trygg, Brage, Kronan, Stockholm, Krista Vannernas Framtiden, Nordstjernan, Thule, Wictoria, Nordpolen, De Forenade, Germania Lebens, L'Urbaine, Kaliva, Suomi, Det Forenede.

SPECIAL FORMS.—The Government transacts only workmen's accident insurance. Numerous co-operative friendly associations exist. There are eight domestic accident companies, six stock and two mutual, also six foreign. Eight Swedish and three German concerns insure plate glass and burglary, and one German company covers water damage.

SWITZERLAND

The companies marked with † have renounced their Swiss federal concession.

Swiss—Société suisse d'Assurances générale sur la vie, Zurich: La Suisse, Lucerne; La Bâloise, Bâle; La Genevoise, Genève; Société suisse d'Assurances sur la vie, Bâle; Patria, Bâle.

German—Gothaer, Leipziger, Karlsruher, Berlinische, Teutonia, Concordia, Stuttgarter, Germania, Friedrich Wilhelm, Atlas.

French—La Compagnie d'Assurances Générale, L'Union, La Nationale, La Caisse paternelle, Le Phénix, L'Urbaine, Le Soleil†, L'Aigle†, La Confiance†, La Foncière†, La Provident††.

Austrian—Der Anker.

English—Norwich Union, Union††, Northern†, General, Start.

American—The New York Life, Equitable†, Germania.

SYRIA.

The insurance companies operating here are:

The New York Life, The Equitable of New York, The Gresham, London; The Northern, London; The Royal, London; The Sun Life of Canada, Le Phoenix, Paris; L'Union, Paris; Ancre, Wien; La Victoria, Berlin; Assicurazione Generali, Trieste; Donau, Wien; La Nationale, Paris; La Stuttgart, Stuttgart; La Mondiale, Paris; L'Avenir Mutual, Paris; Friedrich Wilhelm, Berlin; Oester-Phenix, Wien; Commercial Union, Liverpool; Albingia, Hamburg; Mutual Life, New York; Alleanza, of Genoa; Consolidated of London.

TAHITI, SOCIETY ISLANDS.

La Mutuelle de France et des Colonies, West Coast Life, Le Phenix of France.

TASMANIA.

The following life companies transact business here: Australian Mutual Provident Society, Colonial Mutual Life, National Mutual Life Association of Australia, and Mutual Life and Citizens Assurance Company, Equitable Life Assurance Company of New York, Mutual Life of New York, Temperance and General Mutual Life Society.

The following companies do accident and guarantee business: Colonial Mutual Fire, South British, Queensland, New Zealand, Victoria, Ocean, London and Lancashire, Atlas, Alliance, Employers Liability, Liverpool and London and Globe, Commercial Union, Union, Yorkshire.

TRINIDAD.

The following companies have agencies: New York Life, Standard Life Assurance Company, Rock Life Assurance Company, London; Confederation Life Association, Canada; Equitable Life of New York; Sun Life, Canada; Imperial, Canada; Manufacturers, Canada; North British and Mercantile, London Assurance, Gresham, London; Scottish Amicable, London; Royal Life, London; Mutual Life Assurance Society, Barbadoes, Norwich Union, England; Toronto Life, Canada; Provident Clerks General Mutual, London.

TURKEY.

The following life companies are represented at Constantinople: New York Life, Mutual Life, New York; La Nationale, L'Union de Paris, La Confiance, Union and Phenix Espagnol, Paris; Victoria and Friederich Wilhelm, Berlin; L'Ancre, Vienna; Premiere Hongroise, Budapest; the Gresham and the Sun, London; Consolidated Life Insurance Company of London, La Compagnie Viennoise, Germania, La Stuttgart, Societe Generale Francaise d'Assurances Mutuelles, Societe Suisse d'Assurances Generales, la Vie Humaine, L'Alliance de Genes, L'Anatolie, La Mutuelle Lyonnaise, La Prevoyante, Society Mutuelle de Lyon, Beroline of Berlin, Caisse Paternelle, General Life Assurance Company, La Perséverance, Nationala de Bucarest, La Patrimoine, Ansovia, La Mutuelle de France et des Colonies, Pro Familia. A new arrival in life assurance is a London combine under the style of "The Consolidated of London." This as a combine of three London com-

panies, one of which is the Legal and General Assurance of London. One of the conditions of this new company is that it can only do business outside of Great Britain. Le Danube, Le Mondiale, Mutuelle Parisienne, Nordstern, La Reserve Nationale.

There are seven accident companies doing business in this country: The Royal Exchange of London, La Cologne, La Rossia, La Compagnie Viennoise, Le Bris de Place, la Célérîte, le Palladium.

URUGUAY. (MONTEVIDEO.)

The following companies are represented in Montevideo: La Franco-Argentina, La Mutua, La Providencia, La Uruguay, Standard Life, La Previsora, Uruguay, Banco de Seguros del Estado.

VENEZUELA.

LA GUAIRA.—The “Compania Nacional Anónima de Seguros ‘La Prerisora’” is the only life company doing business here, the Government regulations being prohibitive for American companies.

Provision is made for the writing of insurance on crops. There is no fraternal insurance of any account here.

ZANZIBAR.

The Atlas Assurance Company and the Royal Exchange Assurance Corporation are represented in Zanzibar. There are no domestic companies.

RECORD OF THE YEAR.

OFFICIAL CHANGES.

Albritton, O. S., resigned as treasurer of the Florida Life, Jacksonville, March, 1915.

Anderson, G. L., made assistant secretary of the Northwestern Mutual Life of Milwaukee, December, 1914.

Anderson, R. M., assistant secretary and actuary, made secretary Florida Life, succeeding W. P. Douglas, resigned, March, 1915.

Andrews, W. L., elected secretary and treasurer Shenandoah Life, Roanoke, Va., March, 1915.

Angell, R. H., elected president Shenandoah Life of Roanoke, Va., March, 1915.

Ashby, John M., actuary, elected vice-president of the Farmers National Life of Chicago, March, 1915.

Austin, Dr. M. O., elected assistant medical director, West Coast-San Francisco Life, San Francisco, May, 1915.

Barron, James, elected secretary Liberal Life, Anderson, Ind., May, 1915.

Bates, Arthur L., elected president Union Mutual Life, Portland, Maine, succeeding Fred E. Richards, resigned, October, 1914.

Beaudry, George H., elected actuary West Coast-San Francisco Life, San Francisco, May, 1915.

Biliter, B. F., elected secretary Farmers National Life of Chicago, January, 1915.

Boedecker, Charles, promoted from secretary to active president Great Southern Life of Houston, March, 1915.

Bradburn, Marshall M., elected vice-president Reliable Life, New Orleans, February, 1915.

Brambler, C. H., made secretary and treasurer Grange Life, Lansing, Mich., February, 1915.

Brown, Dr. Everett J., elected medical director Protective League Life of Decatur, Ill., January, 1915.

Brunnsann, George, elected secretary Commercial Life and Accident, New Orleans (projected), April, 1915.

Burkhart, A. S., made vice-president of the Conservative Life of South Bend, Ind., November, 1914.

Bush, Willard K., elected secretary Peninsular Life, Detroit, succeeding J. W. Watson, June, 1915.

Carlton, O. S., elected president of the Great Southern Life of Houston, Tex., to succeed J. S. Rice, resigned, March, 1915.

Carling, Thomas J., elected president and general manager of the insurance department, Knights of Pythias, Indianapolis, succeeding Union B. Hunt, deceased, May, 1915.

Casey, Oscar, retired as president of the Cedar Rapids Life, Cedar Rapids, Ia., January, 1915.

Clark, Samuel, made president Traders Assurance, St. Louis, February, 1915.

Clemens, Dr. W. R., Jr., elected medical director West Coast-San Francisco Life of San Francisco, May, 1915.

Cillis, Hubert, elected president Germania Life of New York, succeeding Cornelius Doremus, retired, December, 1914.

Collier, W. W., made vice-president of the Southland Life of Dallas, January, 1915.

Cox, Herbert C., elected president of the Canada Life of Toronto, succeeding E. W. Cox, deceased, July, 1914.

Dickenson, David S., elected president Security Mutual Life of Binghamton to succeed Frederick W. Jenkins, resigned, February, 1915.

Doerr, A. S., former president of Sam Houston Life, Dallas, made vice-president Southland Life, Dallas, February, 1915.

Donegan, P. J., elected president Commercial Life and Accident, New Orleans (projected), April, 1915.

Douglas, W. P., resigned as secretary Florida Life, Jacksonville, March, 1915.

Draper, F. A., resigned as vice-president Conservative Life of South Bend, August, 1914.

Dunkley, J. H., elected medical director Shenandoah Life, Roanoke, Va., March, 1915.

Ellerman, John, elected third vice-president Reliable Life, New Orleans, February, 1915.

Etienne, Victor, elected vice-president West Coast-San Francisco Life, San Francisco, May, 1915.

Evans, Horace W., elected first vice-president Liberal Life, Anderson, Ind., May, 1915.

Ferguson, J. L., resigned as second vice-president Superior Life of Chicago (projected).

Folkes, Dr. H. M., elected president of the Gulf Coast Life, Gulfport, Miss., succeeding M. P. Bouslog, resigned, October, 1914.

Ford, B. W., elected treasurer and assistant secretary West Coast-San Francisco Life of San Francisco, May, 1915.

Führer, John, elected vice-president and actuary Germania Life, New York, December, 1914.

Funkhouser, Dr. W. L., made medical director C. W. Mag

Gannor

Granger Pro

Glover

Life, La

Goeck

mania L

Gooder

Manu

facturers

ng di

rector, April, 1915.

Guice, Dr. C. L., elected president Cherokee Life of Rome, Ga., February, 1915.

Helm, George D., made assistant secretary of the George Washington Life of Charleston, W. Va., October, 1914.

Henson, W. J., elected general counsel Shenandoah Life, Roanoke, Va., March, 1915.

Heye, Carl, elected vice-president and secretary Germania Life of New York, December, 1914.

Hinton, W. H., retired as secretary Liberal Life of Chicago, April, 1915.

Hinton, W. H., appointed secretary and actuary Reliable Life of Indianapolis, May, 1915.

Huff, Louis, elected president Reliable Life, New Orleans, February, 1915.

Hull, N. P., made president Grange Life, Lansing, Mich., February, 1915.

Hundley, Oscar R., resigned as president of Sun Life of Birmingham, September, 1914.

Hunt, Dr. Lee, retired as medical director Liberal Life, Chicago, April, 1915.

Hurt, Algernon S., promoted from secretary to vice-president Life Insurance Company of Virginia of Richmond, April, 1915.

Jenkins, Frederick W., resigned as president Security Mutual Life of Binghamton, February, 1915.

Johnson, H. W., president of Central Life of Illinois, made president of the Fraternal Mystic Circle of Philadelphia, succeeding Ferdinand H. Duckwith, deceased, March, 1915.

Johnson, M. D., resigned as president Florida Life, Jacksonville, March, 1915.

Jones, Arthur A., elected second vice-president Liberal Life, Anderson, Ind., May, 1915.

Jones, Roy M., elected secretary of the State Mutual Life, Worcester, January, 1915.

Jones, Samuel P., elected president of Iroquois Life of Louisville, succeeding F. L. Smart, made assistant to president, April, 1915.

Keesling, Francis V., elected vice-president West Coast-San Francisco Life, San Francisco, May, 1915.

Knapp, John D., elected secretary of the National Temperance Life of New York, October, 1914.

Knox, T. M., second vice-president, elected vice-president of North American Life, Chicago, succeeding James H. Prentiss, resigned, February, 1915.

Koch, Reinhold R., elected chairman of board of directors American Assurance, Philadelphia, retired as president, February, 1915.

Kohlberg, George, Jr., elected secretary Traders Assurance of St. Louis, February, 1915.

Krakauer, Julius, elected president of the Two Republics Life of El Paso, March, 1915.

Kumpfert, Dr. John H., elected secretary-actuary Reliable Life, New Orleans, February, 1915.

Lang, J. Frank, elected vice-president Union Mutual Life, Portland, Maine, October, 1914.

Lillie, Colon C., made vice-president Grange Life, Lansing, Mich., February, 1915.

McClarty, Clint, made secretary of the Iroquois Life of Louisville, April, 1915.

McClellan, J. S. F., resigned as secretary Union Pacific Life of Portland, Ore., effective September 1, 1914.

McCully, Robert B., elected president National Temperance Life, New York, October, 1914.

McKenny, A. Carlton, made secretary Life Insurance Company of Virginia, succeeding Algeron S. Hurt, promoted, April, 1915.

McPheters, William L., made second vice-president Volunteer State Life, Chattanooga, December, 1915.

Macorquodale, F. D., actuary of the Prudential Life of Winnipeg, made managing director and actuary, April, 1915.

Maddox, John W., resigned as president State Mutual Life, Rome, Ga., March, 1915.

Mahoney, W. D., made treasurer Traders Assurance of St. Louis, February, 1915.

Main, Arthur O., elected vice-president American Bankers Life of Indianapolis, August, 1914.

Managra, Dr. R., elected medical director Commercial Life and Accident, New Orleans (projected), April, 1915.

Mansfield, E. C., elected secretary Boston Mutual Life, Boston, succeeding Frank H. Viele, February, 1915.

Marshall, M., made secretary Florida Life, Jacksonville, succeeding W. P. Douglas, resigned, March, 1915.

Mayfield, I. J., elected secretary the Texas Life, Waco, succeeding John D. Mayfield, elected president, April, 1915.

Mayfield, John D., elected president of the Texas Life of Waco, succeeding W. D. Mayfield, deceased, April, 1915.

Milan, Ernest C., made secretary George Washington Life, Charleston, W. Va.

Miller, E. C., former assistant secretary of the Postal Life of New York, made secretary of the George Washington Life of Charleston, W. Va., January, 1915.

Miller, Thomas L., elected president West Coast-San Francisco Life of San Francisco, May, 1915.

Morrow, George A., elected president of the Imperial Life of Toronto, succeeding Herbert C. Cox, resigned, July, 1914.

Nelson, J. Arthur, made president of the New Amsterdam Casualty, New York, October, 1914.

Nelson, Ralph A., made actuary Western Union Life of Spokane, December, 1914.

Netterville, James J., retired as vice-president Liberal Life, Chicago, April, 1915.

Neuendorffer, Rudolph, made assistant secretary Germania Life, New York, December, 1914.

Oliver, H. R., made vice-president Traders Assurance, St. Louis, Mo., February, 1915.

Oswalt, Ernest M., elected treasurer, Liberal Life, Anderson, Ind., May, 1915.

Perry, B. J., promoted to assistant secretary Massachusetts Mutual Life, Springfield, January, 1915.

Peters, Arthur J., elected general counsel Reliable Life, New Orleans, February, 1915.

Pfaff, William, elected treasurer Reliable Life, New Orleans, February, 1915.

Phillips, Sylvan B., second vice-president of the Union Mutual Life of Portland, Maine, made secretary to fill vacancy by promotion of J. Frank Lang, October, 1914.

Prentiss, James H., resigned as vice-president North American Life, Chicago, February, 1915.

Prime, Carl T., elected secretary Great Southern Life, Houston, Tex., succeeding Charles Boedecker, March, 1915.

Rannels, Charles S., appointed secretary of the Federal Life of Chicago, December, 1914.

Ransom, E. J., made first vice-president Commercial Life and Accident, New Orleans (projected), April, 1915.

Retherford, Austin W., elected president of the Liberal Life of Anderson, Ind., May, 1915.

Rice, J. S., retired from presidency Great Southern Life, Houston, Tex., March, 1915.

Richards, Fred E., resigned as president Union Mutual Life, Portland, Maine, September, 1914.

Richardson, Frank, made first vice-president Florida Life, Jacksonville, March, 1915.

Ridley, M. E., resigned as secretary Southern of Nashville, March, 1915.

Robbins, Judge C. B., elected president Cedar Rapids Life, Cedar Rapids, Ia., to succeed Oscar Casey, resigned, January, 1915.

Roberts, E. D., elected vice-president West Coast-San Francisco Life, San Francisco, May, 1915.

Ruhland, Theodore F., resigned as secretary and general manager Northern States Life of Hammond, Ind., July, 1914.

Schluter, J. H., elected second vice-president Reliable Life, New Orleans, February, 1915.

Sharrer, Dr. H. E., medical director Northern States Life of Hammond, Ind., made president, January, 1915.

Shelfer, F. B., elected president Florida Life, Jacksonville, succeeding M. D. Johnson, resigned, March, 1915.

Simpson, A. J., formerly vice-president, elected president American Assurance of Philadelphia, succeeding Reinhold R. Koch, chairman of board of directors, February, 1915.

Smart, F. L., retired as president of the Iroquois Life of Louisville, April, 1915.

Smith, E. H., made first vice-president Cedar Rapids Life, Cedar Rapids, Ia., succeeding Judge C. B. Robbins, elected president, January, 1915.

Smith, Le Roy, former secretary, elected president Continental Aid Association of Atlanta, Ga., May, 1915.

Smith, W. A., elected vice-president of the Home Mutual Life of Topeka, January, 1915.

Sonntag, Julian, elected vice-president West Coast-San Francisco Life, San Francisco, May, 1915.

Spiegel, Max, elected president Providers Life, Chicago, March, 1915.

Stayman, G. L., formerly assistant secretary, elected secretary-treasurer, Reserve Loan Life of Indianapolis to succeed W. K. Bellis, deceased, November, 1914.

Steele, Samuel J., elected treasurer Fidelity Mutual Life, Philadelphia, succeeding F. X. Quinn, vice-president, November, 1914.

Steinman, George W., elected secretary and director Midland Mutual Life of Columbus, succeeding B. F. Reinmund, deceased, August, 1914.

Stephens, Charles, elected secretary Southern of Nashville, succeeding M. E. Ridley, resigned, March, 1915.

Sykes, J. R., assistant treasurer, made comptroller, in addition to his other office, in the Fidelity Mutual Life, Philadelphia, November, 1914.

Tanno, J., made second vice-president Commercial Life and Accident, New Orleans (projected), April, 1915.

Taylor, W. A., resigned as vice-president Atlantic Life of Richmond, September, 1914.

Thompson, Gordon, elected secretary West Coast-San Francisco Life, San Francisco, May, 1915.

Torley, W. L., elected treasurer of the Two Republics Life, El Paso, March, 1915.

Trinkle, E. Lee, elected vice-president Shenandoah Life, Roanoke, Va., March, 1915.

Turner, Dr. S. T., elected vice-president Two Republics Life of El Paso, March, 1915.

Turney, W. W., elected vice-president Two Republics Life, El Paso, March, 1915.

Van Fleet, G. W., resigned as vice-president of the American National of St. Louis, July, 1914.

Walter, E. D., elected president State Mutual Life, Rome, Ga., succeeding Judge John W. Maddox, resigned, March, 1915.

Washburn, James H., resigned as secretary and actuary, Farmers and Traders Life of Syracuse, June, 1915.

Watts, W. A., formerly secretary, elected president of the Preferred Life of Grand Rapids, Mich., succeeding James R. Wylie, resigned, January, 1915.

Wehner, Dr. W. H. E., elected medical director Fidelity Mutual Life of Philadelphia to succeed Dr. Damon B. Pfeiffer, retired, May, 1915.

Wesendonck, Max A., elected vice-president Germania Life of New York, December, 1914.

White, Robert S., appointed actuary Gem City Life of Dayton, August, 1914.

Wilson, George H., made general attorney of the Fidelity Mutual Life of Philadelphia, November, 1914.

Wilson, R. S., elected secretary of the Preferred Life of Grand Rapids to succeed W. A. Watts, made president, January, 1915.

Worsham, Dr. B. M., elected vice-president Two Republics Life, El Paso, March, 1915.

Wylie, James R., resigned as president of the Preferred Life of Grand Rapids, January, 1915.

RETIREMENTS AND CHANGES.

Aegis Life of Denver, reinsured in the Central States Life of St. Louis, October, 1914.

Alabama Insurance of Birmingham, reinsured in the Atlas Assurance of Montgomery, October, 1914.

American of Chicago, reinsured in the Peoples Life of Chicago, September, 1914.

American Home Life of Fort Worth, Tex., sold to International Life, St. Louis, December, 1914.

American Life and Accident of Portland, Ore., absorbed by First National Life of Tacoma, Wash., July, 1914.

American Life and Accident, removed offices from Salisbury to Kansas City, Mo.

American Temperance Life, New York, liquidated by New York Insurance Department, June, 1915.

Anchor Life of Indianapolis took over the Majestic Life of Indianapolis October, 1914.

Anchor Life, Kansas City, merged with the Farmers Life of Colorado, February, 1914.

Ancient Order of United Workmen, New York State Grand Lodge, reinsured in Connecticut Grand Lodge and liquidated, April, 1915.

Appalachian Life of Bristol, Va., absorbed by Columbia Life of Cincinnati, July, 1914.

Beacon Insurance of Indianapolis, reinsured in the Public Savings of Indianapolis, October, 1914.

Central National Life of Lincoln, Neb., goes from mutual to stock basis; capital, \$100,000.

Citizens Co-operative Life of Fort Worth, reinsured in the Southwestern Life of Dallas, June, 1915.

Columbia Life of Cincinnati, absorbed Appalachian Life of Bristol, Va., July, 1914.

Continental Life of Washington, D. C., licensed in Virginia and District of Columbia, October, 1914.

Cosmopolitan Life of Atlanta, reinsured in the Pan-American Life of New Orleans, February, 1915.

Conservative Life of South Bend, Ind., changed its name to Conservative Life of America, January, 1915.

Continental Guards, of Waco, a fraternal, licensed by Texas Department; Dr. I. S. Boyles, president, November, 1914.

Continental Guards, of Waco, Tex., licensed in Texas revoked by State Insurance Department; operated only locally; June, 1915.

Crescent Life, Indianapolis, begun business; capital, \$100,000; surplus, \$50,000; President Hume; November, 1914.

Dakota Mutual Life of Watertown, S. D., changed name to Dakota Life, January, 1915.

Empire Life, Atlanta, Ga., taken over by State Insurance Department, May, 1915.

Equitable Life of New York, stock control sold by J. P. Morgan estate to T. Coleman Du Pont, June, 1915.

Farmers National Life of Syracuse changes name to Farmers and Traders, October, 1914.

Farmers National Life of East Chicago changed domicile to Huntington, Ind., March, 1915.

Federal Life of Hamilton, Can., reinsured in Sun Life of Canada, Montreal, February, 1915.

Federal Life of Hamilton, capital stock of \$130,000, liquidated, March, 1915.

Federal Union Life, Cincinnati; capital, \$100,000; surplus, \$70,000; began business June, 1915.

Four States Life of Texarkana, reinsured in the Pan-American Life of New Orleans, September, 1914.

Fraternal Aid Union of Denver, formed by the consolidation of the Fraternal Union of Denver, Col., and the Fraternal Aid Association of Lawrence, Kan.; V. A. Young, president; H. M. Waring, vice-president; L. D. Roberts, secretary; T. J. Sweeney, treasurer. October, 1914.

George Washington Life of Charleston, W. Va., new name of Southern States Life of Charleston, July, 1914.

Globe Life, Jonesboro, Ark., reinsured in the Cotton States Life of Tupelo, Miss., June, 1915.

Grange Life, Lansing, Mich.; capital, \$200,000; began business March, 1915.

Home Protective Association of Indianapolis, reinsured by Western Life Indemnity of Chicago, April, 1915.

Inter-Southern Life of Louisville and Citizens National Life of Anchorage agree to merge, December, 1914.

Inter-Southern Life of Louisville, Ky., incorporated, with capital of \$900,000, after merger with Citizens National Life of Louisville, March, 1915.

International Industrial of Indianapolis, reinsured in the National Life of the U. S. of A., Chicago, October, 1914.

Knights of the Maccabees of the World, merged with Knights of the Modern Maccabees, July, 1914.

Los Angeles Life of Los Angeles, Bradstreet Miller, promoter, abandoned February, 1915.

Lutheran Insurance Company of Little Rock, changes name to Lutheran International, August, 1914.

Ladies of the Maccabees of the World of Port Huron, changed name to Womans Benefit Association, May, 1915.

Merchants Life of Burlington, Ia., changed from assessment to legal reserve company, with \$100,000 capital, March, 1915.

Metropolitan Life of New York, policyholders approve mutualization, December, 1914.

National Temperance Life, Dallas, absorbed by Southwestern Life of Dallas, March, 1915.

Nebraska Mutual Life of Hastings, Neb., reinsured by Mutual Protective League of Decatur.

North American Union of Chicago, reinsured in the Life and Annuity Association of Kansas, June, 1915.

Order of Aztecs of Fort Worth, Tex., reinsured in the Western Life Indemnity of Chicago, November, 1914.

Order of Sparta, Philadelphia, receiver requested, April, 1915.

Protective League Life, Decatur, Ill., began business January, 1915.

Prudential of Newark, policyholders agree to mutualization, December, 1914.

Prudential of Newark mutualized January 22, 1915.

Red Cross of Baltimore, reinsured in the Life and Annuity of Kansas, June, 1915.

Sam Houston Life, Dallas, absorbed by Southland Life, Dallas, February, 1915.

San Antonio Life absorbed by Southland Life of Dallas and liquidated, March, 1915.

San Francisco Life, agreed to merge with West Coast Life of San Francisco, February, 1915.

Scandinavian Mutual, reinsured in the Scandia Life of Chicago, September, 1914.

Sioux Life and Casualty, Sioux Falls, S. D., promotion abandoned, March, 1915.

Southern States Mutual Life of Charleston, W. Va., changed name to George Washington Life, July, 1914.

Southland Life of Dallas, decided to absorb Sam Houston Life of Dallas, January, 1915.

State Mutual Life of Rome, Ga., receiver appointed, July, 1914.

Surety Fund Life of Minneapolis went from mutual to stock basis, with \$110,000 capital and \$110,000 surplus, April, 1915.

Toledo Life of Toledo, reinsured in the Ohio National Life of Cincinnati, January, 1915.

Traders Assurance, St. Louis, monthly payment life, began business March, 1915.

Undertakers Life of New Orleans (projected), changed name to Commercial Life and Accident, capital \$50,000, surplus \$50,000, April, 1915.

United Brotherhood, a fraternal, of Sulphur Springs, Tex., reinsured in the Lone Star Union of Paris, Tex., and the Independent Order of Puritans of Pittsburg, November, 1914.

United Casualty and Surety of Memphis, reinsured by the Republic Casualty of Cleveland, January, 1915.

United Mutual Life of Pittsburg, absorbed by the Pension Mutual of Pittsburg, January, 1915.

Wabash Life of Danville, Ill., reinsured in the Central States Life of St. Louis, November, 1914.

West Coast Life of San Francisco, agreed to merger with San Francisco Life, February, 1915.

West Coast-San Francisco Life, San Francisco, began business June, 1915.

Western Mutual Life, Des Moines, changed from mutual to stock basis and name changed to Western Life, November, 1914.

NECROLOGY.

Barker, Jesse J., former actuary Penn Mutual Life, Philadelphia, May, 1915.

Bellis, William K., secretary Reserve Loan Life of Indianapolis, October, 1914.

Brock, J. H., managing director and founder Great-West Life, Winnipeg, March, 1915.

Chaffee, Gen. Adna R., ex-president Great Republic Life, Los Angeles, November, 1914.

Cool, C. Harold, Hartford Accident and Indemnity, August, 1914.

Cox, E. W., president and general manager Canada Life of Toronto, July, 1914.

Crawford, James C., associate actuary Northwestern Mutual Life of Milwaukee, January, 1915.

Dickerson, Morris E., agent of Prudential, September, 1914.

Dorsey, James A., vice-president Southland Life of Dallas, November, 1914.

Duckwitz, Ferdinand H., president Philadelphia branch of the Fraternal Mystic Circle, March, 1915.

Fonda, John A., vice-president Mutual Life of New York, November, 1914.

Freund, J. W., secretary of the Marquette Life of Springfield, Ill., January, 1915.

Gaffney, John S., agent for the Equitable Life, New York, September, 1914.

Goodrich, Thomas P., agent of the Provident Life and Trust, March, 1915.

Goulden, J. A., general agent at New York for the Penn Mutual Life, Philadelphia, May, 1915.

Griffin, John H., former vice-president Manhattan Life of New York, March, 1915.

Hardy, Sir George Francis, past president Institute of Actuaries of Great Britain, October, 1914.

Hatch, George W., editor The Insurance Age, New York, September, 1914.

Hatton, Levi G., superintendent for the Prudential of Newark at Shamokin, Pa., March, 1915.

Hodgson, Willard H., manager of the Insurance Clerks Mutual Benefit Association of New York, April, 1915.

Hogan, Charles J., superintendent in Chicago for the John Hancock Mutual of Boston, April, 1915.

Hoyt, Howard H., general agent National Life, U. S. of A., in Chicago, November, 1914.

Hunt, Union B., president insurance department, Knights of Pythias, Indianapolis, May, 1915.

Kirkpatrick, George H., statistician and assistant actuary, Prudential of Newark, August, 1914.

Light, Grant S., agent of the Prudential of Newark at Harrisburg, Pa., August, 1914.

McAfee, John F., manager Union Central Life at Toledo, November, 1914.

McClelland, Andrew, superintendent at Wilmington, Del., for the Baltimore Life of Baltimore, March, 1915.

McCutchan, Dr. John Morris, assistant medical director Amicable Life, Waco, October, 1914.

MacDonald, Robert, assistant actuary Great Southern Life of Houston, August, 1914.

MacLaren, Malcolm N., adjuster for the Travelers, May, 1915.

Magnum, Dr. W. W., medical director Cherokee Life, Rome, Ga., November, 1914.

Martin, Myron J., New York Life, May, 1915.

Miller, William, insurance author-lawyer, June, 1915.

Orne, James D., Hartford Accident and Indemnity of Hartford, August, 1914.

Pickell, Edmund L., general agent of Massachusetts Mutual Life of Springfield, August, 1914.

Pond, R. L., life insurance agent, Sept., 1914.

Pulis, John W., second vice-president Baltimore Life, Baltimore, Md., June, 1915.

Price, Kingsley A., New York Life at Harrisburg, October, 1914.

Reinmund, Bowman F., secretary Midland Mutual Life of Columbus, July, 1914.

Riheldaffer, John C., secretary George Washington Life, Charleston, W. Va., August, 1914.

Sisson, Allen F., Hartford Accident and Indemnity, Hartford, August, 1914.

Temple, W. O., secretary Farmers Life of Denver, February, 1915.

Tumlin, J. C., agent of Illinois Life of Chicago at Atlanta, June, 1915.

Van Orsdall, John C., of Pittsburg, Continental Beneficial Association of Western Pennsylvania, August, 1914.

Whiting, J. H. C., secretary The American Exchange and Review, Philadelphia, March, 1915.

Wolff, Theodore G., agent of John Hancock Mutual Life of Boston, October, 1914.

LICENSED.

California Standard Life of California, licensed July, 1914; capital, \$200,000.

Continental Life of Richmond, Va.; capital, \$30,000.

Farmers National Life, Syracuse; capital \$30,000; surplus, \$100,000.

Federal Union Life, Cincinnati; capital, \$100,000.

Grange Life of Lansing; capital, \$100,000.

Union Life and Casualty of Hobart, Ind.; capital, \$100,000; A. B. Headington; August, 1914.

United Life and Accident of Concord; capital, \$500,000.

West Coast-San Francisco Life, San Francisco; capital, \$350,000.

PROJECTED.

Agricultural Life of Bay City, Mich.; capital, \$100,000.

American Standard Life, Fort Wayne, Ind.; capital, \$200,000.

Citizens Union Life of Cleveland; capital, \$100,000.

Decatur Life, Decatur, Ind.

Douglas Life of Chicago; capital, \$200,000.

Excelsior Life, Indianapolis; capital, \$100,000.

Fidelity Life of Iowa, Sioux City; capital, \$200,000.

First Life and Trust Company of Illinois, of Chicago; capital, \$500,000.

Fort Dearborn Life of Chicago; capital, \$1,000,000.

General Life and Accident, Philadelphia, J. H. Perry, promoter.

Hanover Life and Casualty of Chicago; capital, \$200,000.

Horticultural Life, Bay City, Mich.

National Capitol Life, Washington, D. C.; capital, \$1,000,000.

National Reserve Life, Kansas City, Mo.

Old Dominion Life of Norfolk; capital, \$300,000.

Peoples Coupon Life, Baltimore; capital, \$1,000,000.

Protective League Life, Decatur, Ill.; capital, \$100,000.

Provident Life, Bismarck, N. D.; capital, \$250,000.

Providers Life Assurance of Chicago; capital, \$100,000.

Puritan Life and Annuity, Columbus.

Quick Payment Old Line Life, Bonne Terre, Mo.; capital, \$100,000.

Reliable Life, New Orleans; capital, \$150,000; surplus, \$100,000.

Shenandoah Life of Roanoke, Va.; capital, \$500,000.

Superior Life of Chicago; capital, \$100,000.

Union Life and Casualty of Hammond, Ind.

Washington Industrial Life of New Orleans.

Washington National Life of Washington, D. C.; capital, \$1,000,000; surplus, \$500,000.

COMPENDIUM
OF
OFFICIAL LIFE INSURANCE REPORTS

**Being an Analysis of the Statements for the Year 1914 of all the Life Insurance
Companies of the United States, showing in Complete Detail their
Business and Financial Standing, together with the Increases
or Decreases as Compared with the Previous Year.**

COMPILED FROM OFFICIAL REPORTS

LIST OF AMERICAN LIFE

Giving the Names of all active United States Life Insurance Companies, together with the Location the Year when Business was Commenced; also showing the Age of the various Companies as of January 1, [Revised to

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
1	Ætna Life Insurance Company <i>a</i>	Hartford, Conn....	May 26, 1820.....
2	Amarillo National Life Insurance Company.....	Amarillo, Tex ..	May 28, 1909.....
3	American Assurance Company <i>h a</i>	Philadelphia, Pa..	1898.....
4	American Bankers Insurance Company <i>a</i>	Chicago, Ill.....	April 30, 1909....
5	American Central Life Insurance Company.....	Indianapolis, Ind..	February 23, 1899..
6	American Life Insurance Company.....	Des Moines, Ia....	February 7, 1899..
7	American Mutual Life Insurance Company.....	Lake Charles, La...	November 15, 1913.
8	American National Assurance Company.....	St. Louis, Mo.....	March 15, 1912...
9	American National Insurance Company <i>h</i>	Galveston, Texas..	March 18, 1905....
10	Amicable Life Insurance Company.....	Waco, Tex.....	January 21, 1909..
11	Atlantic Life Insurance Company.....	Richmond, Va.....	February 20, 1900.
12	Baltimore Life Insurance Company <i>h</i>	Baltimore, Md....	March 27, 1882 ...
13	Bankers International Life Assurance Company <i>a</i>	Denver, Col.....	May 9, 1910.....
14	Bankers International Life Insurance Company.....	Austin, Tex.....	October 31, 1911..
15	Bankers Life Company.....	Des Moines, Ia....	July 1, 1879.
16	Bankers Life Insurance Company.....	Lincoln, Neb.....	April 6, 1887.....
17	Bankers Reserve Life Company, The.....	Omaha, Neb.....	March 25, 1897....
18	Bank Savings Life Insurance Company.....	Topeka, Kans.....	October, 1908.....
19	Beacon Insurance Company of America.....	Indianapolis, Ind..	April 11, 1912
20	Beneficial Life Insurance Company	Salt Lake City, Utah	March, 1905.....
21	Berkshire Life Insurance Company.....	Pittsfield, Mass....	May, 1851.....
22	Boston Mutual Life Insurance Company <i>h</i>	Boston, Mass.....	August 18, 1891...
23	California State Life Insurance Company	Sacramento, Cal.	December, 1910....
24	Capitol Life Insurance Company.....	Denver, Colo.....	July 1, 1905.....
25	Carolina Life Insurance Company <i>h a</i>	Columbia, S. C....	April 14, 1902.....
26	Cedar Rapids Life Insurance Company.....	Cedar Rapids, Ia..	May 1, 1906.....
27	Central Life Assurance Society of the United States...	Des Moines, Ia....	February 18, 1896.
28	Central Life Insurance Company.....	Ottawa, Ill.....	April 12, 1907.....
29	Central Life Insurance Company.....	Fort Scott, Kan....	November 26, 1906
30	Central Life Insurance Company.....	Lexington, Ky....	1911.....
31	Central National Life Insurance Company.....	Lincoln, Neb.....	November 30, 1907
32	Central States Life Insurance Company.....	Crawfordsville, Ind	June 8 1909.....
33	Central States Life Insurance Company.....	St. Louis, Mo.....	June, 1909.....
34	Cherokee Life Insurance Company <i>h</i>	Rome, Ga.....	January 20, 1909..
35	Cleveland Life Insurance Company <i>a</i>	Cleveland, O.....	September 6, 1906.
36	Colonial Life Insurance Company of America <i>h</i>	Jersey City, N. J..	November 22, 1897
37	Columbia Life and Trust Company.....	Portland, Ore.....	January 13, 1906..
38	Columbia Life Insurance Company <i>a</i>	Cincinnati, O.....	1902.....
39	Columbia Life Insurance Company.....	Fremont, Neb.....	June 2, 1908.....
40	Columbian National Life Insurance Company <i>h a</i>	Boston, Mass.....	June 5, 1902.....
41	Columbus Mutual Life Insurance Company.....	Columbus, O.....	December 19, 1907
42	Commonwealth Life Insurance Company <i>h</i>	Louisville, Ky.....	May 5, 1904.....
43	Commonwealth Life Insurance Company.....	Omaha, Neb.....	July 26, 1909.....
44	Connecticut General Life Insurance Company <i>a</i>	Hartford, Conn....	June 22, 1865.....
45	Connecticut Mutual Life Insurance Company.....	Hartford, Conn....	June 12, 1846.....
46	Conservative Life Insurance Company of America....	South Bend, Ind...	March 23, 1910 ...
47	Conservative Life Insurance Company.....	Wheeling, W. Va..	October 20, 1906..
48	Continental Assurance Company.....	Chicago, Ill.....	February 8, 1911..
49	Continental Life Insurance Company	Salt Lake City, Utah	February 19, 1904.
50	Continental Life Insurance Company.....	Wilmington, Del...	June 6, 1907.....
51	Cotton States Life Insurance Company.....	Tupelo, Miss.....	Dec. 5, 1911.....
52	Crescent Life Insurance Company.....	Indianapolis, Ind..	1914.....
53	Dakota Casualty Company <i>a</i>	Sioux Falls, S. D...	July 24, 1913.....
54	Dakota Life Insurance Company.....	Watertown, S. D...	August 30, 1906...
55	Dakota Western Assurance Company.....	Sioux Falls, S. D..	February 15, 1909.
56	Detroit Life Insurance Company.....	Detroit, Mich.....	May 31, 1910.....
57	Durham Life Insurance Company <i>h a</i>	Durham, N. C.....	December 3, 1906..
58	Elkhorn Life & Accident Insurance Company.....	Norfolk, Neb.....	September 23, 1904.
59	Equitable Life Assurance Society of the United States.	New York, N. Y....	July 26, 1859.....
60	Equitable Life Insurance Co. of the Dist. of Columbia <i>h</i>	Washington, D. C.	December, 1885...
61	Equitable Life Insurance Company of Iowa	Des Moines, Ia....	January, 1867.....
62	Equitable Life Insurance Company.....	San Antonio, Tex..	April 21, 1909.....
63	Eureka Life Insurance Company <i>h</i>	Baltimore, Md.....	February 4, 1882..
64	Farmers and Bankers Life Insurance Company.....	Wichita, Kan.....	November, 1910...
65	Farmers & Traders Life Insurance Company.....	Syracuse, N. Y.....	July, 1912.....

a Transacts accident and health business. *h* Transacts industrial business.

INSURANCE COMPANIES

of the Head Office, the Names of the President and Secretary, the Capital Stock, the Year of Incorporation, 1915, as Legal-Reserve Organizations and Rank in the same.

July 1, 1915.]

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
July, 1850.....	4,000,000	Morgan G. Bulkeley...	C. E. Gilbert.....	64	12
June 28, 1910.....	150,000	C. T. Herring.....	G. J. Brothers.....	5	174
October, 1911 ^b	300,000	A. J. Simpson.....	D. T. Richman.....	3	205
August 1, 1910.....	325,000	Ernest W. Spicer.....	James P. Whedon.....	4	175
April 10, 1899.....	137,000	H. M. Woollen.....	C. B. Carr.....	16	46
December, 1901 ^b	175,000	H. J. Klemme.....	J. C. Griffith.....	13 ¹	60
June, 1914.....	Mutual	W. H. Stark.....	Leon Locke.....	1	249
March 1, 1913.....	200,000	H. M. Still.....	Peyton C. Jones.....	2	226
March 18, 1905.....	250,000	W. L. Moody, Jr.....	L. H. Collier.....	10	81
April 2, 1910.....	820,000	A. R. Roberts.....	A. Rand Wilson.....	5	168
May 9, 1900.....	300,000	Edmund Strudwick.....	Ray M. Jones.....	15	54
July, 1898 ^b	Mutual	F. S. Strobbridge.....	W. O. MacGill.....	17	44
October 26, 1911.....	100,000	Frank M. Briggs.....	Edwin Starkey.....	3	204
March 16, 1912.....	100,000	J. L. Hunter.....	A. S. Thweatt.....	3	216
November 23, 1911 ^b	Mutual	Ernest E. Clark.....	G. S. Nollen.....	3	206
May 6, 1887.....	100,000	W. C. Wilson.....	J. H. Harley.....	28	37
September 30, 1903 ^b	100,000	B. H. Robison.....	Ray C. Wagner.....	11	74
January 5, 1909.....	200,000	E. H. Lupton.....	E. E. Sallee.....	6	144
November 15, 1913.....	100,000	Dr. W. E. Thornton.....	H. L. Kelley.....	1	242
May 10, 1905.....	200,000	Joseph F. Smith.....	A. B. C. Ohlson.....	10	83
September 4, 1851.....	Mutual	W. D. Wyman.....	Robert H. Davenport.....	63	16
July 1, 1899 ^b	g 105,100	H. O. Edgerton.....	E. C. Mansfield.....	10	48
January, 1912.....	500,000	Marshall Diggs.....	J. R. Kruse.....	1	208
July 25, 1905.....	100,000	Thomas F. Daly.....	Patrick Crowe.....	9	86
September 1, 1918.....	75,000	P. H. Haltiwanger.....	A. H. Kahn.....	2	222
May 28, 1906.....	50,000	C. B. Robbins.....	C. B. Svoboda.....	9	104
February 20, 1896.....	100,000	George B. Peak.....	H. G. Everett.....	19	40
April 12, 1907.....	200,000	H. W. Johnson.....	S. B. Bradford.....	8	120
April 1, 1907.....	Mutual	Howard L. Stout.....	R. S. Tiernan.....	8	118
December, 1911.....	170,643	W. H. Gregory.....	Horace Rutherford.....	3	207
June, 1913 ^b	100,000	G. R. Whitney.....	F. J. Webb.....	2	233
December 1, 1909.....	100,000	H. H. Kristine.....	C. E. Lacey.....	5	160
January 2, 1911.....	300,000	Frank P. Crunden.....	Wm. H. McBride.....	4	186
November, 1910 ^b	100,000	C. L. Guice.....	R. M. Harper.....	4	183
September 16, 1907.....	250,000	Wm. H. Hunt.....	L. Q. Rawson.....	7	128
January 24, 1898.....	250,000	E. J. Heppenheimer.....	Dunbar Johnston.....	17	42
January 26, 1906.....	200,000	W. M. Ladd.....	M. M. Johnson.....	9	94
February, 1903.....	181,800	Felix G. Cross.....	S. M. Cross.....	12	66
June, 1913 ^b	Mutual	O. W. Rice.....	H. C. Mason.....	2	234
September 10, 1902.....	1,000,000	Arthur E. Childs.....	Wm. H. Brown.....	12	63
April 9, 1908.....	125,000	C. W. Brandon.....	D. E. Ball.....	7	139
June 1, 1905.....	413,765	J. D. Powers.....	Darwin W. Johnson.....	10	84
August 9, 1910.....	169,255	Frans Nelson.....	F. G. Uehling.....	4	176
October, 1865.....	400,000	R. W. Huntington, Jr.....	Geo. E. Bulkeley.....	49	25
December 15, 1846.....	Mutual	John M. Taylor.....	Wm. H. Deming.....	68	7
February 7, 1912.....	129,725	Dixon W. Place.....	William Mell.....	3	211
April 24, 1907.....	201,990	Otto Schenk.....	Clem. E. Peters.....	8	121
May 31, 1911.....	100,000	H. G. B. Alexander.....	Manton B. Maverick.....	4	202
March 1, 1904.....	208,875	F. J. Hagenbarth.....	M. B. Johnson.....	11	77
October 1, 1907.....	290,810	Philip Burnet.....	Chas. R. Churchman.....	9	131
February 1, 1913.....	90,930	E. Clovis Hinds.....	Ira F. Archer.....	2	224
1914.....	100,000	John C. Homes.....	Leslie D. Clavey.....	1	259
January 27, 1914 ^b	Mutual	A. C. Schoeneman.....	A. H. McLellan.....	1	241
November 17, 1906.....	200,000	John B. Hanten.....	F. L. Bramble.....	8	113
July 17, 1909.....	100,000	H. S. Rowe.....	C. E. Gillis.....	5	154
January 14, 1911.....	105,000	M. E. O'Brien.....	J. D. Baty.....	4	187
April 1, 1913 ^b	25,000	A. M. Moize.....	L. S. Sasser.....	2	230
June, 1913 ^b	Mutual	Dr. P. H. Salter.....	J. B. Maylard.....	2	231
July 28, 1859.....	100,000	Wm. A. Day.....	William Alexander.....	55	19
April 30, 1902 ^b	120,000	Henry P. Blair.....	Allen C. Clark.....	13	61
March, 1867.....	300,000	J. C. Cummins.....	Chas. A. Snyder.....	48	28
September 15, 1910.....	100,000	Frederick J. Combe.....	Harold Schramm.....	4	178
December, 1903 ^b	Mutual	W. S. Gillespie.....	J. P. Sansom.....	11	76
April 1, 1911.....	275,000	H. K. Lindsley.....	E. B. Jewett.....	4	193
July 8, 1914.....	200,000	Elliott B. Norris.....	F. E. Dawley.....	....	252

g Guaranty Capital.

b Reincorporated under level premium law.

LIST OF AMERICAN LIFE

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
66	Farmers Life Insurance Company.....	Denver, Col.	November 4, 1911.
67	Farmers National Life Insurance Company c.....	Chicago, Ill.	April 13, 1913.
68	Federal Life Insurance Company.....	Chicago, Ill.	February, 1900....
69	Fidelity Mutual Life Insurance Company.....	Philadelphia, Pa.	December 2, 1878.
70	First National Life and Accident Insurance Companya.....	Pierre, S. D.	February 23, 1909.
71	First National Life Assurance Society of Americaa.....	Tacoma, Wash.	September 11, 1907.
72	First Texas State Insurance Company h.....	Galveston, Tex.	February 25, 1910.
73	Florida Life Insurance Company.....	Jacksonville, Fla.	February 15, 1906.
74	Forest City Life Insurance Company.....	Rockford, Ill.	July 30, 1909....
75	Fort Worth Life Insurance Company.....	Fort Worth, Texas.	February, 1906....
76	Franklin Life Insurance Company.....	Springfield, Ill.	July 23, 1884....
77	Gate City Life Insurance Company h a.....	Greensboro, N. C.	March 20, 1911....
78	Gem City Life Insurance Company.....	Dayton, O.	February, 1911....
79	George Washington Life Insurance Company.....	Charleston, W. Va.	January 26, 1906..
80	German-American Life Insurance Company.....	Omaha, Neb.	November, 1906....
81	German-American Life Insurance Company.....	Denver, Col.	Feb. 10, 1911....
82	German-American Life Insurance Company of Iowa.....	Burlington, Ia.	March 5, 1887....
83	Germania Life Insurance Company h.....	New York, N. Y.	April 10, 1860....
84	German Mutual Life Insurance Company.....	St. Louis, Mo.	November 23, 1857.
85	Gibraltar Life Insurance Company.....	Paris, Tex.	January, 29, 1912.
86	Girard Life Insurance Company.....	Philadelphia, Pa.	November 30, 1906.
87	Grange Life Assurance Association.....	Lansing, Mich.	1914....
88	Great Northern Life Insurance Company.....	Grand Forks, N. D.	January 28, 1910..
89	Great Northern Life Insurance Company.....	Wausau, Wis.	May 7, 1909....
90	Great Republic Life Insurance Company.....	Los Angeles, Cal.	
91	Great Southern Life Insurance Company.....	Birmingham, Ala.	April 21, 1908....
92	Great Southern Life Insurance Company.....	Houston, Tex.	March 1, 1909....
93	Guarantee Life & Loan Company.....	Tampa, Fla.	
94	Guarantee Life Insurance Company.....	Houston, Texas.	November 8, 1903.
95	Guaranty Life Insurance Company.....	Davenport, Ia.	January 3, 1903....
96	Guardian Life Insurance Company.....	Madison, Wis.	October, 1909....
97	Gulf Coast Life Insurance Company.....	Gulfport, Miss.	April 21, 1911....
98	Home Beneficial Association h a.....	Richmond, Va.	February 24, 1899.
99	Home Fund Life Insurance Company h.....	Greenville, S. C.	1908
100	Home Life and Accident Company a.....	Fordyce, Ark.	January 5, 1910....
101	Home Life Insurance Company.....	New York, N. Y.	April 30, 1860....
102	Home Life Insurance Company of America h a f.....	Philadelphia, Pa.	April 18, 1899....
103	Home Mutual Life Insurance Company.....	Topeka, Kan.	May 3, 1909....
104	Idaho State Life Insurance Company.....	Boise, Idaho.	August 30, 1909....
105	Illinois Life Insurance Company.....	Chicago, Ill.	July 7, 1899....
106	Immediate Benefit Life Insurance Company h.....	Baltimore, Md.	January 12, 1897..
107	Independent Life Insurance Company h.....	Nashville, Tenn.	November 23, 1907.
108	Indiana National Life Insurance Company.....	Indianapolis, Ind.	June 28, 1906....
109	Indianapolis Life Insurance Company.....	Indianapolis, Ind.	July 10, 1905....
110	Insular Life Assurance Company.....	Manila, P. I.	Nov. 25, 1910....
111	Intermediate Life Assurance Company.....	Evansville, Ind.	October 12, 1907..
112	Inter Mountain Life Insurance Company.....	Salt Lake City, U.	July 3, 1911....
113	International Life Insurance Company.....	St. Louis, Mo.	Aug. 15, 1908....
114	Inter-Southern Life Insurance Company.....	Louisville, Ky.	June 21, 1906....
115	Iowa Life Insurance Company.....	Waterloo, Ia.	October 3, 1907....
116	Jefferson Standard Life Insurance Company.....	Greensboro, N. C.	June, 1907....
117	John Hancock Mutual Life Insurance Company h.....	Boston, Mass.	April 21, 1862....
118	Kansas City Life Insurance Company.....	Kansas City, Mo.	June 1, 1895....
119	Kansas Life Insurance Company.....	Topeka, Kan.	
120	La Fayette Life Insurance Company.....	La Fayette, Ind.	December 26, 1905.
121	LaFayette Mutual Life Insurance Company.....	Lumberton, N. C.	1909
122	Lamar Life Insurance Company.....	Jackson, Miss.	April 5, 1906....
123	Lexington Life Insurance Company.....	Lebanon, Ind.	November 15, 1909.
124	Liberal Life Assurance Company of Indiana.....	Anderson, Ind.	January 8, 1912....
125	Life and Casualty Insurance Company h a.....	Nashville, Tenn.	September, 1903....
126	Life Insurance Company of Virginia, The, h.....	Richmond, Va.	March 21, 1871....
127	Lincoln American Life Insurance Company h.....	Jacksonville, Fla.	April 14, 1913....
128	Lincoln National Life Insurance Company.....	Fort Wayne, Ind.	June 12, 1905....
129	Lincoln Reserve Life Insurance Company.....	Birmingham, Ala.	March, 1912....
130	Louisiana State Life Insurance Company.....	Shreveport, La.	Jan. 18, 1911....
131	Manhattan Life Insurance Company.....	New York, N. Y.	July 16, 1850....
132	Manufacturers and Merchants Life Insurance Co.....	Rockford, Ill.	June 16, 1908....
133	Marquette Life Insurance Company.....	Springfield, Ill.	July 25, 1908....
134	Maryland Life Insurance Company.....	Baltimore, Md.	March 10, 1864....

* Formerly Afro-American Life. a Transacts accident and health business. f Incorporated under laws of Indiana. Incorporated under laws of Delaware. h Transacts industrial business.

INSURANCE COMPANIES

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
October 1, 1913.....	219,900	E. M. Ammons.....	E. M. Sabine.....	1	248
March 6, 1913.....	161,573	John M. Stahl.....	B. F. Biliter.....	2	228
May 5, 1900.....	300,000	I. M. Hamilton.....	C. S. Rannels.....	15	55
July 27, 1899 <i>b</i>	Mutual	W. Le Mar Talbot.....	C. G. Hodge.....	15	49
June 1, 1909.....	234,517	Loring E. Gaffy.....	S. W. Martindale.....	6	151
January 2, 1908.....	200,000	Morton Gregory.....	A. E. Braden.....	7	134
March 26, 1910.....	50,000	I. H. Kempner.....	T. E. Flick.....	5	167
April 2, 1906.....	239,900	E. B. Shelfer.....	R. M. Anderson.....	9	95
March, 1911.....	100,000	T. V. Engstrom.....	A. D. Warner.....	4	192
May 14, 1906.....	105,700	N. H. Lassiter.....	P. V. Montgomery.....	9	103
July 5, 1898 <i>b</i>	100,000	George B. Stadden....	Henry Abels.....	16	43
March, 1911.....	25,000	J. F. Thompson.....	W. L. Carter.....	4	190
March 15, 1912.....	100,000	A. J. Conover.....	G. A. Becker, Jr.....	3	213
May 12, 1906.....	250,000	H. B. Smith.....	E. C. Milair.....	9	102
October 13, 1910 <i>b</i>	Mutual	G. L. E. Klingbeil....	D. D. Hall.....	4	182
October, 1911.....	172,385	Jas. C. Burger.....	Robert Brown.....	3	203
June 1, 1912 <i>b</i>	Mutual	P. C. Naumann.....	Charles Blanke.....	3	218
July 16, 1860.....	200,000	Hubert Cillis.....	Carl Heye.....	54	21
April 12, 1858.....	Mutual	Nicholas Guerdan.....	Edwin J. Meyer.....	57	17
February 17, 1912.....	135,000	B. P. Bailey.....	E. B. Normont.....	3	212
January 22, 1909.....	419,040	Nathan T. Folwell.....	Albert Short.....	6	145
1915.....	100,000	H. P. Hull.....	C. H. Bramble.....	1	260
September 20, 1910...	125,000	Don McDonald.....	S. B. E. Seese.....	4	179
May 7, 1909.....	224,550	B. F. Wilson.....	J. N. Manson.....	6	150
February, 1913.....	500,000	E. C. Cooper.....	F. S. Churchill.....	2	219
April 22, 1908.....	156,587	E. R. McDavid.....	A. L. Fairley.....	7	141
Nov. 1, 1909.....	500,000	O. G. Carlton.....	C. T. Prime.....	5	159
1914.....	36,300	J. A. Bedingfield.....	Cliff A. Edwards.....	1	242
September 1, 1906.....	100,000	Jonathan Lane.....	J. R. Thompson.....	8	111
February 3, 1903.....	100,000	A. E. Steffen.....	L. J. Dougherty.....	12	67
October 11, 1910.....	108,660	Geo. A. Boissard.....	C. M. Putnam.....	4	181
August 1, 1911.....	104,810	H. M. Folkes.....	F. E. Cottrell.....	3	221
1912 <i>b</i>	30,000	R. D. Watkins.....	W. S. Morton.....	3	220
April 1, 1912 <i>b</i>	12,500	E. A. Gilfillin.....	L. B. Houston.....	3	216
May 11, 1910.....	250,000	T. C. McRae.....	Jno. R. Hampton.....	5	171
May 1, 1860.....	125,000	Geo. E. Ide.....	Ellis W. Gladwin.....	55	20
May 1, 1899.....	127,800	Basil Walsh.....	Joseph L. Durkin.....	16	47
July 10, 1909.....	Mutual	J. N. Dolley.....	I. S. Lewis.....	5	152
January 31, 1910.....	200,000	E. H. Dewey.....	Edw. S. Chadwick.....	5	165
October 2, 1899.....	500,000	James W. Stevens.....	O. J. Arnold.....	15	50
March 1, 1897.....	15,000	M. Rothschild.....	Chas. F. Diehl.....	18	41
February 1, 1908.....	202,695	Paul Roberts.....	M. J. McGuire.....	7	136
January 1, 1907.....	394,500	C. D. Renick.....	C. B. Marshall.....	8	116
November 20, 1905....	Mutual	Albert Goslee.....	Joseph Raub.....	9	90
December 1, 1910.....	62,500	Teodoro R. Yangco.....	Manual Mencarini.....	4	184
November 1, 1907.....	200,035	W. H. McCurdy.....	Fred Baker.....	7	78
June, 1911.....	107,840	Wm. Spry.....	N. T. Porter.....	4	200
March 17, 1909.....	525,000	Massey Wilson.....	W. F. Grantges.....	6	146
April 1, 1907.....	816,704	James R. Duffin.....	Geo. G. Summers.....	8	119
February 13, 1908.....	100,000	F. A. Ferguson.....	E. A. Resor.....	7	137
August, 1907.....	350,000	Geo. A. Grimsley.....	C. C. Taylor.....	7	125
December 27, 1862....	Mutual	Roland O. Lamb.....	Walton L. Crocker....	52	22
June 15, 1903 <i>b</i>	100,000	J. B. Reynolds.....	F. W. Fleming.....	12	70
June, 1914.....	122,440	C. W. Barnes.....	Wm. H. Eastman.....	1	251
December 26, 1905....	Mutual	Bertram J. Day.....	Warren W. Lane.....	9	91
July 15, 1909.....	Mutual	Wm. J. Beattie, Jr....	E. E. Page.....	5	153
April 14, 1906.....	104,710	W. Q. Cole.....	C. W. Welty.....	9	98
January 30, 1912.....	100,000	Chas. F. S. Neal.....	Guy M. Voris.....	3	210
July 1, 1912 <i>b</i>	120,000	Austin Retherford....	James Barron.....	3	62
January 1, 1910 <i>b</i>	128,700	A. M. Burton.....	H. B. Folk.....	5	161
April, 1871.....	500,000	J. G. Walker.....	A. Carlton McKinney..	44	34
Oct. 1, 1913.....	35,512	D. S. Shine, Jr.....	Thos. M. Cox.....	1	240
September 15, 1905...	200,000	S. M. Foster.....	Franklin B. Mead.....	9	88
February 24, 1913.....	100,000	Jesse F. Stallings.....	S. P. Henry.....	2	225
January 13, 1912.....	250,000	W. T. Crawford.....	R. M. Henderson.....	3	209
August 1, 1850.....	100,000	T. E. Lovejoy.....	M. De Mott.....	64	13
April 23, 1909.....	104,083	N. C. Bement.....	E. F. Wilson.....	6	149
February 25, 1909.....	242,560	M. F. Girten.....	J. L. Freund.....	6	146
July 12, 1865.....	100,000	Douglas H. Rose.....	J. W. Hanson.....	49	23

b Reincorporated under level premium law

LIST OF AMERICAN LIFE

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
135	Massachusetts Mutual Life Insurance Company.....	Springfield, Mass..	May 1, 1851.....
136	Merchants Life Insurance Company.....	Burlington, Ia.....	1894.....
137	Meridian Life Insurance Company.....	Indianapolis, Ind.....	January 28, 1897..
138	Methodist Ministers Rel. Insurance and Trust Assn. c	Boston, Mass.....	1878.....
139	Metropolitan Life Insurance Company h.....	New York, N. Y....	June, 1866.....
140	Michigan Mutual Life Insurance Company.....	Detroit, Mich.....	November 6, 1867
141	Mid-Continent Life Insurance Company.....	Muskogee, Okla....	May 12, 1909.....
142	Midland Insurance Company a.....	St. Paul, Minn.....	Sept. 12, 1910....
143	Midland Life Insurance Company.....	Kansas City, Mo....	February 2, 1909..
144	Midland Mutual Life Insurance Company.....	Columbus, O.....	December 12, 1905
145	Midwest Life Insurance Company.....	Lincoln, Neb.....	February 17, 1906.
146	Minnesota Mutual Life Insurance Company.....	St. Paul, Minn.....	August 6, 1880....
147	Missouri State Life Insurance Company.....	St. Louis, Mo.....	November 23, 1892
148	Montana Life Insurance Company.....	Helena, Mont.....	March 16, 1910....
149	Mutual Benefit Life Insurance Company.....	Newark, N. J.....	January 31, 1845..
150	Mutual Benefit Society h a.....	Baltimore, Md.....	June 15, 1903....
151	Mutual Life Insurance Company of Baltimore h.....	Baltimore, Md.....	1870.....
152	Mutual Life Insurance Company of New York.....	New York, N. Y....	April 12, 1842....
153	National Life and Accident Insurance Company h a.....	Nashville, Tenn.....	January, 1898.....
154	National Life Insurance Company of Montana.....	Butte, Mont.....	June 11, 1910....
155	National Life Insurance Company.....	Montpelier, Vt.....	November 13, 1848
156	National Life Ins. Co. of United States of America a.....	Chicago, Ill.....	July 25, 1868.....
157	National Temperance Life Insurance Company.....	Dallas, Tex.....	April, 1910.....
158	New England Mutual Life Insurance Company.....	Boston, Mass.....	April 1, 1835.....
159	New World Life Insurance Company.....	Spokane, Wash.....	Feb. 24, 1910.....
160	New York Life Insurance Company.....	New York, N. Y....	May 21, 1841.....
161	Niagara Life Insurance Company.....	Buffalo, N. Y.....	March 24, 1869....
162	North American Life Insurance Company.....	Chicago, Ill.....	January 3, 1907..
163	North Carolina Mutual and Provident Association h a.....	Durham, N. C.....	1898.....
164	Northern Assurance Company of Michigan.....	Detroit, Mich.....	January 24, 1907..
165	Northern Life Insurance Company a.....	Seattle, Wash.....	July 14, 1906.....
166	North State Life Insurance Company.....	Kinston, N. C.....	February 28, 1906.
167	Northern States Life Insurance Company.....	Hammond, Ind.....	May 31, 1910.....
168	Northwestern Life Insurance Company.....	Aberdeen, S. D.....	December 18, 1907
169	Northwestern Mutual Life Insurance Company.....	Milwaukee, Wis.....	March 2, 1857....
170	Northwestern National Life Insurance Company.....	Minneapolis, Minn.....	September 15, 1885
171	Occidental Life Insurance Company.....	Albuquerque, N.M....	June 2, 1906.....
172	Occidental Life Insurance Company a.....	Los Angeles, Cal....	June 28, 1906.....
173	Ohio National Life Insurance Company.....	Cincinnati, O.....	November, 1909...
174	Ohio State Life Insurance Company.....	Columbus, O.....	February 26, 1906.
175	Oklahoma National Life Insurance Company.....	Oklahoma City.....	March 20, 1909....
176	Old Colony Life Insurance Company.....	Chicago, Ill.....	May 12, 1905.....
177	Old Line Life Insurance Company of America a.....	Milwaukee, Wis.....	October, 1908.....
178	Oregon Life Insurance Company.....	Portland, Ore.....	February 24, 1906.
179	Our Home Life Insurance Company a.....	Jacksonville, Fla....	November 15, 1909
180	Pacific Mutual Life Insurance Company.....	Los Angeles, Cal....	January 2, 1868....
181	Pan-American Life Insurance Company.....	New Orleans, La.....	March 28, 1911..
182	Peninsular Life Insurance Company.....	Detroit, Mich.....	June, 1908.....
183	Penn Mutual Life Insurance Company.....	Philadelphia, Pa....	February 24, 1847..
184	Pennsylvania Mutual Life Insurance Co. h.....	Philadelphia, Pa....	1870.....
185	Pension Mutual Life Insurance Company.....	Pittsburg, Pa.....	1903.....
186	Peoples Life Assurance Company h.....	Chicago, Ill.....	October 8, 1908...
187	Peoples Life Insurance Company.....	Frankfort, Ind.....	August 25, 1906..
188	Peoria Life Insurance Company.....	Peoria, Ill.....	October 23, 1907..
189	Philadelphia Life Insurance Company.....	Philadelphia, Pa....	October 14, 1905..
190	Phoenix Mutual Life Insurance Company.....	Hartford, Conn.....	May, 1851.....
191	Pioneer Life Insurance Company of America h.....	Kansas City, Mo....	March 13, 1907....
192	Pioneer Life Insurance Company of North Dakota.....	Fargo, N. D.....	September 20, 1907
193	Pittsburgh Life and Trust Company.....	Pittsburg, Pa.....	June 28, 1902....
194	Postal Life Insurance Company.....	New York, N. Y....	November 12, 1904
195	Prairie Life Insurance Company.....	Omaha, Neb.....	June 24, 1913....
196	Preferred Life Insurance Company of America.....	Grand Rap'd, Mich.....	September 22, 1909
197	Presbyterian Ministers Fund, The.....	Philadelphia, Pa....	January 11, 1759..
198	Protective League Life Insurance Company.....	Decatur, Ill.....	April 15, 1897....
199	Protective Life Insurance Company.....	Birmingham, Ala....	July 24, 1907....
200	Provident Life and Trust Company.....	Philadelphia, Pa....	March 22, 1865....
201	Provident Life Insurance Company.....	Des Moines, Ia.....	1912.....
202	Prudential Insurance Company of America h.....	Newark, N. J.....	April 3, 1873.....

a Transacts accident and health business. c Business restricted to Evangelical ministers. h Transacts industrial business.

INSURANCE COMPANIES

Commenced Business.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age
August 1, 1851.....	Wm. W. McClench.....	Wheeler H. Hall.....	64	15
February, 1915 <i>b</i>	John J. Seerley.....	F. J. Kahlemeier.....	...	258
March 10, 1900 <i>b</i>	Arthur Jordan.....	T. J. Owens.....	15	53
January 1, 1911 <i>b</i>	C. W. Blackett.....	Hy. L. Wriston.....	4	185
January, 1867.....	John R. Hegeman.....	James S. Roberts.....	48	27
November 12, 1867.....	O. R. Looker.....	A. F. Moore.....	47	30
June 24, 1910.....	H. C. King.....	R. W. Reese.....	5	172
March 24, 1911 <i>b</i>	H. W. Strickler.....	J. T. Schusler.....	4	191
August 1, 1909.....	Daniel Boone.....	Daniel Boone, Jr.....	5	155
July 2, 1906.....	W. O. Thompson.....	Geo. W. Steinman.....	8	106
May 1, 1906.....	N. Z. Snell.....	A. J. Saywer.....	9	101
September, 1901 <i>b</i>	E. W. Randall.....	T. A. Phillips.....	13	58
December 29, 1901 <i>b</i>	Edmund P. Melson.....	Thos. F. Lawrence.....	13	59
September 10, 1910.....	A. C. Johnson.....	J. M. Miller.....	4	177
April 1, 1845.....	Fred Frelinghuysen.....	J. Wm. Johnson.....	70	4
July, 1914 <i>b</i>	H. C. Fowler.....	Harry O. Wilson.....	1	253
1870.....	Matthew S. Brennan.....	Henry Roth.....	45	33
February 1, 1843.....	Charles A. Peabody.....	W. J. Easton.....	72	2
January, 1905 <i>b</i>	C. A. Craig.....	C. R. Clements.....	10	79
August 9, 1911.....	T. C. Witherspoon.....	A. T. Morgan.....	3	201
February 1, 1850.....	Jos. A. De Boer.....	Osmán D. Clark.....	65	10
August 1, 1868.....	A. M. Johnson.....	Robert D. Lay.....	46	32
July 10, 1911.....	Joseph E. Cockrell.....	J. H. Bryan.....	3	199
February 1, 1844.....	Alfred D. Foster.....	Jacob A. Barbey.....	71	3
June 1, 1911.....	John J. Cadigan.....	E. J. O'Shea.....	4	198
April 17, 1845.....	Darwin P. Kingsley.....	Seymour M. Ballard.....	70	5
October 26, 1899 <i>b</i>	William H. Crosby.....	N. R. Johnson.....	15	51
February 2, 1907.....	J. H. McNamara.....	William P. Kent.....	8	117
1913 <i>b</i>	John Merrick.....	A. M. Moore.....	1	236
October 19, 1907.....	C. L. Ayres.....	Fred H. Aldrich.....	7	133
August 11, 1906.....	H. C. Henry.....	Arthur P. Johnson.....	8	109
August 1, 1906.....	N. J. Rouse.....	Albert E. Rountree.....	8	108
March 7, 1911.....	H. E. Sharr.....	John D. Smalley.....	4	180
January 23, 1908.....	W. G. Wells.....	F. G. Suttle.....	7	135
November 25, 1858.....	Geo. C. Markham.....	A. S. Hathaway.....	56	18
June, 1906 <i>b</i>	John T. Baxter.....	M. V. Jenness.....	9	105
January 1, 1907.....	M. W. Flournoy.....	Geo. Roslington.....	8	115
August 16, 1906.....	Jos. Burkhard.....	Robert J. Giles.....	8	110
September 23, 1910.....	Albert Bettinger.....	Chas. B. Moore.....	4	180
July 25, 1906.....	J. M. Sarver.....	R. A. Hann.....	8	107
April 5, 1910.....	O. E. McCartney.....	J. S. Hilliard.....	5	163
June 18, 1907.....	Wm. A. Vawter.....	Jos. McGauley.....	8	123
May 15, 1910.....	Rupert F. Fry.....	John E. Reilly.....	5	170
April 12, 1906.....	A. L. Mills.....	Sanford Smith.....	9	97
April 15, 1910.....	Clifford R. Allen.....	.....	...	169
April, 1868.....	Geo. I. Cochran.....	C. I. D. Moore.....	47	31
March 28, 1912.....	Crawford T. Ellis.....	James L. Wright.....	3	215
April 4, 1911.....	J. C. Robinson.....	F. A. Johnson.....	4	195
May 25, 1847.....	Geo. K. Johnson.....	John Humphreys.....	68	8
Sept. 1, 1906.....	John J. Coyle.....	Dr. E. J. Moore.....	8	112
1914 <i>b</i>	Lyndon D. Wood.....	Charles H. Fritch.....	...	257
October 21, 1908 <i>b</i>	Elon A. Nelson.....	Fremont Hoy.....	6	142
May 7, 1907 <i>b</i>	A. A. Laird.....	E. O. Burget.....	8	122
February 15, 1908.....	Emmett C. May.....	O. B. Wysong.....	7	138
April 17, 1906 <i>b</i>	Andrew J. Maloney.....	Wm. H. Hubbard.....	9	99
May, 1851.....	J. M. Holcombe.....	S. N. Cornwell.....	64	14
August 14, 1907.....	J. Cowgill.....	A. L. Reaves.....	7	126
September 25, 1907.....	W. A. Scott.....	J. J. Feckler.....	7	130
January 23, 1903.....	W. C. Baldwin.....	James H. Mahan.....	12	65
June 2, 1905.....	Wm. R. Malone.....	Wesley Sisson.....	10	85
September, 1913.....	M. M. Heptonstall.....	F. R. Jones.....	1	237
January 18, 1910.....	Wm. A. Watts.....	R. S. Wilson.....	5	164
.....1759.....	Rev. Perry S. Allen.....	A. M. Clifford.....	156	1
October 29, 1914 <i>b</i>	J. R. Paisley.....	H. W. Shafer.....	...	256
September 16, 1907.....	Wm. D. Jelks.....	Clarence J. Palmer.....	7	120
July 31, 1865.....	Asa S. Wing.....	C. W. Borton.....	49	24
September, 1913.....	B. F. Carroll.....	W. Buxton Jr., Sec.....	1	238
January 1, 1876.....	Forrest F. Dryden.....	W. I. Hamilton.....	39	35

b Reincorporated under level premium law.
dividends on capital paid from same source

f Interest received on capital credited to trust department and

LIST OF AMERICAN LIFE

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Incorporated.
203	Prudential Life Insurance Company <i>h</i>	San Antonio, Tex..	July 10, 1909.....
204	Public Savings Insurance Company <i>h</i>	Indianapolis, Ind..	July 6, 1909.....
205	Puritan Life Insurance Company.....	Providence, R. I..	April 18, 1907.....
206	Quick Payment Old Line Life Insurance Company <i>h</i>	Bonne Terre, Mo....	August 7, 1914.....
207	Register Life Insurance Company.....	Davenport, Ia.....	April 17, 1889.....
208	Reliable Life Assurance Company.....	Indianapolis, Ind..	May 14, 1904.....
209	Reliance Life Insurance Company <i>c</i>	Pittsburg, Pa.....	March 31, 1903.....
210	Reserve Loan Life Insurance Company.....	Indianapolis, Ind..	March 2, 1897.....
211	Rockford Life Insurance Company.....	Rockford, Ill.....	February 19, 1909..
212	Roman Standard Life Insurance Company.....	Manistee, Mich....	July 24, 1912.....
213	Royal Life Insurance Company <i>h</i>	Chicago, Ill.....	November 2, 1911..
214	Royal Union Mutual Life Insurance Company.....	Des Moines, Ia.....	March 15, 1886.....
215	St. Joseph Life Insurance Company.....	St. Joseph, Mo....	October 31, 1913..
216	San Jacinto Life Insurance Company.....	Beaumont, Tex..	February 23, 1914..
217	Scandia Life Insurance Company.....	Chicago, Ill.....	January, 1905.....
218	Scranton Life Insurance Company.....	Scranton, Pa.....	August 19, 1907.....
219	Security Life Insurance Company of America <i>d</i>	Chicago, Ill.....	March 12, 1902.....
220	Security Mutual Life Insurance Company.....	Binghamton, N. Y..	November 6, 1887..
221	Security Mutual Life Insurance Company.....	Lincoln, Neb.....	October 3, 1895.....
222	Southeastern Life Insurance Company.....	Greenville, S. C....	November 3, 1905..
223	Southern Co-operative Life Insurance Company.....	Ft. Worth, Tex....	August 19, 1913..
224	Southern Insurance Company <i>h</i>	Nashville, Tenn....	1906.....
225	Southern Life and Trust Company.....	Greensboro, N. C....	June 2, 1903.....
226	Southern States Life Insurance Company <i>c</i>	Atlanta, Ga.....	April 16, 1906.....
227	Southern Union Life Insurance Company.....	Waco, Tex.....	January 20, 1909..
228	Southland Life Insurance Company.....	Dallas, Tex.....	October 3, 1908.....
229	Southwestern Life Insurance Company ..	Dallas, Tex.....	March 10, 1903.....
230	Standard Life Insurance Company.....	Des Moines, Ia.....	1897.....
231	Standard Life Insurance Company of Americas.....	Pittsburg, Pa.....	June 14, 1910.....
232	Standard Life Insurance Company <i>h c</i>	Atlanta, Ga.....	June 24, 1911.....
233	State Life Insurance Company.....	Indianapolis, Ind..	October 4, 1894.....
234	State Life Insurance Company of Montana.....	Great Falls, Mont..	March, 1913.....
235	State Mutual Life Assurance Company.....	Worcester, Mass....	March 16, 1844.....
236	Texas Life Insurance Company.....	Waco, Tex.....	January 9, 1901.....
237	Toledo Travelers Life Insurance Company.....	Toledo, Ohio.....	September 5, 1912..
238	Travelers Insurance Company <i>c</i>	Hartford, Conn....	June 17, 1863.....
239	Twin City Life Insurance Company.....	Minneapolis, Minn..	January 22, 1912..
240	Two Republics Life Insurance Company.....	El Paso, Tex.....	June 9, 1909.....
241	Union Central Life Insurance Company <i>c</i>	Cincinnati, O.....	March 28, 1867.....
242	Union Mutual Life Insurance Company.....	Portland, Me.....	July 17, 1848.....
243	Union Pacific Life Insurance Company.....	Portland, Ore.....	March 29, 1909.....
244	United Life and Accident Insurance Company.....	Concord, N. H.....	1913.....
245	United States Annuity and Life Insurance Company..	Chicago, Ill.....	December, 1905.....
246	United States Life Insurance Company.....	New York, N. Y....	February 25, 1850..
247	Volunteer State Life Insurance Company.....	Chattanooga, Tenn	October, 1903.....
248	West Coast-San Francisco Life Insurance Company <i>h</i>	San Francisco, Cal.	March 12, 1906.....
249	Western and Southern Life Insurance Company <i>h</i>	Cincinnati, O.....	February 23, 1888..
250	Western Mutual Life Insurance Company.....	Aberdeen, S. D....	April, 1905.....
251	Western Life Insurance Company.....	Des Moines, Ia.....	April 30, 1907.....
252	Western Reserve Life Insurance Company.....	Muncie, Ind.....	July 27, 1906.....
253	Western States Life Insurance Company.....	San Francisco, Cal.	October 16, 1909..
254	Western Union Life Insurance Company <i>c</i>	Spokane, Wash....	October 31, 1906.....
255	Wichita Southern Life Insurance Company.....	Wichita Falls, Tex.	March 28, 1911.....
256	Wisconsin Life Insurance Company.....	Madison, Wis.....	April 24, 1895.....
257	Wisconsin National Life Insurance Company <i>h c</i>	Oshkosh, Wis.....	July 25, 1908.....
258	Wyoming Life Insurance Company.....	Cheyenne, Wyo....	March 23, 1911.....

c Incorporated under laws of Alabama.*d* Incorporated under laws of Virginia.*h* Transacts industrial business.

INSURANCE COMPANIES.

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
May 15, 1911.....	140,800	W. A. King.....	E. M. Tighe.....	4	197
January 3, 1910.....	288,550	H. Thos. Head.....	Chas. W. Folz.....	5	162
October 11, 1907.....	151,000	Darius L. Goff.....	Clinton C. White.....	7	132
August 18, 1914.....	20,000	John C. Seger.....	Irvan L. Page.....	1	254
April 22, 1889.....	Mutual	W. M. Radcliffe.....	Louis E. Knocke.....	26	39
February 14, 1905.....	144,930	Geo. Vonnegut.....	W. H. Hinton.....	10	80
May 13, 1903.....	1,000,000	J. H. Reed.....	H. G. Scott.....	12	68
June 30, 1901 b.....	100,000	Chalmers Brown.....	G. L. Stayman.....	14	57
March 17, 1910.....	100,000	A. J. Lovejoy.....	C. J. Lundberg.....	5	166
October 1, 1912.....	100,000	Aaron V. McAlvay.....	David E. Cole.....	2	223
April 24, 1914.....	100,000	Alfred Clover.....	J. W. Singleton.....	1	248
March 18, 1886.....	Mutual	Frank D. Jackson.....	Sidney A. Foster.....	29	36
November, 13, 1913 ..	100,000	A. L. McPherson.....	W. S. McLucas.....	1	242
March 24, 1914.....	100,000	J. C. Wilson.....	J. S. Edwards.....	1	245
April 14, 1905.....	Mutual	N. A. Nelson.....	Chas. H. Boman.....	10	82
October 29, 1908 b.....	340,000	J. S. McAnulty.....	W. E. Napier.....	6	143
June 12, 1903 b.....	220,000	W. O. Johnson.....	O. W. Johnson.....	12	69
December 29, 1899 b.....	Mutual	D. S. Dickenson.....	Chas. A. LaDue.....	15	52
July 1, 1903 b.....	Mutual	W. A. Lindly.....	M. Weil.....	12	71
January 1, 1906.....	100,000	T. Oregon Lawton, Jr.....	F. M. Phillippi.....	9	92
August 19, 1913.....	Mutual	D. M. Doyle.....	G. T. Bludworth.....	1	236
September, 1909.....	201,270	F. M. Searight.....	Chas. O. Stephens.....	5	156
July 1, 1903.....	300,000	A. W. McAlister.....	Arthur Watt.....	12	73
May 1, 1906.....	100,000	W. L. Moore.....	Frank Orme.....	9	100
November 5, 1909.....	191,480	H. B. Mistrot.....	J. L. Mistrot.....	5	159
April 1, 1909.....	294,210	J. A. Stephenson.....	J. W. Hurst.....	6	148
July 1, 1903.....	250,000	T. W. Vardell.....	L. M. Cathles.....	12	72
September 1, 1909 b.....	Mutual	F. W. Sprague.....	T. H. Knotts.....	5	157
April 1, 1911 b.....	347,215	John C. Hill.....	Elgin A. Hill.....	4	194
May 12, 1913.....	100,000	H. E. Perry.....	H. H. Pace.....	2	231
1899 b.....	Mutual	H. W. Bennett.....	Albert Sahm.....	16	45
April, 1914.....	80,000	George H. Stanton.....	F. E. Beaty.....	1	257
June 1, 1845.....	Mutual	B. H. Wright.....	D. W. Carter.....	70	6
April 1, 1901.....	200,000	John D. Mayfield.....	J. J. Mayfield.....	14	56
April 1, 1914.....	100,000	W. H. Shaefer.....	E. G. Gage.....	1	246
July, 1866.....	*5,000,000	S. C. Dunham.....	James L. Howard.....	49	26
March 13, 1913.....	100,000	J. W. Maher.....	Rasmus Sorensen.....	2	229
February 8, 1911.....	150,000	Julius Krakauer.....	L. St. J. Thomas.....	4	198
April, 1867.....	500,000	J. R. Clarke.....	G. L. Williams.....	48	29
October 1, 1849.....	Mutual	Arthur L. Bates.....	Sylvan B. Phillips.....	65	9
May 13, 1913.....	100,047	F. H. Wieneken.....	R. W. Hanneman.....	2	232
July, 1914.....	310,000	C. E. Carr.....	A. Hollis.....	1	252
January 20, 1906.....	300,000	Henry A. Salzer.....	Wm. T. Smith.....	9	93
March 1, 1850.....	264,000	J. P. Munn.....	Alf. Wheelwright.....	65	11
November 3, 1903.....	100,000	Z. C. Patten.....	W. C. Stacy.....	12	75
April 4, 1906.....	350,000	Thos. L. Miller.....	Gordon Thompson.....	9	96
April 30, 1888.....	100,000	William J. Williams.....	H. W. Wannenwetsch.....	27	38
November 1, 1905.....	Mutual	R. D. Alway.....	W. M. Frederick.....	9	89
August 29, 1907.....	100,000	James H. Jamison.....	A. D. Struthers.....	7	127
July 3, 1907 b.....	95,883	D. P. Campbell.....	John W. Dragoo.....	7	124
June 15, 1910.....	1,000,000	Warren R. Porter.....	Frederic S. Withington.....	5	173
November 22, 1906.....	200,000	R. L. Rutter.....	J. N. Wright.....	8	114
April 6, 1911.....	151,550	J. A. Kemp.....	A. B. Huff.....	4	195
October 20, 1902 b.....	Mutual	R. B. Anderson.....	N. J. Frey.....	12	64
September 12, 1908.....	400,000	Geo. M. Paine.....	C. R. Boardman.....	6	143
March 12, 1912.....	300,000	Wm. R. Schnitger.....	F. J. Niswander.....	3	217

* Capital credited to accident department. b Reincorporated under level premium law.

Year Ending December 31, 1914.	Ætna Life, Hartford, Conn.	Afro-American Birmingham, Ala.	Amarillo National Amarillo, Tex.	American Assurance, Phila., Pa.
	\$	\$	\$	\$ b
Capital stock.....	4,000,000	129,100	150,000	300,000
Ledger assets beginning of year.....	100,726,850	169,167	414,208	447,636
INCOME.				
New premiums.....	1,460,934	49,171	152,756	10,604
Renewals.....	9,700,823	15,436	94,913	135,698
Premiums paid by dividends.....	715,607	.....	.....	.....
Premiums paid by surrenders.....	357,174	.....	1,927	.....
Total new premiums.....	1,831,520	49,171	154,683	10,604
Total renewals.....	10,403,018	15,436	94,913	135,698
Consideration for annuities.....	139,136	.....	3,010	.....
Total premium income.....	12,373,674	64,607	252,606	146,302
Increase in year.....	348,796	38,557	116,586	439
Interest and dividends.....	5,153,020	14,570	19,764	64
Rental receipts.....	49,730	.....	3,521	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	84,303	.....	.....	.....
Other receipts.....	54,241	71,327	23,239	456
Total interest and other income.....	5,341,294	85,897	46,524	520
Increase in year.....	—133,439	12,265	27,533	460
Total income.....	17,714,968	150,504	299,130	146,822
Increase in year.....	215,357	50,822	144,119	899
DISBURSEMENTS.				
Death claims paid.....	4,884,841	6,000	8,450	45,339
Matured endowments.....	2,678,874	.....	.....	.....
Paid to annuitants.....	m61,711	.....	m48	.....
Lapsed, surrend' and purch's'd policies	2,938,692	1,517	19,179	2,162
Dividends to policyholders.....	1,499,014	.....	1,460	.....
Total paid policyholders.....	12,083,132	7,517	29,137	47,501
Increase in year.....	1,229,226	7,517	8,102	17,669
Commissions—New.....	567,570	26,097	26,326	16,414
Commissions—Renewal.....	569,236	2,513	1,564	18,383
Commissions—Annuities.....	3,665	.....	.....	.....
Salaries and expenses of agents.....	268,957	1,878	1,401	12,585
Medical fees and inspections.....	105,808	6,272	4,914	1,300
Salaries of officers and employees.....	420,427	13,957	11,609	12,997
Rents.....	100,534	846	1,555	2,940
Real estate, repairs, etc.....	30,853	.....	1,007	1,019
Other management expenses.....	.....	7,335	10,251	6,487
Total management expenses.....	2,296,217	58,898	58,617	72,125
Paid on supplementary contracts.....	52,840	.....	.....	.....
Dividends to stockholders.....	400,000	.....	.....	.....
Insurance taxes, licenses, fees and fines	490,945	2,247	4,001	1,414
Real estate taxes.....	15,132	.....	.....	.....
Profit and loss, etc.....	132,282	60,695	266	10,876
Total expenses, etc.....	3,387,416	121,840	62,884	84,415
Increase in year.....	479,842	63,759	—5,805	—11,941
Total disbursements.....	15,450,548	129,357	92,021	131,916
Increase in year.....	1,709,068	71,276	2,297	5,728
Income saved.....	2,264,420	21,147	207,109	14,906
Ledger assets end of year.....	102,991,270	190,314	621,317	500,837
ASSETS.				
Real estate owned.....	1,094,524	.....	60,000	65,000
Real estate mortgages.....	54,678,106	169,587	269,219	124,600
Bonds owned.....	27,644,193	.....	.....	172,441
Stocks owned.....	6,795,894	4,800	.....	4,550
Collateral loans.....	1,038,189	1,968	.....	.....
Premium notes.....	99,010	363	153,511	.....
Loans to policyholders.....	11,438,438	.....	22,885	1,925
Cash in office and bank.....	3,057,661	6,750	78,924	67,604
Deferred and Unpaid Premiums.....	1,238,516	5,287	11,102	9,042
All other assets.....	2,213,317	10,009	18,092	20,651
Total admitted assets.....	109,297,848	198,764	613,733	465,813
Increase in year.....	4,447,174	18,759	226,433	—8,737
Not admitted items.....	283,252	13,888	39,195	39,620
Gross assets.....	109,581,100	212,652	652,928	505,433

a Commenced business in 1914.

b Transacts industrial business.

h Disability claims.

m Includes disability claims.

American Bankers, Chicago, Ill.	Amer. Central, Indianapolis, Ind.	American Life, Des Moines, Ia.	American Mutual, Lk. Charles, La.	American National, St. Louis, Mo.	American National, Galveston, Tex.
\$	\$	\$	\$ a	\$	\$ b
325,000	137,000	175,000	.....	200,000	250,000
600,699	3,859,514	966,607	.....	374,808	2,425,228
74,908	188,019	123,011	15,921	57,299	239,156
149,270	804,213	286,269	.....	28,192	1,357,082
.....	2,150	15,021	.....	.....	5,996
.....	19,153	1,255	.....	.....	7,296
74,908	205,494	124,415	.....	57,299	250,329
149,270	808,041	301,141	.....	28,192	1,359,201
637	1,056	877	.....	.....	10,128
224,815	1,014,591	426,433	15,921	85,491	1,619,658
32,584	—3,284	75,688	.....	47,368	213,770
24,156	205,002	57,200	2,402	12,926	124,033
7,100	37,614	.....	.....	.....	41,424
.....	1,728	.....	.....	.....	2,083
1,336	7,317	3,009	117,119	3,955	7,702
32,592	251,661	60,209	119,601	16,881	175,242
—30	31,443	10,141	.....	—171,095	4,921
257,407	1,266,252	486,642	135,522	102,372	1,794,900
32,554	28,159	85,829	.....	—123,727	218,691
27,470	222,928	57,677	2,000	3,000	440,350
.....	.....	1,000	.....	.....	442
7,782	151,402	31,515	.....	.....	4,225
.....	4,724	19,765	.....	.....	50,580
35,252	379,054	109,957	2,000	3,000	20,190
5,228	33,874	17,270	.....	3,000	515,787
42,383	124,124	71,846	10,602	48,048	82,823
3,445	57,419	27,559	.....	3,372	181,578
28,759	38,850	17,624	941	.....	190,979
9,844	17,321	13,108	944	.....	225,468
26,313	76,624	23,860	2,791	4,240	66,751
5,000	12,811	2,604	1,300	12,852	83,580
1,550	14,149	.....	.....	1,200	37,368
23,075	53,028	25,994	6,249	4,226	20,116
140,369	394,326	182,595	22,821	73,938	61,227
450	1,267	2,000	.....	.....	867,067
.....	10,960	.....	.....	.....	25,000
6,233	19,125	8,027	233	2,138	19,630
725	4,807	.....	9,060	9,520	6,849
2,794	260	139	.....	.....	1,108
150,571	430,745	192,761	32,114	85,596	919,654
—2,243	—3,750	27,815	.....	34,305	21,556
185,823	809,799	302,718	34,114	88,596	1,435,441
2,985	30,124	45,085	.....	37,305	104,379
71,584	456,453	183,924	101,408	13,776	359,459
672,283	4,315,967	1,150,531	101,408	388,584	2,886,325
91,296	515,000	.....	.....	.....	809,597
210,054	2,595,430	917,810	.....	218,535	1,273,478
184,948	.....	.....	.....	53,191	238,020
600	.....	.....	.....	.....	93,698
102	4,312	32,122	.....	.....	1,147
16,091	1,185,922	167,170	.....	.....	322,768
129,490	73,212	17,935	100,013	22,428	135,648
31,373	93,555	24,296	.....	6,635	70,140
31,850	53,771	21,030	.....	5,360	114,896
695,804	4,521,202	1,180,363	100,013	306,149	3,059,392
100,281	462,728	186,725	.....	53,605	518,837
46,211	47,165	21,484	7,031	102,209	59,247
742,015	4,568,367	1,201,847	107,044	409,358	3,118,639

a Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Ætna Life, Hartford, Conn.	Afro-American Birmingham, Ala.	Amarillo National, Amarillo, Tex.	American Assurance, Phila., Pa.
LIABILITIES.	\$	\$	\$	\$ b e
Reserves.....	91,835,667	18,999	318,478	97,997
Reserve on supplementary contracts.....	530,894	.....	.....	.....
Unpaid losses and claims.....	381,242	5,500	.....	2,409
Losses and claims resisted.....	98,950	6,500	5,600	.....
Dividends to accumulate.....	987,149	.....	8,748	.....
Unpaid dividends.....	114,258	.....	.....	.....
Dividends apportioned.....	1,411,007	.....	.....	.....
Amounts set apart.....	870,459	.....	.....	.....
All other liabilities.....	916,988	8,007	33,358	41,213
Total liabilities.....	97,146,614	39,006	366,184	141,619
Increase in year.....	1,834,999	21,870	196,937	20,829
Unassigned funds and capital.....	12,151,234	159,758	247,549	324,194
Surplus apportioned.....	2,281,466	.....	.....	.....
Total surplus funds.....	14,432,700	159,758	247,549	324,194
Increase in year.....	2,487,416	—3,111	29,496	—29,566
Gross surplus.....	14,715,952	173,646	286,744	363,814
NEW BUSINESS.				
New issues..... { Policies.....	28,732	1,387	720	545
Amount.....	63,534,488	1,283,000	1,247,186	400,500
Policies revived..... { Policies.....	117	65	63	159
Amount.....	306,700	60,000	101,680	123,500
Policies increased..... { Policies.....	.....	.....	.....	.....
Amount.....	28,248	.....	.....	.....
Dividend additions.....	.....	.....	.....	.....
Total new issues..... { Policies.....	28,849	1,452	783	704
Amount.....	63,869,436	1,343,000	1,348,866	524,000
Increase in year..... { Policies.....	—641	783	—42	—13
Amount.....	+11,701,589	662,000	—91,516	—31,250
TERMINATIONS.				
By death..... { No.....	2,393	11	5	10
Amount.....	4,982,382	15,000	7,000	13,000
By maturity..... { No.....	1,772	.....	.....	.....
Amount.....	2,683,117	.....	.....	.....
By expiry..... { No.....	12,217	.....	25	.....
Amount.....	3,782,252	.....	54,000	.....
By surrender..... { No.....	4,980	.....	28	8
Amount.....	12,756,198	.....	63,000	8,000
By lapse..... { No.....	4,703	890	476	722
Amount.....	13,305,711	841,250	728,205	561,034
By change..... { No.....	.....	.....	.....	.....
Amount.....	1,096,592	7,500	.....	.....
Total terminations..... { No.....	26,065	902	534	740
Amount.....	38,606,252	863,750	852,205	582,034
INSURANCE IN FORCE.				
Whole life policies..... { No.....	30,067	116	2,114	800
Amount.....	78,834,864	118,000	3,649,735	666,162
Endowment policies..... { No.....	124,592	173	91	282
Amount.....	224,119,191	140,500	132,500	229,500
All other policies..... { No.....	32,741	875	135	25
Amount.....	77,766,159	846,000	275,633	38,500
Reversionary additions.....	78,191	.....	.....	.....
Total in force..... { No.....	187,400	1,164	2,340	1,107
Amount.....	380,798,405	1,104,500	4,057,868	934,162
Increase in year..... { No.....	2,784	550	249	—36
Amount.....	25,263,184	479,250	496,661	—58,034
MISCELLANEOUS.				
Mean ledger assets.....	101,859,060	179,740	517,762	474,236
Mean admitted assets.....	107,074,261	189,384	500,516	470,181
Invested assets.....	102,948,502	183,333	584,496	448,167
Interest and rents earned.....	5,287,977	19,352	32,158	.....
Net assets over all liabilities except reserve.....	106,268,367	178,757	566,027	422,191
Mean reserves.....	90,983,153	15,738	231,745	86,507
Mean insurance in force.....	368,166,813	864,875	3,809,537	963,179
Death claims paid plus net expenses of management.....	7,181,058	64,898	67,067	117,464
7½ per cent of renewal premiums.....	780,226	1,158	7,118	.....

a Commenced business in 1914.

b Transacts industrial business.

c Assets, liabilities and surplus include accident branch.

American Bankers, Chicago, Ill.	Amer. Central, Indianapolis, Ind.	Ameerican Liif, Des Moines, Ia.	American Mutual, Lk. Charles, La.	American National, St. Louis, Mo.	American National, Galveston, Tex.
\$	\$	\$	\$ a	\$	\$ b e
269,877	3,944,937	942,415	2,809	42,383	2,088,382
3,363	6,921	18,960	.....	.....	.....
4,000	17,823	.....	.....	.....	13,225
3,000	.....	.....	.....	.....	6,127
821	674	5,469	.....	.....	5,526
.....	145	7,928	.....	.....	9,104
.....	159	.....	.....	.....	49,748
.....	40,000	.....	.....	.....	.....
46,935	78,756	11,485	44,362	12,371	51,576
327,996	4,089,415	986,247	47,171	55,754	2,223,688
108,830	445,957	183,298	.....	26,180	479,089
367,808	431,787	194,116	52,842	250,395	835,704
.....	40,159	.....	.....	.....	49,748
367,808	471,946	194,116	52,842	250,395	885,452
—8,549	7,456	3,427	.....	27,425	89,496
414,019	519,111	215,600	59,873	352,604	944,699
1,842	3,397	2,537	317	850	c 4,720
2,661,146	7,680,161	3,875,783	513,500	1,912,678	5,793,377
25	227	50	.....	14	66
33,970	452,563	67,000	.....	30,500	91,000
.....
.....
.....	460	3,214	.....	.....	2,068
1,867	3,624	2,587	317	864	4,786
2,695,116	8,133,184	3,945,997	513,500	1,943,178	5,886,445
—81	—473	616	.....	328	—1,647
—456,465	+315,955	920,411	.....	778,178	+636,268
17	85	36	1	1	101
42,370	228,693	54,788	2,000	3,000	103,179
.....	.....	1	.....	.....	.....
.....	.....	1,000	.....	.....	.....
.....	109	36	.....	.....	.....
.....	225,326	47,750	.....	.....	.....
38	375	121	.....	.....	272
96,000	999,040	196,598	.....	.....	467,480
998	2,772	976	.....	170	2,237
1,807,896	5,037,839	1,408,707	.....	362,000	1,923,385
.....	1	16	.....	.....	.....
44,520	135,423	50,460	.....	9,500	60,838
1,053	3,342	1,186	1	171	2,610
1,990,786	6,626,321	1,759,302	2,000	374,500	2,554,882
3,810	15,950	7,769	208	1,056	13,961
6,092,809	30,982,912	11,712,018	302,000	2,435,500	17,508,283
426	505	498	63	136	651
694,800	738,753	700,216	81,000	202,178	645,500
183	1,181	379	45	32	4
515,045	4,439,612	677,800	128,500	82,500	19,000
.....	709	11,522	.....	.....	45,957
4,419	17,636	8,646	316	1,224	14,616
7,302,654	36,161,986	13,101,556	511,500	2,720,178	18,218,742
814	282	1,401	316	693	2,176
704,330	1,506,863	2,186,695	511,500	1,568,678	3,331,563
636,491	4,087,740	1,058,569	.....	381,696	2,655,777
645,613	4,289,838	1,087,000	.....	279,346	2,799,973
636,134	4,296,926	1,132,868	.....	294,495	2,846,918
32,765	.....	63,248	.....	15,906	176,644
637,685	4,416,887	1,136,531	.....	292,778	2,973,834
225,605	3,726,904	849,378	.....	26,130	1,886,774
6,950,489	35,408,555	12,008,208	.....	1,935,839	16,552,960
167,839	617,254	240,272	.....	76,938	1,307,417
11,195	60,603	22,586	.....	2,114	.....

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914.	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.	Baltimore Life, Baltimore, Md.	Bankers International, Denver, Colo.
	\$	\$	\$ b	\$
Capital stock.....	820,000	300,000	.....	100,000
Ledger assets beginning of year.....	1,962,889	2,152,839	2,600,410	291,634
INCOME.				
New premiums.....	69,897	139,413	164,982	5,651
Renewals.....	374,446	598,193	737,531	3,960
Premiums paid by dividends.....	5,187	25,877	17,716	.....
Premiums paid by surrenders.....	1,894	8,837	17,751	.....
Total new premiums.....	71,755	149,736	182,857	5,651
Total renewals.....	379,669	622,584	755,123	3,960
Consideration for annuities.....	.....	2,441	.....	.....
Total premium income.....	451,424	774,761	937,980	9,611
Increase in year.....	—113,605	20,220	39,868	2,702
Interest and dividends.....	58,938	139,307	109,509	4,256
Rental receipts.....	77,688	5	15,874	.....
Profit and loss account.....	.....	208	.....	.....
Supplementary contracts.....	.....	.....	.....	.....
Other receipts.....	110,330	17,762	4,333	1,773
Total interest and other income.....	246,956	157,282	129,716	6,029
Increase in year.....	79,436	31,839	12,621	—10,979
Total income.....	698,380	932,043	1,067,696	15,640
Increase in year.....	—34,160	52,059	52,489	8,277
DISBURSEMENTS.				
Death claims paid.....	64,419	123,075	242,217	1,360
Matured endowments.....	.....	.....	4,000	.....
Paid to annuitants.....	.....	73,638	70,109	.....
Lapsed, surrend' and purch' s' d policies	12,893	61,517	32,330	126
Dividends to policyholders.....	33,533	49,999	23,560	184
Total paid policyholders.....	110,845	238,229	372,216	1,670
Increase in year.....	28,780	—1,078	27,955	315
Commissions—New.....	52,465	82,502	43,312	3,000
Commissions—Renewal.....	384	37,220	114,912	108
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	8,736	19,655	109,307	190
Medical fees and inspections.....	10,809	18,574	18,709	.....
Salaries of officers and employees.....	59,890	42,713	60,782	4,436
Rents.....	11,326	3,628	3,900	.....
Real estate, repairs, etc.....	28,853	.....	2,798	.....
Other management expenses.....	34,538	25,822	8,401	6,627
Total management expenses.....	207,001	230,114	362,121	14,361
Paid on supplementary contracts.....	1,000	.....	.....	.....
Dividends to stockholders.....	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines	24,841	21,825	13,009	55
Real estate taxes.....	19,922	35	2,652	.....
Profit and loss, etc.....	87,120	1,330	6,063	10
Total expenses, etc.....	339,884	253,304	383,845	14,426
Increase in year.....	—91,156	—23,007	9,838	—20,170
Total disbursements.....	450,729	491,533	756,061	16,096
Increase in year.....	—62,376	—24,085	37,793	—19,855
Income saved.....	247,651	440,510	311,635	—456
Ledger assets end of year.....	2,210,539	2,593,349	2,912,044	287,121
ASSETS.				
Real estate owned.....	912,754	2,750	230,576	1,581
Real estate mortgages.....	981,617	1,723,003	447,200	142,899
Bonds owned.....	.....	166,598	1,897,934	28,000
Stocks owned.....	.....	71,050	.....	.....
Collateral loans.....	.....	14,750	.....	7,000
Premium notes.....	48,040	44,902	.....	.....
Loans to policyholders.....	39,844	370,047	90,256	168
Cash in office and bank.....	166,484	160,168	165,234	8,050
Deferred and Unpaid Premiums.....	74,462	47,869	39,293	1,132
All other assets.....	62,013	38,079	25,369	35,240
Total admitted assets.....	2,285,214	2,639,216	2,895,862	224,070
Increase in year.....	317,473	434,581	346,538	4,050
Not admitted items.....	86,955	58,443	13,097	66,437
Gross assets.....	2,372,169	2,697,659	2,908,959	290,507

b Transacts industrial business.

h Disability claims.

Bankers International, Austin, Texas	Bankers Life, Des Moines, Ia.	Bankers Life, Lincoln, Neb.	Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.	Beacon Life, Indianapolis, Ind.
\$	\$	\$	\$	\$	\$
100,000		100,000	100,000	200,000	50,000
108,225	21,490,558	6,760,280	4,271,323	435,931	155,025
1,540	1,499,094	229,942	173,486	58,326	5,800
3,325	5,516,443	1,241,418	915,544	119,904	7,911
.....	55,825	167	135,335	.....	.....
.....	.....	14,733	761	.....	.....
1,540	1,506,428	244,842	198,263	58,326	5,800
3,325	5,564,934	1,241,418	1,026,863	119,904	7,911
.....	.....	4,376	.....	.....	.....
4,865	7,071,362	1,490,636	1,225,126	178,230	13,711
—200	838,741	108,864	44,856	30,683	10,290
7,768	1,186,121	355,478	234,033	30,092	2,090
517	.....	.....	.....	.....	.....
.....
.....	.....	25,000	.....	.....	.....
788	4,901	.....	2,245	.....	71,775
9,073	1,191,022	380,478	236,278	30,092	73,865
—1,071	183,729	65,097	38,527	4,419	—34,013
13,938	8,262,384	1,871,114	1,461,404	208,322	87,576
—1,271	1,022,470	173,961	83,383	35,102	—23,723
.....	4,188,145	207,174	134,694	19,990	1,343
.....	.....	32,140	.....	.....	.....
.....	.....	795	43,250	.....	.....
.....	9,334	69,812	136,426	9,606	.....
.....	65,079	45,749	137,151	.....	.....
.....	4,262,558	355,670	411,521	29,596	1,343
.....	265,575	52,819	—6,573	7,807	1,343
1,093	671,608	141,076	131,329	44,570	4,431
25	102,846	58,664	20,938	3,101	10,692
.....
660	49,947	13,155	32,492	1,206	7,037
260	29,206	15,235	18,610	5,065	.....
7,547	194,652	53,870	69,084	16,375	13,754
750	33,771	.....	5,180	1,063	.....
.....
1,276	160,983	45,870	31,628	6,037	9,543
11,611	1,243,013	327,870	309,261	77,417	45,457
.....	.....	.....	.....	230	.....
.....	.....	8,000	10,000	.....	.....
2,164	84,959	16,226	20,773	4,426	131
.....	.....	3,694	.....	.....	.....
.....	13,017	.....	1,781	100	23,925
13,775	1,340,989	355,790	341,815	82,173	69,513
—116	—162,148	5,527	—11,178	2,707	63,239
13,775	5,603,547	711,460	753,336	111,769	70,856
—116	103,427	58,346	—17,751	10,511	64,582
163	2,658,837	1,159,654	708,068	96,553	16,720
108,571	24,149,395	7,919,933	4,979,391	532,484	171,745
14,248	.....	233,960	.....	.....	.....
85,138	22,971,271	6,936,350	1,137,400	441,760	2,200
.....	384,225	.....	2,620,850	2,500	.....
.....
.....
.....	12,037	.....	67,623	9,919	.....
650	239,924	486,807	954,451	43,726	.....
9,430	478,988	275,198	169,298	24,165	23,321
424	402,565	.....	21,986	15,498	194
1,717	704,067	108,874	41,201	8,904	2,460
111,607	25,193,077	8,041,189	5,012,809	546,472	28,175
1,509	2,969,850	1,174,320	720,059	99,377	—126,850
66	176,495	.....	8,322	22,146	57,960
111,673	25,369,572	8,041,189	5,021,131	568,618	86,135

m Includes disability claims.

Year Ending December 31, 1914	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.	Baltimore Life, Baltimore, Md	Bankers International, Denver, Colo.
LIABILITIES.	\$	\$	\$ b	\$
Reserves.....	568,092	1,995,522	2,449,536	7,700
Reserve on supplementary contracts.....	6,884	9,848	.....	.....
Unpaid losses and claims.....	10,250	14,014	2,278	.....
Losses and claims resisted.....	.....	.....	1,080	.....
Dividends to accumulate.....	58,249	83,754	.....	506
Unpaid dividends.....	.....	1,000	4,679	.....
Dividends apportioned.....	.....	48,881	4,345	.....
Amounts set apart.....	.....	.....	17,813	.....
All other liabilities.....	46,772	58,032	23,202	36,184
Total liabilities.....	690,247	2,211,051	2,502,933	44,390
Increase in year.....	194,305	409,581	285,439	—296
Unassigned funds and capital.....	1,594,967	428,165	392,929	179,680
Surplus apportioned.....	.....	48,881	22,158	.....
Total surplus funds.....	1,594,967	477,046	415,087	179,680
Increase in year.....	123,168	48,417	63,673	4,346
Gross surplus.....	1,681,922	535,489	428,184	246,117
NEW BUSINESS.			c	
New issues.....	Policies. 1,602	2,437	983	569
.....	Amount 2,658,407	4,716,653	760,000	224,963
Policies revived.....	Policies. 145	31	124	.....
.....	Amount 250,500	100,160	86,750	.....
Policies increased.....	Policies.	19	8	.....
Dividend additions.....	Amount .....	.....	202	.....
Total new issues.....	Policies. 1,747	2,487	1,115	569
.....	Amount 2,908,907	4,816,813	846,952	224,963
Increase in year.....	Policies. —3145	—424	—81	—70
.....	Amount —5,374,796	—995,684	—19,458	44,337
TERMINATIONS.				
By death.....	No. 33	71	51	3
.....	Amount 69,500	131,788	36,627	1,360
By maturity.....	No. ....	.....	4	.....
.....	Amount .....	.....	4,000	.....
By expiry.....	No. 8	16	3	.....
.....	Amount 15,000	35,700	3,000	.....
By surrender.....	No. 32	354	101	.....
.....	Amount 63,000	1,042,185	77,518	.....
By lapse.....	No. 2,386	1,189	624	586
.....	Amount 4,179,568	2,320,081	406,042	228,890
By change.....	No. ....	.....	.....	.....
.....	Amount	60,897	20,926	.....
Total terminations....	No. 2,459	1,630	783	589
.....	Amount 4,327,068	3,590,651	548,113	230,250
INSURANCE IN FORCE.				
Whole life policies.....	No. 8,939	12,948	2,154	492
.....	Amount 14,683,708	22,795,870	1,601,470	266,300
Endowment policies.....	No. 305	1,073	1,784	.....
.....	Amount 494,854	1,609,627	1,005,479	.....
All other policies.....	No. 50	355	2,258	.....
.....	Amount 81,000	967,574	2,143,000	.....
Reversionary additions.....	.....	.....	846	.....
Total in force.....	No. 9,294	14,376	6,196	492
.....	Amount 15,259,562	25,373,071	4,850,795	266,300
Increase in year.....	No. —712	857	332	—20
.....	Amount —1,418,161	1,226,162	298,839	—5,287
MISCELLANEOUS.				
Mean ledger assets.....	2,086,714	2,373,094	2,756,227	289,377
Mean admitted assets.....	2,126,478	2,421,925	2,722,593	222,045
Invested assets.....	2,148,621	2,544,452	2,912,044	250,749
Interest and rents earned.....	166,158	146,484	129,690	.....
Net assets over all liabilities except reserve.....	2,163,059	2,472,668	2,864,623	187,380
Mean reserves.....	459,729	1,833,309	2,307,256	6,093
Mean insurance in force.....	15,968,642	24,759,990	4,701,376	268,943
Death claims paid plus net expenses of management.....	271,420	353,189	604,338	15,721
7½ per cent of renewal premiums.....	28,475	46,694	.....	297

b Transacts industrial business.

Bankers International, Austin, Texas	Bankers Life, Des Moines, Ia.	Bankers Life, Lincoln, Neb.	Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.	Beacon Life, Ind.
\$ 4,808	\$ 6,085,066	\$ 5,638,253	\$ 3,921,109	\$ 257,437	\$ 1,600
.....	33,002	33,002	.....	4,045	.....
.....	288,600	13,000	17,004	.....	.....
.....	7,000	.....	.....	.....	.....
75	5,513	.....	5,179	.....	.....
.....	8,000	972	4,001	.....	.....
.....	318,000	33,085	87,754	.....	.....
.....	17,068,199	.....	27,895	.....	.....
2,533	693,455	4,890	68,227	5,530	7,016
7,416	24,471,833	5,723,202	4,131,169	267,012	8,616
1,490	2,820,019	773,949	540,818	84,218	7,307
104,191	721,244	2,317,987	881,640	279,460	19,559
.....	318,000	33,085	115,649	.....	.....
104,191	1,039,244	2,351,072	997,289	279,460	19,559
19	424,831	391,039	197,002	15,159	—134,157
104,257	1,215,739	2,351,072	1,005,611	301,606	77,519
33	17,678	4,945	3,073	1,329	.....
47,000	41,741,240	7,575,241	5,037,500	2,308,328	.....
.....	740	111	43	.....	.....
.....	1,589,000	181,000	115,947	.....	.....
.....	.....	36	.....	.....	.....
.....	.....	43,224	.....	.....	.....
.....	15,955	413	61,706	.....	.....
33	18,418	5,092	3,116	1,329	.....
47,000	43,346,195	7,799,878	5,215,153	2,308,328	.....
—6	—6172	—257	—130	81	.....
—16,000	—17,562,339	—424,790	—111,716	216,082	.....
.....	1,981	106	61	11	.....
.....	4,078,000	211,338	137,944	21,640	.....
.....	.....	54	.....	.....	.....
.....	.....	90,500	.....	.....	.....
.....	.....	37	68	.....	.....
.....	.....	58,500	150,500	.....	.....
.....	17,818	338	313	61	.....
.....	35,659,463	533,500	1,076,530	136,920	.....
24	12,909	1,904	1,512	670	.....
44,000	28,041,000	2,970,675	2,528,100	1,025,398	.....
.....
.....	383,500	.....	14,507	.....	.....
24	32,708	2,439	1,954	742	.....
44,000	68,161,963	3,864,513	3,907,581	1,183,958	.....
101	8,430	29,692	16,287	2,652	.....
154,500	17,896,640	45,706,228	32,328,683	4,887,298	129,369
9	28,884	95	550	806	.....
11,000	70,786,600	139,578	733,379	1,153,966	.....
3	157,254	489	89	40	.....
10,500	317,326,000	1,027,622	136,000	100,680	.....
.....	17,026	1,367	149,419	.....	.....
113	194,568	30,276	16,926	3,498	.....
176,000	406,026,266	46,874,795	33,347,481	6,141,944	129,369
9	—14,290	2,653	1,162	587	.....
3,000	—24,815,768	3,935,365	1,307,572	1,124,370	42,369
108,398	22,819,976	7,340,106	4,625,357	484,207	163,385
110,852	23,708,152	7,454,029	4,652,780	496,783	91,600
108,528	24,086,438	7,919,933	4,978,545	521,785	.....
8,073	1,265,841	370,143	237,732	30,809	.....
108,999	24,192,509	7,989,325	4,918,398	536,897	21,159
3,727	5,351,708	5,253,475	3,663,990	217,345	800
174,500	418,434,150	44,907,112	32,693,695	5,579,759	108,184
11,611	5,431,158	535,044	443,955	97,407	46,800
249	417,370	93,106	77,015	8,993	.....

c Policy exhibit shows ordinary business only.

Year ending December 31, 1914.	Beneficial Life, Salt Lake City, Utah.	Berkshire Life, Pittsfield, Mass.	Boston Mutual Boston, Mass.	California State, Sacramento, Cal.
Capital stock.....	\$ 200,000	\$	\$ 105,100	\$ 500,000
Ledger assets beginning of year.....	931,182	21,197,269	2,051,610	958,664
INCOME.				
New premiums.....	143,298	200,673	29,195	193,424
Renewals.....	269,922	2,101,392	756,013	263,095
Premiums paid by dividends.....	3,386	355,019	30,178	35,846
Premiums paid by surrenders.....			6,145	11,260
Total new premiums.....	143,363	449,337	35,916	193,464
Total renewals.....	273,243	2,207,747	785,615	310,161
Consideration for annuities.....	1,920	4,981		
Total premium income.....	418,526	2,662,065	821,531	503,625
Increase in year.....	95,786	74,971	27,152	117,070
Interest and dividends.....	56,277	1,003,607	105,187	59,574
Rental receipts.....		35,831	8,208	
Profit and loss account.....				
Supplementary contracts.....		23,924		
Other receipts.....	6,409	12,183	2,501	6,585
Total interest and other income.....	62,686	1,075,545	115,896	66,159
Increase in year.....	9,241	65,839	15,734	17,143
Total income.....	481,212	3,737,610	937,427	569,784
Increase in year.....	105,027	140,810	42,886	134,213
DISBURSEMENTS.				
Death claims paid.....	51,057	1,228,664	222,130	17,000
Matured endowments.....		166,545	3,045	
Paid to annuitants.....	4,465		4,750	
Lapsed, surrend' and purch's d policies	13,618	709,775	75,079	11,647
Dividends to policyholders.....	10,104	411,392	34,416	43,579
Total paid policyholders.....	75,244	2,516,376	335,420	72,226
Increase in year.....	23,471	594,924	15,997	—2,767
Commissions—New.....	81,814	87,775	7,311	168,420
Commissions—Renewal.....	15,162	140,694	231,255	8,027
Commissions—Annuities.....				
Salaries and expenses of agents.....	15,268	55,660		3,173
Medical fees and inspections.....	12,514	15,527		14,785
Salaries of officers and employees.....	32,362	97,407	37,590	38,016
Rents.....	2,237	35,802	9,956	2,623
Real estate, repairs, etc.....		26,215	2,105	
Other management expenses.....	17,589	55,785	15,986	18,784
Total management expenses.....	176,946	514,865	304,203	253,828
Paid on supplementary contracts.....		2,218	400	
Dividends to stockholders.....	20,000		7,357	
Insurance taxes, licenses, fees and fines	8,610	55,920	4,650	8,341
Real estate taxes.....		7,230	1,557	
Profit and loss, etc.....	2,235	8,113	1,859	
Total expenses, etc.....	207,791	588,346	320,026	262,169
Increase in year.....	44,256	20,288	5,220	51,778
Total disbursements.....	283,035	3,104,722	655,446	334,395
Increase in year.....	67,727	615,212	21,217	49,011
Income saved.....	198,177	632,888	281,981	235,389
Ledger assets end of year.....	1,129,358	21,830,157	2,333,592	1,194,053
ASSETS.				
Real estate owned.....		384,500	94,000	
Real estate mortgages.....	698,260	6,532,962	681,194	1,011,225
Bonds owned.....	78,490	10,389,106	1,030,162	4,850
Stocks owned.....	13,020	481,741		
Collateral loans.....	9,186	119,780	66,275	
Premium notes.....	25,319	9,668	2,680	14,567
Loans to policyholders.....	111,533	3,552,747	291,993	14,044
Cash in office and bank.....	149,685	360,747	147,012	112,575
Deferred and Unpaid Premiums.....	61,218	318,114	71,606	22,765
All other assets.....	35,811	247,256	45,182	42,387
Total admitted assets.....	1,182,522	22,396,621	2,430,104	1,222,413
Increase in year.....	230,552	569,552	343,894	245,774
Not admitted items.....	71,271	112,188	25,579	72,030
Gross assets.....	1,253,793	22,508,809	2,455,683	1,294,443

b Transacts industrial business.

A Disability claims.

Capitol Life, Denver, Col.	Carolina Life, Columbia, S. C.	Cedar Rapids, Cedar Rapids, Ia.	Central Life, Des Moines, Ia.	Central Life, Ottawa, Ill.	Central Life, Fort Scott, Kan.
\$	\$	\$	\$	\$	\$
100,000	75,000	50,000	100,000	200,000	294,076
1,276,438	86,074	282,223	2,791,475	931,303	
144,368	1,679	40,392	300,227	118,703	14,734
398,813	314,206	93,985	802,167	285,913	98,883
13,038	.....	1,847	3,394	.....	5,297
335	.....	.....	11,204	8,778	720
145,733	1,679	40,392	311,431	122,122	15,272
410,821	314,206	95,832	805,561	291,271	104,362
.....	.....	.....	2,082	195	12
556,554	315,885	136,224	1,119,074	413,588	119,646
41,215	51,734	22,357	140,708	74,030	—824
78,106	4,190	15,431	169,818	44,486	16,878
.....	.....	.....	10,319	.....	.....
.....	22,822	.....	.....	.....	.....
.....	.....	.....	.....	7,500	.....
19,520	140	955	6,735	3,788	2,451
97,626	27,152	16,386	186,872	55,774	19,329
14,930	16,561	3,396	40,868	22,078	5,521
654,180	343,037	152,610	1,305,946	469,362	138,975
56,145	68,295	25,753	181,576	129,804	4,697
62,364	28,091	11,500	125,409	49,601	11,578
.....	.....	.....	18,982	.....	.....
.....	187,360	.....	.....	.....	.....
40,312	.....	6,160	67,755	27,345	9,615
37,661	.....	2,952	11,190	14,970	5,309
140,337	115,451	20,612	223,336	91,916	26,502
—47,884	29,189	776	3,835	26,633	8,614
101,014	.....	27,955	209,461	63,700	14,444
18,486	.....	9,347	42,744	19,540	14,619
.....
25,365	.....	2,010	32,795	16,026	.....
20,145	3,379	4,914	44,035	.....	1,512
21,945	32,398	8,872	74,294	27,384	6,811
7,277	2,787	1,013	1,477	.....	.....
1	326	.....	8,309	.....	.....
33,248	20,624	6,379	32,491	23,966	4,872
227,481	190,063	60,490	445,606	150,616	42,258
.....	.....	.....	1,500	800	55
3,000	.....	3,000	10,000	10,000	.....
10,113	802	1,345	23,135	1,063	1,948
108	407	.....	1,507	.....	.....
135	4,331	.....	4,273	1,833	20
240,837	195,593	64,835	486,021	164,312	44,281
—12,052	444	13,417	68,592	37,004	—1,236
381,174	311,044	85,447	709,357	256,228	70,783
—59,936	29,633	14,193	72,427	63,637	7,378
273,006	31,993	67,163	596,589	213,134	68,192
1,549,444	118,067	349,387	3,388,064	1,144,437	362,268
10,350	15,550	.....	140,114	200,000	.....
1,000,646	86,031	247,600	2,520,975	653,850	285,422
162,907	.....	60,360	19,864	15,000	.....
.....	200	.....	.....	11,350	.....
.....	1,115	.....	.....	39,750	.....
55,290	.....	6,275	1,123	36,974	2,169
257,110	614	18,480	484,023	79,458	69,889
25,262	4,570	9,945	127,128	17,675	4,577
58,765	367	7,106	80,667	26,136	5,639
17,484	4,112	9,041	50,448	21,715	6,882
1,587,814	112,559	358,807	3,425,344	1,101,908	374,578
285,143	8,563	70,846	602,642	227,568	68,927
44,502	10,239	8,965	116,652	91,270	2,026
1,632,316	122,798	367,772	3,541,996	1,193,178	376,604

Year Ending December 31, 1914.	Beneficial Life, Salt Lake City, Utah.	Berkshire Life, Pittsfield, Mass.	Boston Mutual, Boston, Mass.	California State Sacramento, Cal.
LIABILITIES.	\$	\$	\$ b	\$
Reserves.....	697,772	20,047,052	2,158,867	371,523
Reserve on supplementary contracts.....		29,638		1,141
Unpaid losses and claims.....	300	87,377	18,964	2,500
Losses and claims resisted.....		56,488	10,289	
Dividends to accumulate.....	15,544	3,018	7,925	15,410
Unpaid dividends.....		2,868	6,240	
Dividends apportioned.....		336,379	6,005	
Amounts set apart.....	100,000	371,183		
All other liabilities.....	18,738	103,909	36,998	31,358
Total liabilities.....	832,354	21,037,912	2,245,288	421,932
Increase in year.....	257,480	699,294	270,555	191,355
Unassigned funds and capital.....	350,168	1,358,709	184,816	800,481
Surplus apportioned.....	100,000	707,562	6,005	
Total surplus funds.....	450,168	2,066,271	190,821	800,481
Increase in year.....	28,072	—123,023	74,053	54,419
Gross surplus.....	521,439	2,178,459	216,400	872,511
NEW BUSINESS.				
New issues.....	{ Policies. 4,009	2,449	873	2,308
	{ Amount 5,553,350	6,007,983	717,000	5,718,657
Policies revived.....	{ Policies. 174	9	162	132
	{ Amount 240,596	78,921	93,762	391,483
Policies increased.....	{ Policies.		18,083	
	{ Amount		961	19
Dividend additions.....	163	465,955		
Total new issues.....	{ Policies. 4,183	2,458	1,035	2,440
	{ Amount 5,794,109	6,552,859	829,807	6,110,159
Increase in year.....	{ Policies. 615	—311	—306	721
	{ Amount 773,566	—1,079,424	—265,397	1,980,437
TERMINATIONS.				
By death.....	{ No.... 33	416	106	7
	{ Amount 47,657	1,313,375	101,148	17,000
By maturity.....	{ No.... 80		3	
	{ Amount	165,527	3,550	
By expiry.....	{ No.... 1	75	6	131
	{ Amount 1,000	171,389	12,963	359,675
By surrender.....	{ No.... 226	658	342	3
	{ Amount 272,500	1,806,130	367,842	22,500
By lapse.....	{ No.... 1,603	415	604	941
	{ Amount 2,187,972	906,979	445,920	2,594,872
By change.....	{ No.... 34,740	490,009		57,200
	{ Amount			
Total terminations.....	{ No.... 1,863	1,644	1,061	1,082
	{ Amount 2,543,469	4,853,409	831,423	3,051,247
INSURANCE IN FORCE.				
Whole life policies.....	{ No.... 10,637	26,539	3,642	4,126
	{ Amount 13,796,150	63,864,899	3,346,943	12,265,010
Endowment policies.....	{ No.... 463	4,008	3,812	302
	{ Amount 646,250	7,257,022	2,926,775	794,350
All other policies.....	{ No.... 410	632	698	
	{ Amount 575,978	1,867,800	1,087,546	19
Reversionary additions.....	660	2,914,073	4,933	
Total in force.....	{ No.... 11,510	31,179	8,152	4,428
	{ Amount 15,019,038	75,903,794	7,366,197	13,059,379
Increase in year.....	{ No.... 2,320	814	—26	1,358
	{ Amount 3,250,640	1,699,450	—1,616	3,058,912
MISCELLANEOUS.				
Mean ledger assets.....	1,030,270	21,513,713	2,192,601	1,076,358
Mean admitted assets.....	1,067,246	22,111,845	2,258,157	1,099,526
Invested assets.....	1,085,993	21,829,425	2,333,076	1,164,930
Interest and rents earned.....	70,667	1,054,298	114,817	69,869
Net assets over all liabilities except reserve.....	1,147,940	22,113,323	2,349,688	1,172,004
Mean reserves.....	599,577	19,763,416	2,030,702	285,439
Mean insurance in force.....	13,393,718	75,054,068	7,367,005	11,529,923
Death claims paid plus net expenses of management.....	228,003	1,743,529	526,333	270,828
7½ per cent of renewal premiums.....	20,493	165,581		23,262

b Transacts industrial business.

Capitol Life, Denver, Col.	Carolina Life, Columbia, S. C.	Cedar Rapids, Cedar Rapids, Ia.	Central Life, Des Moines, Ia.	Central Life, Ottawa, Ill.	Central Life Fort Scott, Kan.
\$	\$ b	\$	\$	\$	\$
1,239,019	28,099	272,433	2,775,096	747,338	296,684
12,000	.....	.....	12,345	9,942	709
.....	.....	.....	6,500	1,000	.....
55,633	.....	4,713	5,134	.....	.....
15,060	.....	169	83	.....	5,661
.....	.....	.....	14,323	6,545	.....
35,953	2,011	7,234	106,971	171	.....
.....	.....	.....	60,165	25,041	8,266
1,357,665	30,110	284,549	2,980,617	790,037	311,320
272,340	5,946	67,842	536,015	196,828	53,885
230,149	82,449	74,258	444,727	311,871	63,258
.....	.....	.....	121,294	6,717	.....
230,149	82,449	74,258	566,021	318,588	63,258
12,803	2,617	3,004	80,815	32,357	15,042
274,651	92,688	83,223	682,673	409,858	65,284
2,717	85	910	6,772	2,656	288
4,372,000	93,500	1,403,869	10,416,600	3,988,488	389,076
207	.....	2	307	.....	18
358,500	.....	4,000	498,000	.....	31,000
.....
2,830	.....	.....	.....	.....	.....
2,924	85	912	7,079	2,656	306
4,733,330	93,500	1,407,869	10,914,600	3,988,488	420,076
—297	66	155	382	450	—91
—54,159	59,500	268,959	511,350	565,098	—179,799
38	.....	9	69	.....	7
75,730	.....	11,500	128,600	.....	11,577
.....	.....	.....	26	.....	.....
.....	.....	.....	18,800	.....	.....
3	.....	33	96	.....	.....
6,000	.....	45,500	182,500	.....	.....
200	.....	33	300	.....	46
401,997	.....	50,000	448,895	.....	82,000
1,673	48	303	3,249	.....	251
2,491,600	46,000	433,190	4,982,250	.....	388,032
.....
16,764	.....	7,254	61,498	.....	8,294
1,914	48	378	3,740	1,336	304
2,992,091	46,000	547,444	5,822,543	1,958,850	489,903
8,409	34	2,533	20,618	.....	1,912
13,850,084	41,500	3,695,342	31,303,125	.....	3,120,342
1,085	2	256	2,033	.....	95
1,813,347	2,000	338,275	2,638,471	.....	134,000
129	35	250	1,244	.....	8
371,906	52,000	578,963	2,917,802	.....	24,261
14,973	.....	.....	.....	.....	.....
9,623	71	3,039	23,895	7,993	2,015
16,050,310	95,500	4,612,580	36,859,398	12,214,279	3,278,603
1,010	37	534	3,339	1,320	2
1,741,239	47,500	860,425	5,092,057	2,029,638	—69,827
1,412,941	102,070	315,805	3,089,770	1,037,870	328,167
1,445,242	108,277	323,384	3,114,023	988,124	340,115
1,513,426	108,080	342,539	3,286,994	1,036,382	362,058
.....	6,393	16,817	192,918	.....	18,167
1,469,168	110,548	346,691	3,342,117	1,065,926	359,942
1,123,288	24,570	240,388	2,514,313	653,642	269,218
15,179,740	71,750	4,182,367	34,313,370	11,199,460	3,313,516
289,845	218,144	71,990	571,015	200,221	53,836
30,812	.....	7,187	60,417	21,845	7,827

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914	Central Life, Lexington, Ky.	Central National, Lincoln, Neb.	Central States, Crawfords- ville, Ind.	Central States, St. Louis, Mo.
Capital stock.....	\$ 200,345	\$ 100,000	\$ 100,000	\$ 390,000
Ledger assets beginning of year.....	370,526	256,844	113,609	707,742
INCOME.				
New premiums.....	120,889	120,524	12,943	47,013
Renewals.....	49,145	156,736	18,902	125,755
Premiums paid by dividends.....	11,481	.....	.....	2,717
Premiums paid by surrenders.....	.....	.....	230	1,696
Total new premiums.....	120,889	120,524	12,943	48,761
Total renewals.....	60,626	156,736	19,132	128,420
Consideration for annuities.....	.....	.....	15	.....
Total premium income.....	181,515	277,260	32,090	177,181
Increase in year.....	88,649	59,935	4,006	637
Interest and dividends.....	4,360	9,620	6,341	39,426
Rental receipts.....	.....	.....	.....	2,700
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	2,021	.....	.....
Other receipts.....	38,825	21,065	347	259,802
Total interest and other income.....	43,185	32,706	6,688	301,928
Increase in year.....	5,804	28,131	949	276,648
Total income.....	224,700	309,966	38,778	479,109
Increase in year.....	94,453	88,066	4,955	277,285
DISBURSEMENTS.				
Death claims paid.....	3,625	24,021	5,438	24,500
Matured endowments.....	.....	.....	.....	.....
Paid to annuitants.....	.....	700	.....	.....
Lapsed, surrend' d and purch' s' d policies	.....	2,820	785	3,788
Dividends to policyholders.....	11,481	46,498	492	3,213
Total paid policyholders.....	15,106	74,039	6,715	31,501
Increase in year.....	14,898	55,728	2,913	598
Commissions—New.....	32,127	82,013	7,008	34,660
Commissions—Renewal.....	1,343	5,363	980	12,610
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	30,808	8,797	3,983	9,010
Medical fees and inspections.....	.....	8,038	.....	5,707
Salaries of officers and employees.....	34,765	18,803	6,917	18,881
Rents.....	.....	780	.....	3,000
Real estate, repairs, etc.....	.....	.....	.....	133
Other management expenses.....	10,638	10,769	3,861	11,448
Total management expenses.....	115,681	134,563	22,749	95,449
Paid on supplementary contracts.....	.....	276	.....	.....
Dividends to stockholders.....	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines	3,006	1,242	980	13,866
Real estate taxes.....	.....	.....	.....	48
Profit and loss, etc.....	9,686	92	.....	1,215
Total expenses, etc.....	128,373	136,173	23,729	110,578
Increase in year.....	—11,139	15,859	2,561	—9,167
Total disbursements.....	143,479	210,212	30,444	142,079
Increase in year.....	—3,759	71,587	5,474	—8,569
Income saved.....	81,221	99,754	8,334	347,030
Ledger assets end of year.....	451,747	356,598	121,943	1,044,772
ASSETS.				
Real estate owned.....	.....	27,803	.....	70,090
Real estate mortgages.....	56,699	295,640	107,075	751,101
Bonds owned.....	16,322	.....	.....	34,090
Stocks owned.....	500	.....	.....	.....
Collateral loans.....	65,377	.....	.....	27,000
Premium notes.....	18,129	.....	773	5,471
Loans to policyholders.....	66,156	13,942	3,934	38,175
Cash in office and bank.....	6,495	15,983	2,688	97,504
Deferred and Unpaid Premiums.....	40,379	10,651	5,322	22,239
All other assets.....	1,590	3,486	1,728	29,007
Total admitted assets.....	271,647	367,505	121,520	1,074,677
Increase in year.....	28,771	204,186	7,380	468,536
Not admitted items.....	110,794	8,513	10,221	24,898
Gross assets.....	382,461	376,018	131,741	1,099,575

b Transacts industrial business.

c Assets, liabilities and capital include accident branch.

Cherokee Life, Rome, Ga.	Cleveland Life, Cleveland, Ohio.	Colonial Life, Jersey City, N. J.	Columbia Life and Trust, Portland, Ore.	Columbia Life, Fremont, Neb.	Columbia Life, Cincinnati, Ohio.
\$ 100,000 355,270 163,432 57,634	\$ 250,000 770,346 64,377 231,452 1,853	\$ b 250,000 2,131,883 3,044 1,108,154	\$ 200,000 500,736 64,285 145,556 432	\$ 33,278 5,576 20,606 3,009	\$ 181,800 828,275 47,790 156,416 8,022 730
163,432 57,634	66,230 231,452 11,863	3,044 1,108,154	64,673 145,590	5,576 23,615	47,912 165,046
221,066 —54,634 12,719 6,469	309,545 62,113 43,423 250	1,111,198 59,800 110,275 4,775 105	210,263 29,986 41,746 331	29,191 4,835 1,373	212,958 27,055 44,663 1,074 220 47,040
19,188 —52,164	43,673 —32,837	115,155 12,654	42,077 3,299	1,373 —397	92,997 45,929
240,254 —106,798 28,167 h25 4,064	353,218 29,276 68,305 h215 11,082 9,423	1,226,353 72,454 339,918 2,500 45,009 7,627	252,340 33,285 41,733 13,415	30,564 4,438 4,004 2,321 2,341	305,955 72,975 47,280 2,000 86 14,158 9,733
32,256 —44,800 138,427 23,064 10,290 24,473 18,510 3,360 4,759 21,830	89,025 41,727 47,206 5,831 12,056 8,590 26,125 3,314 18,823	395,054 18,844 752 4,134 409,318 20,544 70,347 18,861 1,816 21,600	55,148 16,192 33,549 8,379 19,532 7,458 22,277 3,285 12 15,570	8,666 —994 3,606 602 587 2,049 1,552	73,257 10,243 28,423 16,922 12,182 7,242 31,238 1,700 609 18,446
244,703 3,657 2,762 29,899	121,945 1,428	547,372 13,012 756	110,072 6,000 4,125 231	8,396 129	116,762 550 2,469 435 1,932
281,021 —90,020	123,373 5,952	561,140 13,393	120,428 10,095	8,525 337	122,148 11,908
313,277 —134,820 73,023 282,247 31,556 41,730 108,354 2,837 972 47,906 16,841 4,627	212,398 47,679 140,820 911,207 524,723 287,040 40,430 54,260 45,736 2,431	956,194 32,237 270,159 2,402,042 77,744 1,301,550 736,730 35,000 175,012 98,485 41,322 40,917	175,576 26,287 76,764 577,500 7,049 436,087 21,846 339 20,966 29,972 57,244 36,591 4,063	17,191 —657 13,373 46,651 39,800 2,874 2,305 1,505 1,147 1,683	195,405 22,151 110,550 944,341 e 52,809 584,244 74,302 21,146 169,107 27,963 58,907 39,050
254,823 —62,753 51,762 306,585	954,620 146,091 29,037 983,657	2,506,760 266,068 4,836 2,511,596	614,157 91,348 27,104 641,261	49,314 12,069 166 49,480	1,027,528 137,872 43,534 1,071,062

h Disability claims.

Year Ending December 31, 1914.	Central Life, Lexington, Ky.	Central National, Lincoln, Neb.	Central States, Crawfords- ville, Ind.	Central States, St. Louis, Mo.
LIABILITIES.				
Reserves.....	\$ 110,262	\$ 230,113	\$ 40,896	\$ 400,296
Reserve on supplementary contracts.....	.....	1,745	.....	.....
Unpaid losses and claims.....	2,025	.....	.....	5,500
Losses and claims resisted.....	9,390	.....	.....	1,000
Dividends to accumulate.....	.....	21,474	678	847
Unpaid dividends.....	.....	.....	62	.....
Dividends apportioned.....	.....	.....	279	4,550
Amounts set apart.....	.....	.....	.....	.....
All other liabilities.....	7,727	1,953	1,393	122,302
Total liabilities.....	129,404	255,285	43,308	534,495
Increase in year.....	45,941	142,054	17,124	348,611
Unassigned funds and capital.....	142,243	112,220	78,212	540,182
Surplus apportioned.....	.....	.....	279	4,550
Total surplus funds.....	142,243	112,220	78,491	544,732
Increase in year.....	—17,170	62,132	—9,784	120,462
Gross surplus.....	253,037	120,733	88,712	569,630
NEW BUSINESS.				
New issues.....	{ Policies. 2,891	{ Policies. 2,394	{ Policies. 438,762	{ Policies. 3,554
	{ Amount 13,735,030	{ Amount 3,873,500		{ Amount 5,885,829
Policies revived.....	{ Policies.	{ Policies. 80	{ Policies.	{ Policies. 34
	{ Amount	{ Amount 123,520		{ Amount 64,000
Policies increased.....	{ Policies.	{ Policies.	{ Policies.	{ Policies.
	{ Amount	{ Amount		{ Amount
Dividend additions.....	.....	.....	.....	472
Total new issues.....	{ Policies. 2,891	{ Policies. 2,474	{ Policies. 438,762	{ Policies. 3,588
	{ Amount 13,735,030	{ Amount 3,997,020		{ Amount 5,950,301
Increase in year.....	{ Policies. —462	{ Policies. 155	{ Policies. —48,188	{ Policies. 2,094
	{ Amount +745,660	{ Amount —462,690		{ Amount 3,762,690
TERMINATIONS.				
By death.....	{ No. 2	{ No. 14	{ No.	{ No. 15
	{ Amount 3,625	{ Amount 25,700		{ Amount 20,500
By maturity.....	{ No.	{ No.	{ No.	{ No.
	{ Amount	{ Amount		{ Amount
By expiry.....	{ No.	{ No.	{ No.	{ No.
	{ Amount	{ Amount		{ Amount
By surrender.....	{ No.	{ No.	{ No.	{ No. 38
	{ Amount	{ Amount		{ Amount 49,000
By lapse.....	{ No. 2,939	{ No. 1,245	{ No.	{ No. 960
	{ Amount 10,237,875	{ Amount 1,959,210		{ Amount 1,445,250
By change.....	{ No.	{ No.	{ No.	{ No.
	{ Amount	{ Amount 17,291		{ Amount
Total terminations.....	{ No. 2,941	{ No. 1,259	{ No. 200,211	{ No. 1,013
	{ Amount 10,241,500	{ Amount 2,002,201		{ Amount 1,514,750
INSURANCE IN FORCE.				
Whole life policies.....	{ No. 3,138	{ No. 5,447	{ No.	{ No. 5,367
	{ Amount 15,919,470	{ Amount 8,616,169		{ Amount 8,417,212
Endowment policies.....	{ No. 20	{ No. 29,500	{ No.	{ No. 636
	{ Amount	{ Amount 29,500		{ Amount 928,617
All other policies.....	{ No. 25	{ No. 52,000	{ No.	{ No. 79
	{ Amount	{ Amount 52,000		{ Amount 197,500
Reversionary additions.....	.....	.....	.....	.....
Total in force.....	{ No. 3,138	{ No. 5,492	{ No. 1,255,923	{ No. 6,082
	{ Amount 15,919,470	{ Amount 8,697,669		{ Amount 9,544,359
Increase in year.....	{ No. —50	{ No. 1,215	{ No. 238,551	{ No. 2,575
	{ Amount 3,493,530	{ Amount 1,994,819		{ Amount 4,435,551
MISCELLANEOUS.				
Mean ledger assets.....	411,136	306,721	117,776	876,257
Mean admitted assets.....	257,262	265,412	117,830	840,409
Invested assets.....	347,170	350,929	111,299	1,023,354
Interest and rents earned.....	.....	12,642	.....	45,190
Net assets over all liabilities except reserve.....	252,505	342,333	119,387	945,028
Mean reserves.....	91,290	169,976	33,195	278,410
Mean insurance in force.....	14,172,702	7,700,260	1,136,698	7,326,583
Death claims paid plus net expenses of management.....	119,306	158,584	28,187	119,949
7½ per cent of renewal premiums.....	4,547	11,755	1,435	9,631

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Cherokee Life, Rome, Ga.	Cleveland Life, Cleveland, Ohio.	Colonial Life, Jersey City, N. J.	Columbia Life and Trust, Portland, Ore.	Columbia Life, Fremont, Neb.	Columbia Life, Cincinnati, Ohio.
\$	\$	\$ b	\$	\$	\$ c
93,472	643,198	2,164,087	366,120	41,783	780,679
1,510	10,186	.....	2,106	.....	5,649
7,000	1,000	10,513	.....	.....	6,860
11,000	.....	755	.....	.....	.....
.....	.....	.....	.....	.....	6,073
.....	777	657	.....	.....	1,228
.....
6,740	17,261	24,086	10,931	2,739	25,538
119,722	672,422	2,200,098	379,157	44,522	826,027
63,915	165,210	235,606	91,348	10,680	134,307
135,101	282,198	306,662	235,000	4,792	201,501
.....
135,101	282,198	306,662	235,000	4,792	201,501
-126,668	-19,119	30,462	.....	1,389	3,565
186,863	311,235	311,498	262,104	.....	245,035
3,688	2,139	c 782	1,081	.....	3,332
6,802,500	2,590,472	683,897	2,262,173	514,961	2,496,450
31	55	316	13	.....	11
85,000	85,000	147,061	24,500	.....	14,700
.....
3,652	.....	4,320	.....	.....	.....
3,719	2,194	1,098	1,094	.....	3,343
6,891,152	2,675,472	835,278	2,286,673	514,961	2,511,219
1,296	-676	820	20	.....	1,743
2,015,652	-1,212,619	605,050	-96,837	245,746	174,835
14	41	59	25	.....	39
24,500	90,193	56,000	38,000	.....	57,850
.....	.....	3	.....	.....	2
.....	.....	2,500	.....	.....	2 000
.....	18	.....	.....	.....	3
.....	47,000	.....	.....	.....	5,000
6	91	162	60	.....	82
20,000	164,500	148,572	140,113	.....	122,700
1,270	2,211	359	508	.....	1,187
2,494,000	1,496,563	390,189	1,116,087	.....	1,531,020
5,900	31,304	.....	4	.....	.....
.....	.....	.....	9,747	.....	6,712
1,290	2,361	583	597	.....	1,313
4,346,752	1,829,560	597,261	1,303,947	182,537	1,725,282
4,417	5,894	4,571	3,205	.....	4,479
8,203,100	9,148,332	4,404,607	6,927,475	.....	5,535,899
65	914	1,475	301	.....	2,028
116,000	918,870	1,256,050	466,085	.....	1,162,405
22	269	34	217	.....	415
57,000	613,570	7,603	620,547	.....	1,411,926
.....	.....	.....	.....	.....	69
4,504	7,077	6,080	3,723	.....	6,922
8,379,752	10,680,772	5,668,260	8,014,107	1,093,809	8,110,299
2,429	-167	515	497	.....	2,030
4,346,752	845,912	238,017	982,726	332,424	785,937
318,758	840,777	2,267,962	539,118	39,964	886,308
286,200	881,575	2,373,726	568,483	43,280	958,592
234,726	902,515	2,402,042	564,585	46,485	920,449
17,087	43,478	120,802	44,038	.....	48,335
228,573	925,396	2,470,749	601,120	46,575	982,180
66,052	566,425	2,048,548	318,455	36,661	717,911
6,206,376	10,257,816	5,549,251	7,522,744	927,597	7,717,330
272,870	190,250	887,290	151,805	12,500	164,042
4,323	17,359	.....	10,919	1,771	12,378

c Assets, liabilities and capital include accident branch.

Year Ending December 31, 1914	Columbian National, Boston, Mass.	Columbus Mutual, Columbus, O.	Common- wealth, Louisville, Ky.	Common- wealth, Omaha, Neb.
	\$ b	\$	\$ b	\$
Capital stock.....	1,000,000	125,900	413,765	169,255
Ledger assets beginning of year.....	9,031,515	412,410	1,101,682	417,699
INCOME.				
New premiums.....	296,494	64,637	125,843	131,634
Renewals.....	1,716,853	137,332	369,685	145,420
Premiums paid by dividends.....	47,917	11,325	18,789	.....
Premiums paid by surrenders.....	24,403	1,021	11,850	.....
Total new premiums.....	318,138	69,071	128,228	131,634
Total renewals.....	1,767,529	145,244	398,939	145,420
Consideration for annuities.....	41,234	7,322	.....	.....
Total premium income.....	2,126,901	221,637	526,117	277,054
Increase in year.....	71,426	49,928	31,263	86,897
Interest and dividends.....	375,522	22,330	49,727	21,108
Rental receipts.....	64,551	466	5,540	.....
Profit and loss account.....	1,122	.....	.....	.....
Supplementary contracts.....	2,864	.....	.....	.....
Other receipts.....	1,300	4,222	465	2,061
Total interest and other income.....	445,359	27,018	55,732	23,169
Increase in year.....	25,621	1,963	19,539	5,817
Total income.....	2,572,260	248,655	581,849	300,223
Increase in year.....	97,047	51,891	50,802	92,714
DISBURSEMENTS.				
Death claims paid.....	366,228	5,000	117,943	29,061
Matured endowments.....	50,127	.....	.....	.....
Paid to annuitants.....	m3,432	.....	.....	h800
Lapsed, surrend and purch's d policies	244,986	7,304	31,658	3,412
Dividends to policyholders.....	59,932	14,974	29,683	823
Total paid policyholders.....	724,705	27,278	179,284	33,896
Increase in year.....	31,822	—591	25,044	17,846
Commissions—New.....	117,812	39,415	60,711	102,120
Commissions—Renewal.....	75,093	7,536	44,028	10,152
Commissions—Annuities.....	1,278	.....	.....	.....
Salaries and expenses of agents.....	132,387	584	49,142	8,082
Medical fees and inspections.....	33,683	4,588	14,070	10,775
Salaries of officers and employees.....	108,025	11,962	45,419	11,525
Rents.....	42,895	1,560	8,212	1,577
Real estate, repairs, etc.....	21,817	.....	.....	.....
Other management expenses.....	58,258	5,565	15,231	13,874
Total management expenses.....	591,248	71,210	236,813	158,105
Paid on supplementary contracts.....	1,350	.....	.....	.....
Dividends to stockholders.....	70,000	12,525	33,081	.....
Insurance taxes, licenses, fees and fines	38,872	708	7,104	1,421
Real estate taxes.....	12,437	.....	1,288	.....
Profit and loss, etc.....	26,418	165	130	6,101
Total expenses, etc.....	740,325	84,608	278,416	165,627
Increase in year.....	—61,002	9,410	30,385	56,036
Total disbursements.....	1,465,030	111,886	457,700	199,523
Increase in year.....	—29,180	8,819	55,429	73,852
Income saved.....	1,107,230	136,769	124,149	100,700
Ledger assets end of year.....	10,148,390	544,454	1,225,831	518,399
ASSETS.				
Real estate owned.....	847,883	35,606	105,000	.....
Real estate mortgages.....	1,873,957	338,541	480,905	309,963
Bonds owned.....	4,789,732	121,471	135,680	4,066
Stocks owned.....	77,000	.....	20,105	.....
Collateral loans.....	.....	.....	157,414	.....
Premium notes.....	135,038	2,560	30,663	7,325
Loans to policyholders.....	1,630,523	10,243	195,292	4,647
Cash in office and bank.....	562,077	13,486	84,738	190,611
Deferred and Unpaid Premiums.....	217,151	13,974	103,836	13,504
All other assets.....	186,110	6,246	17,152	11,529
Total admitted assets.....	10,319,471	542,127	1,330,785	541,645
Increase in year.....	1,146,446	137,700	145,797	107,841
Not admitted items.....	176,937	42,571	101,913	3,682
Gross assets.....	10,496,408	584,698	1,432,698	545,327

b Transacts industrial business.

c Assets, liabilities and capital include accident branch.

Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.	Conservative Life, South Bend, Ind.	Conservative Life, Wheeling, W. Va.	Continental, Chicago, Ill.	Continental, Wilmington, Del.
\$	\$	\$	\$	\$	\$
400,000		129,725	291,990	100,000	290,810
12,722,467	68,757,130	181,457	502,881	161,524	851,985
430,453	722,259	16,711	60,078	30,783	107,213
1,862,760	5,538,200	13,833	94,216	22,588	257,494
183,112	935,159	.....	.....	.....	14,644
7,812	36,991	9	.....	.....	600
462,871	767,815	16,711	60,078	30,783	108,608
2,021,266	6,464,794	13,842	94,216	22,588	271,343
46,265	68,584	87	.....	872	165
2,530,402	7,301,193	30,640	154,294	54,243	380,116
295,511	297,668	10,465	30,937	19,037	78,319
671,816	3,154,478	7,571	19,288	8,075	44,918
24,217	164,337	.....	8,339	.....	.....
.....	.....	.....	434	.....	112
5,000	135,253	.....	3,043	.....	.....
17,642	7,626	41,778	10,007	1	122,359
718,675	3,461,694	49,349	41,111	8,076	167,389
38,077	—79,409	15,755	—56,349	1,090	99,003
3,249,077	10,762,887	79,989	195,405	62,319	547,505
333,588	218,259	26,220	—25,411	20,127	177,322
448,302	4,078,086	3,360	27,000	4,222	26,578
253,796	374,392	.....	.....	224	.....
7,554	29,459	.....	150	.....	.....
257,911	1,316,836	3,913	3,300	.....	22,901
219,634	1,413,846	.....	.....	.....	15,507
1,187,197	7,212,619	7,273	30,450	4,446	64,986
91,767	—876,656	2,244	7,805	3,158	26,163
187,968	273,297	8,611	42,784	22,603	61,975
144,869	366,237	17,637	5,437	1,879	23,874
2,041	459	.....	.....	.....	.....
78,718	92,047	11,680	4,181	.....	8,283
30,352	63,799	6,748	8,507	3,994	9,536
93,143	261,683	13,948	12,900	2,170	13,593
6,000	67,337	2,515	2,400	.....	2,338
14,045	64,133	.....	2,898	.....	.....
34,815	99,987	6,101	16,541	1,539	10,919
591,953	1,288,979	67,240	95,652	32,185	130,518
3,206	32,764	.....	1,864	.....	.....
40,000	.....	5,386	.....	4,000	38,732
54,556	236,044	935	5,133	1,652	7,129
4,668	60,631	.....	1,005	.....	.....
5,018	38,340	19,410	2,758	.....	1,878
699,401	1,656,758	92,971	106,412	37,837	178,257
78,293	—25,534	40,587	—41,853	9,444	33,018
1,886,598	8,869,377	100,244	136,862	42,283	243,243
170,060	—902,190	42,831	—34,048	12,602	59,181
1,362,479	1,893,510	—20,255	58,543	20,036	304,262
14,096,066	70,650,640	161,201	561,424	181,559	1,156,247
250,700	3,626,299	.....	142,363	.....	.....
7,966,840	33,325,038	116,348	315,485	170,500	688,920
3,215,608	23,901,337	20,000	20,512	.....	291,202
333,395	476,439	.....	.....	.....	.....
.....	.....	.....	84	.....	.....
78,633	153,733	168	2,814	306	34,528
1,834,988	7,576,617	.....	8,130	552	27,262
254,736	1,562,338	19,337	39,812	10,007	109,476
429,217	746,060	1,441	10,487	13,564	40,743
314,459	1,401,056	4,852	7,981	2,529	22,281
14,678,576	72,768,917	162,146	547,668	197,458	1,214,412
1,404,772	3,814,264	2,466	57,168	28,522	448,420
98,170	206,038	11,250	37,983	9,848	16,480
14,776,746	72,974,955	173,396	585,651	206,306	1,230,892

h Disability claims.

m Includes disability claims.

Year Ending December 31, 1914	Columbian National, Boston, Mass.	Columbus Mutual, Columbus, O.	Common- wealth, Louisville, Ky.	Common- wealth, Omaha, Neb.
LIABILITIES.	\$ b c	\$ c	\$ b	\$
Reserves.....	8,382,754	297,395	894,237	241,921
Reserve on supplementary contracts.....	17,567	.....	.....	.....
Unpaid losses and claims.....	61,054	.....	8,666	.....
Losses and claims resisted.....	35,185	.....	.....	.....
Dividends to accumulate.....	5,354	6,945	4,798	.....
Unpaid dividends.....	2,958	1,210	.....	.....
Dividends apportioned.....	.....	.....	.....	4,000
Amounts set apart.....	55,000	188	.....	.....
All other liabilities.....	302,928	8,610	6,732	3,648
Total liabilities.....	8,862,800	314,348	914,433	249,569
Increase in year.....	1,144,302	106,835	145,649	92,062
Unassigned funds and capital.....	1,456,671	227,779	416,352	292,076
Surplus apportioned.....	55,000	188	.....	4,000
Total surplus funds.....	1,511,671	227,967	416,352	296,076
Increase in year.....	32,144	30,053	148	19,779
Gross surplus.....	1,688,608	270,538	518,265	299,758
NEW BUSINESS.			c	
New issues.....	{ Policies. 5,388	1,112	1,478	2,525
	{ Amount 12,230,991	1,538,609	1,889,550	4,026,864
Policies revived.....	{ Policies. 246	89	10	.....
	{ Amount 597,367	127,564	12,093	.....
Policies increased.....	{ Policies. 24	.....	.....	.....
	{ Amount 22,147	6,585	.....	.....
Dividend additions.....				
Total new issues.....	{ Policies. 5,658	1,201	1,488	2,525
	{ Amount 12,850,505	1,672,758	1,902,243	4,026,864
Increase in year.....	{ Policies. —1,261	—6	—205	817
	{ Amount —2,742,328	+74,523	—226,975	1,262,364
TERMINATIONS.				
By death.....	{ No.... 136	4	41	12
	{ Amount 426,047	4,000	62,712	19,500
By maturity.....	{ No.... 9	.....	.....	.....
	{ Amount 50,127	.....	.....	.....
By expiry.....	{ No.... 74	6	8	.....
	{ Amount 222,712	11,525	21,500	.....
By surrender.....	{ No.... 527	50	143	46
	{ Amount 1,346,718	58,500	246,500	92,000
By lapse.....	{ No.... 2,904	369	686	824
	{ Amount 6,875,231	459,033	781,500	1,313,000
By change.....	{ No....	.....	.....	.....
	{ Amount 408,686	14,575	37,459	.....
Total terminations....	{ No.... 3,650	429	878	882
	{ Amount 9,329,521	547,633	1,149,671	1,415,500
INSURANCE IN FORCE.				
Whole life policies.....	{ No.... 18,942	2,954	4,992	4,919
	{ Amount 46,715,133	3,884,637	7,297,374	8,135,614
Endowment policies.....	{ No.... 4,279	1,286	670	74
	{ Amount 9,029,701	1,665,161	997,372	104,750
All other policies.....	{ No.... 2,244	125	134	12
	{ Amount 9,195,974	176,700	313,500	87,000
Reversionary additions.....	{ Amount 65,612	13,980	.....	.....
Total in force.....	{ No.... 25,465	4,365	5,796	5,005
	{ Amount 65,006,420	5,740,478	8,588,246	8,327,364
Increase in year.....	{ No.... 2,008	772	610	1,643
	{ Amount 3,520,984	1,125,125	752,572	2,611,364
MISCELLANEOUS.				
Mean ledger assets.....	9,589,952	478,432	1,163,756	468,049
Mean admitted assets.....	9,746,248	473,277	1,257,887	487,725
Invested assets.....	10,010,861	519,900	1,196,167	516,611
Interest and rents earned.....	497,203	24,256	59,076	22,880
Net assets over all liabilities except reserve.....	9,894,425	526,362	1,310,589	537,997
Mean reserves.....	7,899,308	246,075	822,798	191,181
Mean insurance in force.....	63,245,928	5,177,915	8,211,960	7,021,682
Death claims paid plus net expenses of management.....	957,476	76,210	354,756	187,166
7½ per cent of renewal premiums.....	132,565	10,893	.....	10,907

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.	Conservative Life, South Bend, Ind.	Conservative Life, Wheeling, W. Va.	Continental, Chicago, Ill.	Continental, Wilmington, Del.
\$	\$	\$	\$	\$	\$
12,430,250	65,543,499	20,117	185,043	47,883	529,483
46,931	200,023	.....	1,521	.....	.....
40,071	363,458	.....	.....	.....	1,023
8,985	.....	.....	.....	1,000	.....
54,664	1,796,590	.....	.....	.....	.....
31,115	118,252	.....	.....	.....	782
21,925	.....	.....	.....	.....	1,653
10,440	.....	.....	.....	.....	.....
321,231	393,151	5,377	5,743	4,891	14,594
12,965,612	68,414,973	25,494	192,307	53,774	547,535
1,302,710	1,465,215	10,990	57,922	28,433	159,563
1,712,964	4,353,944	136,652	355,361	142,684	666,877
32,365	.....	.....	.....	.....	1,653
1,745,329	4,353,944	136,652	355,361	142,684	668,530
87,026	2,349,049	—8,524	—754	89	289,737
1,843,499	4,559,982	147,902	393,344	152,532	685,010
6,711	10,463	3,205	1,678	721	1,484
17,318,037	23,665,382	1,180,000	3,233,500	1,225,692	3,654,540
56	73	116	202	33	79
169,257	146,581	64,375	404,500	32,270	208,000
48	4	.....	23	.....	9
.....	.....	.....	44,250	.....	.....
47,406	17,330	.....	.....	.....	2,846
6,815	10,540	3,321	1,903	754	1,572
17,534,700	23,829,293	1,244,375	3,682,250	1,257,962	3,865,386
659	23	2,285	527	118	64
1,927,288	591,940	414,125	721,996	317,152	216,989
244	1,583	9	13	6	16
573,447	4,009,306	3,875	32,885	5,222	32,578
223	182	.....	.....	.....	.....
251,681	389,982	.....	.....	.....	.....
209	35	.....	22	.....	1
471,231	109,034	.....	83,000	.....	2,000
683	2,220	.....	12	.....	263
1,888,745	4,725,738	.....	24,000	.....	878,304
1,340	2,150	3,019	752	331	381
3,878,550	4,063,953	1,361,375	1,636,000	382,148	989,500
.....
241,218	540,177	1,125	.....	5,000	26,000
2,699	6,170	3,028	799	337	660
7,304,872	13,828,190	1,366,375	1,775,885	392,370	1,928,382
22,557	60,883	1,223	855	1,113	4,707
45,822,608	151,184,780	805,750	1,446,458	1,912,474	11,426,943
13,648	33,338	222	561	229	786
17,988,716	72,333,589	90,000	877,987	253,753	1,637,000
5,408	1,812	18	2,309	30	221
20,493,037	4,743,608	29,000	5,073,345	10,767	630,280
258,144	43,786	.....	.....	.....	8,432
41,613	96,033	1,463	3,725	1,372	5,714
84,562,505	228,305,763	924,750	7,397,790	2,176,994	13,702,655
4,116	4,370	293	1,104	417	912
10,229,828	10,001,103	—122,000	1,906,365	865,592	1,937,004
13,409,267	69,703,885	171,329	532,153	171,542	1,004,116
13,976,190	70,861,785	160,913	529,084	182,197	990,202
14,085,971	70,621,434	155,737	528,422	181,162	1,153,352
723,531	3,405,811	9,174	29,475	8,518	54,690
14,175,579	69,897,445	156,769	540,404	190,567	1,198,013
11,829,598	64,893,401	15,683	156,516	35,088	452,047
79,447,591	223,305,211	985,750	6,444,607	1,744,198	12,734,153
1,040,255	5,367,065	70,600	122,652	36,407	157,096
151,595	484,860	1,038	7,066	1,694	20,351

e Assets, liabilities and capital include accident branch.

Year Ending December 31, 1914.	Continental Life, Salt Lake City, Utah.	Cosmopolitan, Atlanta, Ga.	Cotton States, Tupelo, Miss.	Dakota Life, Watertown, S. D.
Capital stock.....	\$ 208,875	\$ 128,610	\$ 101,190	\$ 200,000
Ledger assets beginning of year.....	1,130,896	492,333	173,557	804,556
INCOME.				
New premiums.....	217,362	21,718	16,624	51,363
Renewals.....	279,878	12,348	12,774	185,720
Premiums paid by dividends.....	3,636	126	352	12,925
Premiums paid by surrenders.....	.....	.....	.....	655
Total new premiums.....	219,238	21,718	16,624	53,341
Total renewals.....	282,638	12,474	13,126	197,322
Consideration for annuities.....	3,876	.....	192	.....
Total premium income.....	505,752	34,192	29,942	250,663
Increase in year.....	129,116	13,380	12,232	1,368
Interest and dividends.....	76,117	17,540	7,765	51,461
Rental receipts.....	.....	.....	.....	604
Profit and loss account.....	116	.....	.....	.....
Supplementary contracts.....	.....	.....	.....	.....
Other receipts.....	5,450	1,228	15,015	447
Total interest and other income.....	81,683	18,768	22,780	52,512
Increase in year.....	3,669	—366,478	—121	10,405
Total income.....	587,435	52,960	52,722	303,175
Increase in year.....	132,785	—353,098	12,111	11,773
DISBURSEMENTS.				
Death claims paid.....	87,276	.....	1,000	31,557
Matured endowments.....	1,000	.....	.....	.....
Paid to annuitants.....	m11,792	.....	.....	.....
Lapsed, surrend' and purch's policies	29,310	1,485	644	18,586
Dividends to policyholders.....	10,747	410	352	13,157
Total paid policyholders.....	140,125	1,895	1,996	63,300
Increase in year.....	31,997	—2,786	1,996	—11,626
Commissions—New.....	126,207	12,924	11,482	34,321
Commissions—Renewal.....	2,560	2,169	79	9,097
Commissions—Annuities.....	1,652	.....	.....	.....
Salaries and expenses of agents.....	64,998	788	3,028	6,953
Medical fees and inspections.....	15,459	2,494	3,622	6,127
Salaries of officers and employees.....	31,028	16,648	9,918	14,528
Rents.....	4,123	3,765	300	1,207
Real estate, repairs, etc.....	.....	.....	.....	45
Other management expenses.....	30,952	6,942	5,368	6,100
Total management expenses.....	276,979	45,730	33,797	78,378
Paid on supplementary contracts.....	.....	.....	.....	23
Dividends to stockholders.....	.....	.....	.....	20,000
Insurance taxes, licenses, fees and fines	8,997	5,843	2,885	5,711
Real estate taxes.....	.....	.....	.....	157
Profit and loss, etc.....	.....	48,484	2,614	14,551
Total expenses, etc.....	285,976	100,057	39,296	118,820
Increase in year.....	64,998	62,402	—4,603	7,794
Total disbursements.....	426,101	101,952	41,292	182,120
Increase in year.....	96,995	59,616	—2,607	—3,832
Income saved.....	161,334	—48,992	11,430	121,055
Ledger assets end of year.....	1,292,230	443,340	163,143	925,611
ASSETS.				
Real estate owned.....	14,639	.....	2,000	8,336
Real estate mortgages.....	735,985	135,916	114,246	601,164
Bonds owned.....	15,030	106,590	200	45,000
Stocks owned.....	.....	2,700	3,500	.....
Collateral loans.....	.....	7,260	1,357	697
Premium notes.....	11,831	2,760	756	10,482
Loans to policyholders.....	188,865	1,754	.....	103,832
Cash in office and bank.....	263,574	29,400	16,208	143,322
Deferred and Unpaid Premiums.....	28,532	3,374	1,447	12,387
All other assets.....	50,776	18,185	6,248	19,245
Total admitted assets.....	1,309,232	307,939	145,962	944,465
Increase in year.....	140,287	—21,921	13,935	121,162
Not admitted items.....	50,767	161,136	28,714	18,738
Gross assets.....	1,359,999	469,075	174,676	963,203

b Transacts industrial business.

h Disability claims.

Dakota Western, Sioux Falls, S. D.	Detroit Life, Detroit, Mich.	Elkhorn Life Accident, Norfolk, Neb.	Equitable Life, New York, N. Y.	Equitable, Des Moines, Ia.	Equitable, Washington, D. C.
\$	\$	\$	\$	\$	\$ b
100,000	105,000	.....	100,000	300,000	120,000
202,249	286,382	.....	516,075,022	13,664,788	325,393
20,540	75,239	.....	4,696,698	474,090	35,297
39,944	110,571	.....	44,434,218	2,055,456	237,498
767	.....	.....	4,105,845	349,087	44
440	785	.....	48,815	11,548	2,507
21,051	76,024	.....	5,804,841	576,393	37,848
40,640	110,571	.....	47,480,735	2,313,865	237,498
.....	.....	.....	1,294,189	77	.....
61,691	186,595	.....	54,579,765	2,890,258	275,346
7,117	45,078	.....	—561,845	252,807	28,284
11,735	14,420	.....	22,098,553	737,284	10,259
.....	.....	.....	999,292	66,041	13,607
.....	10	.....	.....	3,340	.....
.....	.....	.....	543,363	.....	.....
1,283	912	.....	321,942	16,157	7,066
13,018	15,342	.....	23,963,150	822,822	30,932
—33,954	600	.....	472,754	102,537	7,956
74,709	201,937	.....	78,542,915	3,713,080	306,278
—26,837	45,678	.....	—89,091	355,344	36,240
9,000	7,484	.....	19,919,461	325,693	74,307
.....	.....	.....	9,593,727	129,957	515
.....	886	.....	m1,215,615	360	.....
5,044	6,241	.....	12,468,122	396,180	3,823
1,951	.....	.....	13,503,536	424,319	401
15,995	13,811	.....	56,700,461	1,276,509	79,046
7,163	—6,280	.....	1,894,536	298,501	8,367
17,154	41,458	.....	2,127,956	268,180	36,009
3,026	9,874	.....	2,679,533	132,384	32,644
.....	.....	.....	35,820	19	.....
1,519	23,616	.....	1,170,356	45,375	24,060
3,112	10,436	.....	380,922	47,860	5,126
6,213	24,745	.....	1,381,750	101,668	19,953
1,091	2,542	.....	476,073	24,384	5,818
.....	.....	.....	291,904	31,840	3,862
3,693	10,993	.....	748,630	45,399	11,867
35,808	123,664	.....	9,292,944	697,109	139,334
.....	.....	.....	438,106	2,391	.....
.....	4,045	.....	7,000	21,000	6,716
3,675	613	.....	787,208	56,486	4,895
.....	.....	.....	189,047	9,592	1,126
.....	111	.....	413,420	11,400	4,943
39,483	128,433	.....	11,127,725	797,978	157,014
212	17,054	.....	—213,965	54,804	8,962
55,478	142,244	.....	67,828,186	2,074,487	236,060
7,375	10,774	.....	1,680,571	353,305	17,329
19,231	59,693	.....	10,714,729	1,638,593	70,218
221,481	346,074	.....	526,789,751	15,303,382	395,611
.....	.....	.....	16,502,742	467,000	126,830
171,480	233,495	.....	114,239,678	13,103,073	135,000
.....	25,000	.....	273,455,895	100,376	97,575
.....	8,000	.....	15,550,725	.....	20,540
720	5,825	.....	130,000	.....	9,600
2,154	4,190	.....	.....	88,474	.....
20,992	5,469	.....	95,829,458	1,412,091	8,869
10,519	21,601	.....	8,572,280	71,949	23,410
3,063	21,273	.....	5,724,106	211,834	20,243
8,183	6,617	.....	6,371,956	385,399	3,318
217,111	331,470	.....	536,376,840	15,840,196	445,385
15,934	33,998	.....	11,031,221	1,720,921	84,319
16,017	35,002	.....	2,828,338	141,973	7,102
233,128	366,472	.....	539,205,178	15,982,169	452,487

mIncludes disability claims.

Year Ending December 31, 1914.	Continental Life, Salt Lake City, Utah.	Cosmopolitan, Atlanta, Ga.	Cotton States, Tupelo, Miss.	Dakota Life, Watertown, S. D.
LIABILITIES.				
Reserves.....	\$ 918,384	\$ 20,139	\$ 16,505	\$ 575,335
Reserve on supplementary contracts.....	.....	.....	.....	.....
Unpaid losses and claims.....	22,500	112	.....	.....
Losses and claims resisted.....	3,000	5,000	.....	5,000
Dividends to accumulate.....	10,407	436	.....	11,145
Unpaid dividends.....	.....	.....	.....	.....
Dividends apportioned.....	4,000	.....	.....	9,734
Amounts set apart.....	63,377	.....	.....	4,859
All other liabilities.....	32,472	33,874	6,377	9,409
Total liabilities.....	1,054,140	59,561	22,882	615,482
Increase in year.....	165,193	—23,768	7,110	109,404
Unassigned funds and capital.....	255,092	248,378	123,080	323,983
Surplus apportioned.....	67,377	.....	.....	14,593
Total surplus funds.....	322,469	248,378	123,080	343,576
Increase in year.....	—26,224	1,847	6,825	11,739
Gross surplus.....	373,236	409,514	151,794	362,314
NEW BUSINESS.				
New issues.....	{ Policies. 3,676	383	355	1,186
	{ Amount 6,847,783	984,373	467,000	1,853,000
Policies revived.....	{ Policies. 102	7	.....	960
	{ Amount 184,000	16,840	.....	1,627,149
Policies increased.....	{ Policies. ....	.....	.....	.....
	{ Amount .....	.....	.....	.....
Dividend additions.....	5,886	.....	.....	16,218
Total new issues.....	{ Policies. 3,778	390	355	2,146
	{ Amount 7,037,669	1,001,213	467,000	3,496,367
Increase in year.....	{ Policies. 1,175	48	—11	283
	{ Amount 1,796,024	271,095	—63,000	269,687
TERMINATIONS.				
By death.....	{ No. 34	1	1	16
	{ Amount 85,500	5,000	1,000	32,023
By maturity.....	{ No. 2	.....	.....	.....
	{ Amount 6,000	.....	.....	.....
By expiry.....	{ No. 7	.....	.....	26
	{ Amount 9,000	.....	.....	47,500
By surrender.....	{ No. 112	1	.....	86
	{ Amount 235,750	1,000	.....	188,500
By lapse.....	{ No. 1,619	170	123	1,489
	{ Amount 3,674,355	416,662	159,500	2,618,140
By change.....	{ No. .... ....	.....	.....	.....
	{ Amount 8,738	.....	.....	.....
Total terminations.....	{ No. 1,774	172	124	1,621
	{ Amount 4,010,605	431,400	160,500	2,886,163
INSURANCE IN FORCE.				
Whole life policies.....	{ No. 6,681	541	578	4,344
	{ Amount 12,637,520	1,264,779	789,500	7,620,215
Endowment policies.....	{ No. 980	13	6	83
	{ Amount 1,659,700	18,152	6,000	122,958
All other policies.....	{ No. 89	5	13	424
	{ Amount 227,178	11,000	41,000	859,253
Reversionary additions.....	5,886	.....	.....	28,184
Total in force.....	{ No. 7,750	558	597	4,851
	{ Amount 14,530,284	1,293,931	836,500	8,630,610
Increase in year.....	{ No. 2,004	218	231	525
	{ Amount 3,027,064	569,813	306,500	610,204
MISCELLANEOUS.				
Mean ledger assets.....	1,211,563	467,836	168,350	865,083
Mean admitted assets.....	1,239,088	318,900	138,995	883,884
Invested assets.....	1,251,026	289,093	139,617	909,257
Interest and rents earned.....	70,611	19,912	12,663	49,656
Net assets over all liabilities except reserve.....	1,240,853	268,517	139,585	918,911
Mean reserves.....	842,595	15,323	9,548	523,789
Mean insurance in force.....	13,016,752	1,009,025	683,250	8,325,508
Death claims paid plus net expenses of management.....	364,255	45,730	34,797	109,935
7½ per cent of renewal premiums.....	21,198	936	984	14,799

b Transacts industrial business.

Dakota Western, Sioux Falls, S. D.	Detroit Life, Detroit, Mich.	Elkhorn Life & Accident, Norfolk, Neb.	Equitable Life, New York, N. Y.	Equitable, Des Moines, Ia.	Equitable, Washington, D. C.
\$	\$	\$	\$	\$	\$ b
90,205	192,277	.....	438,414,225	13,314,090	274,254
.....	.....	.....	2,783,616	27,717	.....
.....	.....	.....	3,636,017	33,175	290
2,745	.....	.....	333,459	2,000	.....
.....	.....	.....	899,480	36,284	.....
.....	.....	.....	1,148,269	35,372	114
.....	.....	.....	12,287,757	528,923	.....
.....	.....	.....	62,148,865	243,548	.....
2,453	5,022	.....	3,750,408	105,350	11,977
95,403	197,299	.....	525,402,096	14,326,439	286,635
22,072	80,948	.....	9,961,278	1,612,113	61,865
121,708	134,171	.....	10,974,744	1,513,757	158,750
.....	.....	.....	74,436,622	772,471	.....
121,708	134,171	.....	85,411,356	2,286,228	158,750
—6,138	—46,950	.....	942,623	366,956	22,454
137,725	169,173	.....	88,239,694	2,428,201	165,852
350	1,685	.....	68,038	9,010	484
597,500	2,517,189	.....	136,867,367	14,942,936	411,768
7	72	.....	873	80	13
17,500	101,500	.....	1,738,496	123,802	9,500
.....
.....	14,651	.....	1,700,843	205,355	65
357	1,757	.....	68,911	9,090	497
615,000	2,633,340	.....	140,306,706	15,272,093	421,333
103	363	.....	—216	40	—36
121,000	780,248	.....	—7,512,492	141,358	—1,987
5	9	.....	6,853	216	10
9,000	9,052	.....	20,835,859	324,507	9,984
.....	.....	.....	3,278	82	.....
.....	.....	.....	9,705,059	134,162	.....
.....	.....	.....	7,847	26	23
.....	.....	.....	11,233,932	84,964	16,481
19	41	.....	12,836	765	26
43,500	54,000	.....	37,633,487	1,066,143	17,250
165	841	.....	15,988	2,529	272
370,000	1,158,270	.....	34,591,139	4,045,200	223,250
1	.....	.....	.....	.....	.....
5,150	.....	.....	3,166,463	580,001	1,988
190	891	.....	46,802	3,618	331
427,650	1,221,322	.....	117,165,939	6,234,977	268,953
858	2,230	.....	413,245	46,550	1,014
1,709,350	3,279,000	.....	1,063,912,171	70,468,466	908,250
21	1,121	.....	145,749	10,533	508
31,500	1,563,500	.....	306,737,898	13,550,855	351,600
30	141	.....	54,003	476	105
70,500	576,189	.....	112,197,380	1,144,455	89,424
.....	44,480	.....	11,386,893	1,240,436	303
909	3,492	.....	612,997	57,559	1,627
1,811,350	5,463,169	.....	1,494,234,342	86,404,212	1,349,577
187	866	.....	22,109	5,472	166
187,350	1,412,018	.....	23,140,767	9,037,116	152,380
211,865	316,228	.....	521,432,386	14,484,085	360,502
209,144	314,471	.....	530,861,230	14,979,736	403,225
205,865	327,810	.....	525,851,016	15,221,157	395,611
13,056	18,490	.....	24,022,892	861,285	24,851
211,913	326,448	.....	523,825,591	15,342,170	433,004
79,668	151,716	.....	434,051,890	12,621,565	244,265
1,717,675	4,757,160	.....	1,482,663,958	81,885,654	1,273,387
44,808	131,148	.....	29,212,405	1,022,802	213,641
3,048	8,293	.....	3,561,055	173,540	.....

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914.	Equitable, San Antonio, Tex.	Eureka, Baltimore, Md.	Farmers and Bankers' Wichita, Kan.	Farmers and Traders, Syracuse, N. Y.
	\$	\$ b	\$	\$ a
Capital stock.....	100,000	275,000	275,000	200,000
Ledger assets beginning of year.....	242,526	293,765	554,930	200,000
INCOME.				
New premiums.....	22,366	38,015	103,427	356
Renewals.....	57,951	254,744	169,779	.....
Premiums paid by dividends.....	.....	.....	5,365	.....
Premiums paid by surrenders.....	.....	.....	190	.....
Total new premiums.....	22,366	38,015	103,617	.....
Total renewals.....	57,951	254,744	175,144	.....
Consideration for annuities.....	.....	.....	583	4
Total premium income.....	80,317	292,759	279,344	360
Increase in year.....	—1,014	16,008	41,914	.....
Interest and dividends.....	13,257	11,567	29,899	5,585
Rental receipts.....	2,400	1,800	.....	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	.....	.....	.....
Other receipts.....	10	692	664	100,194
Total interest and other income.....	15,667	14,059	30,563	105,779
Increase in year.....	1,814	2,001	6,750	.....
Total income.....	95,984	306,818	309,907	106,139
Increase in year.....	800	18,009	48,664	.....
DISBURSEMENTS.				
Death claims paid.....	5,000	61,485	16,060	.....
Matured endowments.....	.....	.....	.....	.....
Paid to annuitants.....	.....	27,369	.....	.....
Lapsed, surrend' and purch's'd policies.....	2,916	723	10,079	.....
Dividends to policyholders.....	.....	.....	5,378	.....
Total paid policyholders.....	7,916	89,577	31,517	.....
Increase in year.....	—1,619	—2,173	13,015	.....
Commissions—New.....	16,540	68,350	78,488	30
Commissions—Renewal.....	1,854	28,482	16,383	.....
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	8,638	42,656	2,086	3,152
Medical fees and inspections.....	3,159	10,918	10,911	205
Salaries of officers and employees.....	11,699	10,260	18,910	5,970
Rents.....	2,913	3,962	3,967	500
Real estate, repairs, etc.....	11	.....	.....	.....
Other management expenses.....	6,331	7,689	14,752	2,008
Total management expenses.....	51,145	172,317	145,497	11,865
Paid on supplementary contracts.....	.....	.....	10,498	.....
Dividends to stockholders.....	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines.....	2,358	2,575	9,425	9
Real estate taxes.....	300	295	.....	.....
Profit and loss, etc.....	201	7	.....	.....
Total expenses, etc.....	54,004	175,194	165,420	11,874
Increase in year.....	—19,969	16,513	—9,714	.....
Total disbursements.....	61,920	264,771	196,937	11,874
Increase in year.....	—21,588	14,340	3,301	.....
Income saved.....	34,064	42,047	112,970	94,265
Ledger assets end of year.....	276,590	335,813	667,901	294,265
ASSETS.				
Real estate owned.....	21,144	73,651	.....	.....
Real estate mortgages.....	203,979	20,300	370,304	29,000
Bonds owned.....	.....	108,510	79,200	218,020
Stocks owned.....	.....	95,080	.....	.....
Collateral loans.....	.....	.....	19,639	.....
Premium notes.....	2,000	.....	9,870	.....
Loans to policyholders.....	4,482	1,265	13,284	.....
Cash in office and bank.....	30,111	23,110	147,564	42,877
Deferred and Unpaid Premiums.....	9,465	3,961	20,553	346
All other assets.....	6,356	2,235	12,070	3,124
Total admitted assets.....	277,537	328,112	672,484	293,367
Increase in year.....	32,739	40,066	106,104	.....
Not admitted items.....	16,068	3,990	40,562	3,655
Gross assets.....	293,605	332,102	713,046	297,022

a Commenced business in 1914.

b Transacts industrial business.

Farmers Life, Denver, Colo.	Farmers National, E. Chicago, Ind.	Federal Life, Chicago, Ill.	Fidelity Mutual, Philadelphia, Pa.	First National L. and A., Pierre, S. D.	First National, Tacoma, Wash.
\$	\$	\$	\$	\$	\$
219,900	161,573	300,000	.....	234,517	200,000
357,251	295,139	3,078,764	28,800,126	565,203	358,709
17,951	29,593	80,120	449,746	60,231	30,094
7,282	15,048	554,573	4,053,681	97,625	57,372
.....	.....	9,751	286,761	5,559	1,631
.....	.....	5,352	9,480	2,453	.....
17,951	29,593	85,495	485,635	62,684	30,094
7,282	15,048	564,301	4,314,033	103,184	59,003
.....	.....	1,958	54,773	1,220	.....
25,233	44,641	651,754	4,854,441	167,088	89,097
15,835	23,030	—40,567	—17,101	26,384	5,444
22,776	3,582	132,077	1,475,233	29,723	28,342
.....	.....	40,538	97,562	1,635	.....
500	.....	.....	1,976	.....	.....
352,992	74,490	798	10,515	.....	3,425
.....	.....	.....	16,752	13,454	1,477
376,268	78,072	173,413	1,602,038	44,812	33,244
91,352	—192,536	—4,976	116,563	17,682	15,277
401,501	122,713	825,167	6,456,479	211,900	122,341
107,187	—169,506	—45,543	99,462	44,066	20,721
1,000	1,102	176,003	1,822,896	24,000	11,138
.....	.....	81,800	106,676	.....	.....
.....	.....	.....	m17,932	h1,401	h114
.....	.....	109,327	1,177,250	47,771	11,753
.....	.....	24,235	438,287	5,559	4,322
1,000	1,102	391,365	3,563,041	78,731	27,327
1,000	1,102	—182,935	731,314	25,106	12,795
12,970	22,081	53,985	188,577	34,046	19,439
.....	42	34,228	183,197	5,446	5,748
.....	.....	.....	336	.....	.....
172	21,445	28,573	137,192	16,150	6,216
2,538	5,645	8,779	51,367	4,789	4,132
13,436	17,242	47,687	167,089	13,679	17,365
1,512	4,209	10,000	71,007	1,475	2,328
.....	2,900	25,568	64,509	243	.....
14,553	14,259	36,966	97,745	4,445	6,564
45,181	84,823	245,786	961,019	80,273	61,792
.....	.....	326	42,188	.....	.....
11,974	.....	.....	.....	499	.....
664	806	12,313	89,731	4,955	1,569
.....	26	6,952	15,792	225	.....
56,473	8,305	5,782	1,345	2,601	.....
114,292	93,960	271,159	1,110,075	88,553	63,361
—42,671	—81,758	—55,782	—29,143	—4,357	8,151
115,292	95,062	662,524	4,673,116	167,284	90,688
—41,671	—80,656	—238,717	702,171	20,749	20,946
286,209	27,651	162,643	1,783,363	44,616	31,653
643,460	322,790	3,232,418	30,583,488	609,818	395,585
.....	65,000	500,000	1,560,788	62,099	.....
320,058	47,860	708,099	12,208,177	301,021	274,379
6,445	.....	450,167	6,670,482	9,500	26,063
274,216	.....	14,772	147,794	.....	.....
4,754	5,600	99,359	92,934	.....	7,000
1,014	1,411	35,041	421,504	30,622	286
1,487	.....	1,182,293	8,268,865	86,864	23,607
20,474	67,374	164,752	423,255	69,757	52,446
9,190	2,215	85,562	441,561	9,126	8,190
11,490	9,552	65,200	413,218	30,047	9,183
649,128	199,012	3,305,245	30,548,578	598,936	401,151
393,168	79,199	226,454	1,652,185	41,566	116,775
23,993	142,027	108,370	706,828	37,712	16,537
673,121	341,039	3,413,615	31,255,406	636,648	417,688

h Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Equitable, San Antonio, Tex.	Eureka, Baltimore, Md.	Farmers and Bankers, Wichita, Kan.	Farmers and Traders, Syracuse, N. Y.
LIABILITIES.	\$	\$ b	\$	\$ a
Reserves.....	103,729	258,505	200,502	373
Reserve on supplementary contracts.....	.....	.....	.....	.....
Unpaid losses and claims.....	.....	.....	.....	.....
Losses and claims resisted.....	.....	.....	5,000	.....
Dividends to accumulate.....	.....	.....	11,238	.....
Unpaid dividends.....	.....	.....	.....	.....
Dividends apportioned.....	.....	.....	.....	.....
Amounts set apart.....	.....	.....	20,424	.....
All other liabilities.....	2,796	5,621	6,700	728
Total liabilities.....	106,525	264,126	243,864	1,101
Increase in year.....	32,638	49,849	100,759	.....
Unassigned funds and capital.....	171,012	63,986	428,620	292,266
Surplus apportioned.....	.....	.....	20,424	.....
Total surplus funds.....	171,012	63,986	449,044	.....
Increase in year.....	101	—9,783	16,449	.....
Gross surplus.....	187,080	67,976	489,611	296,921
NEW BUSINESS.				
New issues.....	Policies. 479	12	2,248	14
	Amount 796,949	7,000	3,410,230	22,500
Policies revived.....	Policies. 17	10	243	.....
	Amount 24,000	4,875	441,170	.....
Policies increased.....	Policies. ....	.....	5	.....
	Amount ....	.....	217	.....
Dividend additions.....	8,833	.....	.....	.....
Total new issues.....	Policies. 496	22	2,496	14
	Amount 829,782	11,875	3,851,617	22,500
Increase in year.....	Policies. —529	.....	273	.....
	Amount —623,683	.....	556,022	.....
TERMINATIONS.				
By death.....	No.... 4	4	12	.....
	Amount 5,000	1,625	16,000	.....
By maturity.....	No.... ....	.....	.....	.....
	Amount ....	.....	.....	.....
By expiry.....	No.... ....	.....	.....	.....
	Amount ....	.....	.....	.....
By surrender.....	No.... 23	1	40	.....
	Amount 42,600	250	79,600	.....
By lapse.....	No.... 527	21	1,470	.....
	Amount 721,600	11,750	2,218,740	.....
By change.....	No.... ....	.....	.....	.....
	Amount 19,215	.....	.....	.....
Total terminations.....	No.... 554	26	1,522	.....
	Amount 788,315	13,625	2,314,240	.....
INSURANCE IN FORCE.				
Whole life policies.....	No.... 1,608	261	4,954	9
	Amount 2,457,085	123,375	7,519,515	11,500
Endowment policies.....	No.... 89	40	125	5
	Amount 126,750	26,250	253,885	11,000
All other policies.....	No.... 65	.....	448	.....
	Amount 152,330	.....	888,690	.....
Reversionary additions.....	.....	.....	.....	.....
Total in force.....	No.... 1,760	301	5,527	14
	Amount 2,757,333	149,625	8,661,990	22,500
Increase in year.....	No.... —58	—4	974	14
	Amount 41,467	—1,750	1,537,377	22,500
MISCELLANEOUS.				
Mean ledger assets.....	259,558	314,789	611,415	.....
Mean admitted assets.....	261,167	308,079	619,432	.....
Invested assets.....	261,669	335,813	639,494	.....
Interest and rents earned.....	16,424	14,114	31,166	.....
Net assets over all liabilities except reserve.....	274,741	322,491	649,546	.....
Mean reserves.....	85,673	233,863	158,725	.....
Mean insurance in force.....	2,736,600	150,500	7,893,301	.....
Death claims paid plus net expenses of management.....	56,145	233,802	161,557	.....
7½ per cent of renewal premiums.....	4,346	.....	13,136	.....

a Commenced business in 1914.

Farmers Life, Denver, Colo.	Farmers National, E. Chicago, Ind.	Federal Life, Chicago, Ill.	Fidelity Mutual, Philadelphia, Pa.	First National L. and A., Pierre, S. D.	First National, Tacoma, Wash.
\$ 59,855	\$ 19,463	\$ 2,816,595	\$ 26,230,043	\$ 330,330	\$ 142,342
.....	.....	2,156	360,763	.....	.....
.....	.....	2,570	205,412	11,000	75
.....	2,500	39,271	.....	.....	.....
.....	.....	7,033	50,805	.....	6,654
.....	.....	.....	16,459	.....	.....
.....	.....	.....	602,483	.....	.....
.....	.....	74,042	1,806,421	.....	4,680
64,840	18,851	38,763	124,761	19,149	11,096
124,695	40,814	2,980,430	29,597,147	360,479	164,847
118,846	32,896	240,161	1,640,347	46,287	39,421
524,433	158,198	324,815	951,431	238,457	236,304
.....	.....	74,042	2,408,904	.....	4,680
524,433	158,198	398,857	3,360,335	238,457	240,984
274,322	46,303	—16,111	280,614	—4,721	80,231
548,426	300,225	507,227	4,067,163	276,169	257,521
1,312	777	1,611	6,849	1,101	579
1,997,730	1,036,250	3,729,661	14,227,271	1,864,200	954,500
.....	18	62	428	31	46
.....	27,000	228,682	888,414	56,500	86,500
.....
.....	.....	20,587	.....	.....	.....
.....	.....	.....	36,768	.....	.....
1,312	795	1,703	7,277	1,142	625
1,997,730	1,063,250	3,978,930	15,152,453	1,920,700	1,041,000
1,188	137	—505	224	79	—44
1,708,090	48,500	—1,135,486	125,857	387,255	87,361
1	2	84	719	15	5
1,000	3,500	185,942	1,848,217	30,000	10,000
.....	.....	85	60	.....	.....
.....	.....	79,000	108,175	.....	.....
.....	.....	42	463	25	16
.....	.....	103,000	1,365,303	103,500	25,500
.....	.....	77	1,738	16	11
.....	.....	213,379	3,956,183	42,000	30,324
13	206	1,330	3,456	603	361
38,500	341,750	3,228,339	7,179,997	1,022,500	596,669
.....	.....	12	1	1	1
.....	14,000	.....	180,748	14,379	7,060
14	208	1,630	6,437	669	393
39,500	359,250	3,809,660	14,638,623	1,212,379	669,053
901	1,156	8,557	34,668	2,217	1,443
1,459,007	1,593,750	15,583,871	70,565,595	4,252,706	2,700,874
492	54	1,213	20,491	52	94
687,224	59,000	1,807,009	38,103,529	78,500	143,500
29	34	1,037	9,666	66	.....
101,639	65,000	5,004,205	25,201,115	103,500	.....
.....	.....	.....	193,976	102,349	4,580
1,422	1,244	10,807	64,825	2,335	1,537
2,247,870	1,717,750	22,395,085	134,064,215	4,536,055	2,848,954
1,298	587	73	840	473	232
1,958,230	704,000	169,270	513,830	707,321	371,947
500,355	308,965	3,155,591	29,691,807	587,510	377,147
452,544	159,412	3,192,018	29,722,480	578,153	342,763
627,112	189,963	3,160,254	29,990,965	573,792	383,780
27,880	3,706	170,097	1,568,376	31,150	28,747
584,288	177,661	3,216,452	29,590,378	568,787	383,326
31,056	.....	2,708,863	25,584,500	310,083	128,525
1,268,755	1,365,750	22,310,450	133,807,300	4,182,394	2,662,980
46,181	85,925	421,789	2,783,915	104,273	72,930
546	1,129	42,323	323,552	7,739	4,425

b Transacts industrial business.

Year Ending December 31, 1914	First Texas State, Galveston, Tex.	Florida Life, Jacksonville, Fla.	Forest City Life, Rockford, Ill.	Fort Worth Life, Fort Worth, Tex.
	\$ b	\$	\$	\$
Capital stock.....	100,000	239,900	100,000	105,700
Ledger assets beginning of year.....	69,112	763,500	198,336	470,365
INCOME.				
New premiums.....	5,351	34,390	14,408	53,718
Renewals.....	38,874	203,880	56,495	153,144
Premiums paid by dividends.....	.....	.....	3,062	.....
Premiums paid by surrenders.....	.....	.....	.....	.....
Total new premiums.....	5,351	34,390	14,484	53,718
Total renewals.....	38,874	203,880	59,481	153,144
Consideration for annuities.....	.....	.....	.....	.....
Total premium income.....	44,225	238,270	73,965	206,862
Increase in year.....	—8,289	—17,415	7,389	13,776
Interest and dividends.....	2,533	24,672	10,423	36,888
Rental receipts.....	.....	1,204	.....	135
Profit and loss account.....	.....	19,450	.....	.....
Supplementary contracts.....	.....	.....	.....	.....
Other receipts.....	23,500	39,866	762	1,520
Total interest and other income.....	26,033	85,192	11,185	38,543
Increase in year.....	22,938	—57,460	2,898	—2,031
Total income.....	70,258	323,462	85,150	245,405
Increase in year.....	14,649	—74,875	10,287	11,745
DISBURSEMENTS.				
Death claims paid.....	16,410	58,839	8,500	35,459
Matured endowments.....	.....	.....	.....	.....
Paid to annuitants.....	.....	.....	.....	.....
Lapsed, surrend'd and purch's'd policies	284	28,588	5,169	13,083
Dividends to policyholders.....	.....	3,147	8,165	7,395
Total paid policyholders.....	16,694	90,574	18,834	55,937
Increase in year.....	—3,388	—5,559	10,711	15,071
Commissions—New.....	5,075	20,446	9,258	38,221
Commissions—Renewal.....	10,626	1,978	1,399	4,501
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	8,756	13,631	4,938	5,202
Medical fees and inspections.....	.....	3,722	1,130	5,950
Salaries of officers and employees.....	5,486	26,599	9,111	12,981
Rents.....	.....	3,924	550	1,365
Real estate, repairs, etc.....	.....	.....	.....	21
Other management expenses.....	2,356	9,786	3,639	7,872
Total management expenses.....	32,299	80,086	30,125	76,113
Paid on supplementary contracts.....	.....	.....	.....	1,180
Dividends to stockholders.....	.....	.....	3,750	8,410
Insurance taxes, licenses, fees and fines	519	6,355	1,155	474
Real estate taxes.....	.....	417	.....	964
Profit and loss, etc.....	.....	4,923	.....	1,089
Total expenses, etc.....	32,818	91,781	35,030	88,230
Increase in year.....	—6,851	—109,113	5,526	—21,653
Total disbursements.....	49,512	182,355	53,864	144,167
Increase in year.....	—10,239	—114,672	16,237	—6,582
Income saved.....	20,746	141,107	31,286	101,238
Ledger assets end of year.....	84,315	904,608	229,622	571,603
ASSETS.				
Real estate owned.....	.....	49,172	.....	3,331
Real estate mortgages.....	14,811	82,187	170,175	425,286
Bonds owned.....	103,504	248,002	.....	.....
Stocks owned.....	.....	250,109	.....	.....
Collateral loans.....	.....	56,562	.....	.....
Premium notes.....	.....	33,616	37,166	11,422
Loans to policyholders.....	16	141,484	2,548	89,715
Cash in office and bank.....	5,593	44,772	12,450	21,397
Deferred and Unpaid Premiums.....	225	23,702	6,123	15,562
All other assets.....	4,100	45,103	4,472	18,722
Total admitted assets.....	128,249	972,689	232,934	585,435
Increase in year.....	62,390	136,423	32,473	97,606
Not admitted items.....	10,343	51,260	10,395	27,475
Gross assets.....	138,592	1,023,949	243,329	612,910

b Transacts industrial business.

A Disability claims.

Franklin Life, Springfield, Ill.	Gate City Life, Greensboro, N. C.	Gem City Life, Dayton, Ohio.	George Washington, Charleston, W. Va.	German- American, Denver, Col.	German- American, Burlington, Ia.
\$	\$ b	\$	\$	\$	\$
100,000	25,000	100,000	250,000	172,385	.....
5,981,607	36,537	167,665	778,377	300,608	86,539
231,152	.....	16,490	29,898	52,957	35,567
1,205,840	110,747	11,102	181,448	31,451	43,299
24,794	.....	.....	406	878	1,328
57,251	.....	.....	.....	.....	71
288,482	.....	16,490	30,304	52,957	35,638
1,230,555	.....	11,102	181,448	32,329	44,627
.....	.....	.....	1,794	2,569	.....
1,519,037	110,747	27,592	213,546	87,855	80,265
96,557	17,797	14,653	18,383	32,660	22,653
289,544	2,320	7,295	47,823	17,048	4,169
20,000	.....	.....	900	.....	.....
.....
.....
586	18	13	71,090	8,838	.....
310,130	2,338	7,308	119,813	25,886	4,169
20,168	618	—868	76,958	—11,419	—241
1,829,167	113,085	34,900	333,359	113,741	84,434
116,725	18,415	13,785	95,341	21,241	22,412
406,731	11,400	6,000	19,036	5,000	13,500
16,070	.....	.....	.....	.....	.....
m322	h25,368	.....	.....	h277	.....
309,709	.....	.....	25,189	660	113
80,477	.....	.....	1,483	3,973	2,655
813,309	36,768	6,000	45,708	9,910	16,268
—108,633	7,970	6,000	—14,859	1,730	—19,063
147,617	42,729	8,302	18,966	38,235	33,374
67,857	.....	2,147	5,464	15,006	5,827
.....
44,605	439	6,460	12,811	6,827	519
24,849	141	2,660	5,009	5,768	3,094
93,756	16,863	12,731	20,344	17,898	6,028
23,045	1,456	1,440	1,380	1,800	619
8,615	.....	.....	15	.....	.....
43,084	5,531	5,931	14,699	4,739	6,876
453,428	67,159	39,671	78,688	90,273	56,337
650	.....	.....	.....	.....	.....
5,000	5,000	.....	4,999	.....	.....
42,611	908	990	4,243	1,557	243
2,519	.....	.....	51	.....	.....
15,024	.....	354	4,472	400	.....
519,232	73,067	41,015	92,453	92,230	56,580
—11,203	10,678	12,811	12,215	13,693	30,197
1,332,541	109,835	47,015	138,161	102,140	72,848
—119,836	18,648	18,811	—2,644	15,423	11,134
496,626	3,250	—12,115	195,198	11,601	11,586
6,478,233	39,787	156,068	973,575	312,209	98,125
280,000	.....	.....	15,000	.....	.....
3,261,350	33,150	66,585	532,202	216,347	71,400
620,322	.....	74,753	133,350	40,000	.....
.....	.....	.....	12,075	.....	.....
238,100	.....	.....	75,160	.....	.....
40,894	.....	472	26,209	1,278	.....
1,754,426	.....	40	142,500	1,715	1,300
215,621	6,637	7,236	13,943	47,613	21,589
122,662	.....	3,086	23,299	2,107	5,698
100,278	302	3,603	15,027	9,221	1,806
6,633,653	40,089	155,775	988,765	318,281	101,793
506,987	3,484	—12,287	213,810	22,682	10,410
107,972	.....	12,884	34,662	128,702	7,180
6,741,625	40,089	168,659	1,023,427	446,983	108,973

m Includes disability claims.

Year Ending December 31, 1914.	First Texas State, Galveston, Tex.	Florida Life, Jacksonville, Fla.	Forest City Life, Rockford, Ill.	Fort Worth Life, Fort Worth, Tex.
LIABILITIES.	\$ b	\$	\$	\$
Reserves.....	5,793	643,774	115,582	397,823
Reserve on supplementary contracts.....	.....	23,235	.....	11,737
Unpaid losses and claims.....	2,568	26,028	.....	3,000
Losses and claims resisted.....	.....	.....	1,000	.....
Dividends to accumulate.....	.....	5,570	927	.....
Unpaid dividends.....	.....	4,410	320	.....
Dividends apportioned.....	.....	.....	.....	.....
Amounts set apart.....	.....	.....	32	.....
All other liabilities.....	8,838	60,515	1,228	3,555
Total liabilities.....	17,199	763,532	119,089	416,115
Increase in year.....	8,687	173,339	32,290	98,685
Unassigned funds and capital.....	111,050	209,157	113,845	169,320
Surplus apportioned.....	.....	.....	32	.....
Total surplus funds.....	111,050	209,157	113,877	169,320
Increase in year.....	53,702	—33,916	215	—1,079
Gross surplus.....	121,393	260,417	124,272	196,795
NEW BUSINESS.	b			
New issues..... { Policies.....	.....	512	383	876
..... { Amount.....	.....	1,235,515	532,200	1,666,275
Policies revived..... { Policies.....	.....	14	13	134
..... { Amount.....	.....	33,707	17,000	324,244
Policies increased..... { Policies.....	.....	.....	.....	.....
..... { Amount.....	.....	.....	.....	.....
Dividend additions.....	.....	.....	231	.....
Total new issues..... { Policies.....	.....	526	396	1,010
..... { Amount.....	.....	1,269,222	549,431	1,990,519
Increase in year..... { Policies.....	.....	—19	—10	—232
..... { Amount.....	.....	—2,526	—59,063	—183,781
TERMINATIONS.				
By death..... { No.....	.....	35	5	20
..... { Amount.....	.....	74,395	8,500	50,000
By maturity..... { No.....	.....	.....	.....	.....
..... { Amount.....	.....	.....	.....	.....
By expiry..... { No.....	.....	10	.....	1
..... { Amount.....	.....	24,500	.....	5,000
By surrender..... { No.....	.....	125	29	68
..... { Amount.....	.....	277,997	56,000	153,500
By lapse..... { No.....	.....	404	120	801
..... { Amount.....	.....	894,960	180,000	1,419,270
By change..... { No.....	.....	.....	.....	.....
..... { Amount.....	.....	41,462	8,500	12,793
Total termination..... { No.....	.....	574	154	890
..... { Amount.....	.....	1,313,314	253,000	1,640,563
INSURANCE IN FORCE.				
Whole life policies..... { No.....	.....	3,325	1,229	3,048
..... { Amount.....	.....	6,653,467	1,929,100	5,651,908
Endowment policies..... { No.....	.....	167	117	194
..... { Amount.....	.....	327,916	148,000	324,000
All other policies..... { No.....	.....	192	219	134
..... { Amount.....	.....	638,252	431,000	487,596
Reversionary additions.....	.....	.....	438	.....
Total in force..... { No.....	.....	3,684	1,565	3,378
..... { Amount.....	.....	7,619,635	2,508,538	6,463,504
Increase in year..... { No.....	.....	—48	242	120
..... { Amount.....	.....	—44,092	296,431	349,956
MISCELLANEOUS.				
Mean ledger assets.....	76,713	834,054	213,979	520,984
Mean admitted assets.....	97,054	902,977	216,698	536,632
Invested assets.....	73,972	863,348	222,333	548,073
Interest and rents earned.....	.....	32,590	11,405	39,593
Net assets over all liabilities except reserve.....	116,843	852,931	229,459	567,143
Mean reserves.....	4,438	594,085	99,880	336,655
Mean insurance in force.....	.....	7,641,681	2,360,317	6,288,526
Death claims paid plus net expenses of management.....	48,709	138,925	38,625	111,572
7½ per cent of renewal premiums.....	.....	15,291	4,461	11,486

b Transacts industrial business; see subsequent pages.

Franklin Life, Springfield, Ill.	Gate City Life, Greensboro, N. C.	Gem City Life, Dayton, Ohio.	George Washington, Charleston, W. Va.	German American, Denver, Col.	German- American, Burlington, Ia.
\$	\$ b	\$	\$	\$	\$
5,375,607	11,731	17,843	678,380	44,883	32,526
9,098	.....	.....	.....	.....	.....
51,091	.....	.....	6,000	.....	.....
.....	.....	.....	1,000	.....	.....
1,787	.....	.....	.....	5,576	.....
3,023	.....	.....	.....	.....	.....
63,620	.....	.....	.....	.....	.....
523,183	.....	.....	.....	.....	.....
92,586	630	3,118	20,938	9,255	4,238
6,120,995	12,361	20,961	706,318	59,714	36,764
425,500	4,729	12,040	219,492	26,148	16,373
512,658	27,728	134,814	282,447	258,567	65,029
586,803	.....	.....	.....	.....	.....
1,099,461	27,728	134,814	282,447	258,567	65,029
48,672	—1,245	—24,827	—5,682	—3,466	—5,963
1,207,433	27,728	147,698	317,109	387,269	72,209
3,937	b	454	2,111	930	665
8,268,364	.....	726,250	3,844,671	1,527,500	1,195,761
319	.....	1	90	61	.....
650,622	.....	1,000	213,572	141,000	.....
39	.....	.....	3	.....	.....
8,628	.....	.....	.....	.....	.....
.....	.....	.....	9,560	.....	201
4,295	.....	455	2,204	991	665
8,927,614	.....	727,250	4,067,803	1,668,500	1,195,962
—588	.....	263	1,443	372	358
—902,588	.....	490,250	2,397,113	549,500	744,911
227	.....	2	16	2	13
444,505	.....	6,000	26,036	3,000	13,500
5	.....	.....	.....	.....	.....
15,932	.....	.....	.....	.....	.....
601	.....	.....	8	.....	.....
1,090,746	.....	.....	12,010	.....	.....
630	.....	.....	120	1	2
1,221,645	.....	.....	275,440	1,000	2,000
2,024	.....	108	387	438	70
4,089,730	.....	139,500	855,385	789,000	99,000
.....	.....	1	.....	1	.....
.....	.....	2,000	19,192	15,500	.....
3,487	.....	111	531	442	85
6,862,558	.....	147,500	1,188,063	808,500	114,500
20,628	.....	342	4,002	1,421	1,145
32,433,654	.....	489,500	7,759,994	2,450,000	1,640,995
2,168	.....	321	415	25	7
3,269,166	.....	441,750	693,500	51,000	8,000
4,314	.....	75	188	.....	875
12,804,294	.....	199,000	810,066	.....	1,439,018
.....	.....	.....	46,564	.....	201
27,110	.....	738	4,605	1,446	2,027
48,607,114	.....	1,130,250	9,310,124	2,501,000	3,098,214
808	.....	344	1,673	549	580
2,065,056	.....	579,750	2,879,740	860,000	1,081,462
6,229,920	38,162	161,866	875,976	306,408	92,332
6,380,160	38,347	161,918	881,860	306,940	96,588
6,402,929	39,787	149,603	950,642	306,175	94,288
323,099	2,554	7,182	53,900	18,315	4,190
6,475,128	39,459	152,657	960,827	303,450	97,555
5,157,310	9,391	12,366	577,650	35,525	24,531
47,474,586	.....	840,375	7,870,254	2,071,000	2,557,483
860,159	78,559	45,671	97,724	95,273	69,837
92,292	.....	833	13,609	2,425	3,347

LIFE INSURANCE COMPENDIUM.

December 31, 1914.	German American, Omaha, Neb.	Germania Life, New York, N. Y.	German Mutual, St. Louis, Mo.	Gibraltar Life, Paris, Tex.
	\$	\$	\$	\$
beginning of year.....	422,199	200,000 49,120,998	897,782	135,000 165,797
INCOME.				
Interest.....	74,440	653,077	25,008	52,473
Dividends.....	131,257	4,863,169	99,598	19,186
Dividends by dividends.....	15,000	514,928	17,054	
Dividends by surrenders.....	15,342	165,231		
Premiums.....	88,840	884,112	25,931	52,473
Interest.....	147,199	5,312,293	115,729	19,186
Interest for annuities.....	3,469	19,820		
Premium income.....	239,508	6,216,225	141,660	71,659
Interest in year.....	26,879	38,833	9,044	45,269
Dividends.....	22,407	2,085,517	50,444	11,793
Dividends by dividends.....		350,737	1,393	
Dividends by surrenders.....		12,368		
Interest account.....		16,376		
Interest on contracts.....	1,328	7,904	551	16,374
Interest and other income.....	23,735	2,472,902	51,100	28,167
Interest in year.....	3,035	77,828	5,176	21,167
Interest.....	263,243	8,689,127	194,048	99,826
Interest in year.....	29,914	116,661	14,220	66,436
REBURSEMENTS.				
Interest paid.....	20,500	1,675,163	24,676	4,064
Interest payments.....		1,824,336	1,000	
Interest on contracts.....	A 2,018	m 43,329		
Interest on contracts and policies.....	33,160	1,255,890	17,894	
Interest on contracts and policies.....	22,439	930,580	19,024	109
Interest on contracts.....	78,117	5,729,298	62,594	4,173
Interest in year.....	8,503	539,445	—16,425	3,143
—New.....	58,615	273,274	14,752	29,862
—Renewal.....	586	286,186	3,637	839
—Annuities.....		296		
Expenses of agents.....	23,721	361,804	6,179	1,344
Expenses of agents and inspections.....		60,856	3,019	4,696
Expenses of agents and employees.....	24,773	229,517	7,904	9,917
Expenses of agents and employees.....		47,127	1,680	547
Expenses of agents and employees.....		126,512	906	
Expenses of agents and employees.....	28,274	115,594	2,703	6,264
Management expenses.....	135,929	1,501,166	40,780	53,469
Management expenses.....		13,995		
Management expenses.....		24,000		
Management expenses.....	3,460	69,950	1,111	1,752
Management expenses.....		56,414	1,111	
Management expenses.....		7,481		8
Expenses, etc.....	139,389	1,673,006	42,371	55,229
Expenses in year.....	58,960	24,810	—2,223	29,195
Rebursments.....	217,506	7,402,304	104,965	59,402
Rebursments in year.....	67,463	564,255	—18,648	32,339
Rebursments in year.....	45,737	1,286,823	89,083	40,424
Rebursments at end of year.....	467,936	50,407,821	986,865	206,221
ASSETS.				
Owned.....		5,083,545	23,946	86,305
Mortgages.....	301,600	26,979,404	753,500	55,527
Mortgages.....		10,257,005	51,600	
Mortgages.....				
Mortgages.....	28,000			
Mortgages.....	28,819			7,333
Mortgages.....	57,809	6,651,880	126,221	2,363
Mortgages and bank.....	49,702	292,886	28,341	28,276
Unpaid Premiums.....	3,825	1,184,540	11,289	2,091
Unpaid Premiums.....	10,896	663,488	9,487	2,411
Mitted assets.....	480,651	51,112,748	1,004,364	184,308
Mitted assets in year.....	51,971	1,363,886	87,257	65,548
Mitted assets in year.....	8,549	343,899	5,802	27,244
Mitted assets in year.....	489,200	51,456,647	1,010,166	211,552

A Disability claims.

m Includes disability claims.

Girard Life, Philadelphia, Pa.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.	Great Republic, Los Angeles, Cal.	Great Southern, Birmingham, Ala.	Great Southern, Houston, Tex.
\$	\$	\$	\$	\$	\$
419,040	137,300	224,550	500,000	156,588	500,000
1,004,253	186,339	451,548	799,905	390,995	1,441,391
40,167	7,473	46,250	139,037	43,492	240,980
191,606	35,275	124,650	42,455	116,624	562,259
4,961	.....	.....	765	.....	.....
1,750	.....	924	.....	.....	7,456
44,867	7,473	47,174	139,037	43,492	248,436
193,617	35,275	124,650	43,220	116,624	562,259
.....	.....	1,505	6,266	.....	.....
238,484	42,748	173,329	188,523	160,116	810,695
19,695	—3,471	26,599	105,950	13,383	176,409
50,358	9,881	22,096	39,534	31,443	78,035
.....	.....	.....	.....	31	.....
.....
.....	.....	33,769	.....	.....	.....
.....	1,900	11,614	5,079	.....	55,000
50,358	11,781	67,479	44,613	31,474	133,035
9,024	2,437	23,418	—276,568	7,959	44,638
288,842	54,529	240,808	233,136	191,590	943,730
28,719	—1,034	50,017	—170,618	21,342	221,047
51,500	1,000	22,400	4,000	23,100	112,429
.....
.....	.....	h 143	.....	h 1,200	.....
21,635	690	4,366	2,231	8,215	137,820
26,188	.....	.....	5,697	7,672	.....
99,323	1,690	26,909	11,928	40,187	250,249
38,671	—3,454	18,674	11,928	11,431	148,028
28,381	4,685	24,315	123,253	33,438	83,438
12,924	684	6,084	14,141	3,892	87,204
12,938	1,080	5,282	7,527	635	157,160
2,669	881	6,906	10,284	5,400	28,361
17,198	7,369	16,839	30,101	7,658	69,236
2,000	600	1,280	3,410	1,455	6,500
.....
9,551	2,092	6,631	21,284	3,619	46,071
85,661	17,391	67,337	210,000	56,097	477,970
.....	.....	11,926	.....	200	12,000
.....	.....	.....	.....	9,395	.....
5,448	564	5,818	3,071	2,484	18,893
.....
66	3,060	164	10,072	75	42,834
91,175	21,015	85,245	223,143	68,251	551,697
6,873	—522	—21,001	117,607	—5,899	119,667
190,498	22,705	112,154	235,071	108,438	801,946
45,544	—3,976	—2,327	129,535	5,532	267,695
98,344	31,824	128,654	—1,935	83,152	141,784
1,102,598	218,163	580,202	797,969	474,146	1,583,176
5,850	6,800	.....	.....	840	.....
552,650	176,943	339,298	637,005	377,237	1,092,450
358,015	.....	154,022	26,534	.....	55,000
8,625	.....	.....	8,603	.....	.....
.....	.....	.....	6,700	1,326	.....
31,620	300	1,831	2,230	9,958	59,060
54,613	6,927	13,618	370	54,750	212,734
48,554	25,247	59,546	77,813	25,503	163,720
17,137	2,764	16,514	4,849	12,493	61,043
11,161	4,836	12,187	19,161	10,422	31,526
1,088,225	223,617	597,018	783,265	492,529	1,675,533
92,904	46,064	136,485	—8,219	81,576	269,735
45,017	3,027	22,320	38,612	11,783	7,491
1,133,242	226,644	617,338	821,877	504,312	1,683,024

Year Ending December 31, 1914.	German American, Omaha, Neb.	Germania Life, New York, N. Y.	German Mutual, St. Louis, Mo.	Gibraltar Life, Paris, Tex.
LIABILITIES.				
Reserves	\$ 440,828	\$ 43,438,340	\$ 821,520	\$ 29,797
Reserve on supplementary contracts		99,737		
Unpaid losses and claims		345,504	1,500	
Losses and claims resisted		2,380		
Dividends to accumulate		23,866		
Unpaid dividends		192,407	2,874	
Dividends apportioned		1,010,099	23,355	
Amounts set apart		3,408,421		
All other liabilities	1,351	601,865	7,378	9,631
Total liabilities	442,179	49,122,619	856,627	39,428
Increase in year	50,997	1,434,111	78,682	28,058
Unassigned funds and capital	38,472	1,990,129	147,737	144,880
Surplus apportioned		4,425,520	23,355	
Total surplus funds	38,472	6,415,649	171,092	144,880
Increase in year	974	—102,537	11,224	37,490
Gross surplus	47,021	6,759,548	176,894	172,124
NEW BUSINESS.				
New issues	{ Policies. 1,024	8,151	478	692
	{ Amount 2,420,909	17,501,669	778,000	1,678,511
Policies revived	{ Policies. 263	263	5	11
	{ Amount 582,133	582,133	5,000	25,360
Policies increased	{ Policies. 4	4		
	{ Amount 99,641	99,641	1,835	
Dividend additions				
Total new issues	{ Policies. 1,024	8,418	483	703
	{ Amount 2,420,909	18,183,443	784,835	1,703,871
Increase in year	{ Policies. 492	—858	53	384
	{ Amount 1,147,409	—2,019,778	—11,560	1,084,629
TERMINATIONS.				
By death	{ No. 14	916	15	1
	{ Amount 20,500	1,750,878	24,817	4,000
By maturity	{ No. 1,303	1,303	1	
	{ Amount 1,848,009	1,848,009	1,000	
By expiry	{ No. 245	245		
	{ Amount 687,296	687,296		
By surrender	{ No. 23	1,859	48	
	{ Amount 75,000	3,714,878	98,325	
By lapse	{ No. 362	2,789	139	139
	{ Amount 1,129,004	5,686,536	231,250	269,460
By change	{ No. 697,612	697,612	7,470	
	{ Amount 1,224,504	14,385,209	362,862	273,460
Total terminations	{ No. 399	7,112	203	140
	{ Amount 1,224,504	14,385,209	362,862	273,460
INSURANCE IN FORCE.				
Whole life policies	{ No. 34,896	34,896	1,958	914
	{ Amount 70,263,936	70,263,936	3,642,172	2,112,267
Endowment policies	{ No. 43,563	43,563	304	76
	{ Amount 74,164,489	74,164,489	446,143	112,886
All other policies	{ No. 2,825	1,379	72	16
	{ Amount 7,757,906	4,990,511	151,692	34,500
Reversionary additions		656,338	23,000	
Total in force	{ No. 2,825	79,838	2,334	1,006
	{ Amount 7,757,906	150,075,274	4,267,007	2,259,653
Increase in year	{ No. 625	1,306	280	563
	{ Amount 1,196,405	3,798,234	421,973	1,430,411
MISCELLANEOUS.				
Mean ledger assets	445,067	49,764,410	942,323	186,009
Mean admitted assets	454,665	50,430,805	960,735	151,534
Invested assets	460,152	50,407,821	984,308	179,509
Interest and rents earned	22,462	2,451,694	51,758	9,734
Net assets over all liabilities except reserve	479,300	49,853,989	992,612	174,677
Mean reserves	413,505	43,019,247	783,680	19,453
Mean insurance in force	7,159,703	148,176,157	4,056,020	1,544,448
Death claims paid plus net expenses of management	156,429	3,176,329	65,456	57,533
7½ per cent of renewal premiums	11,040	398,422	8,680	1,439

Girard Life, Philadelphia, Pa.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.	Great Republic, Los Angeles, Cal.	Great Southern, Birmingham, Ala.	Great Southern, Houston, Tex.
\$ 613,680 821 306 9,061 2,479 6,991	\$ 64,794 890	\$ 288,174 51,002 8,115	\$ 63,530 25,510	\$ 243,163 7,679 21,828 3,188	\$ 1,009,258 15,967 13,509 21,691
633,338 102,236 454,887 11,540	65,684 25,929 157,933	347,291 125,426 249,727	89,040 51,568 694,225	275,858 81,038 216,671	1,060,425 408,676 615,108
466,427 —12,737 511,444 555 1,245,728 2 6,697 7,272	157,933 20,135 160,970 172 319,000 31 56,500	249,727 11,059 272,047 864 1,500,750 22 40,000	694,225 —59,787 732,837 1,279 3,915,725	216,671 538 228,454 749 1,021,500 10 15,000	615,108 —138,941 622,591 5,444 13,169,535 196 409,500
557 1,259,697 17 —140,721 17 62,000 4 20,000 34 176,885 239 630,090	203 375,500 —337 —595,000 1 1,000 4 10,000 9 11,000 312 543,000 5 6,000	886 1,540,750 —371 —721,875 15 22,750 13 21,500 57 45,700 389 815,025 4 4,000	1,279 3,915,725 684 1,937,947 2 6,000 234 709,500 6,232	759 1,036,500 —458 —630,500 18 22,500 88 120,500 581 822,500 4,500	5,640 13,579,035 1,498 2,057,094 55 137,838 220 337,992 44 108,500 2,315 5,381,082 126,491
294 888,975 1,785 5,344,498 266 785,000 115 330,776 17,993	331 571,000 841 1,383,500 37 51,000 60 201,000	478 908,975 1,849 3,486,825 892 1,174,750 308 893,500	236 721,732 1,344 4,278,150 193 417,500 98 463,621	687 970,000 3,249 4,379,500 59 82,500 41 155,000	2,634 6,091,903 10,137 28,980,083 395 889,260 488 1,294,656
2,166 6,478,267 263 370,722 1,053,425 1,041,773 1,063,049 51,677 1,080,107 561,228 6,292,906 137,161 14,521	938 1,635,500 —128 —195,500 202,251 200,585 215,621 11,022 222,727 52,066 1,733,250 18,391 2,645	3,049 5,555,075 408 631,775 515,875 528,775 568,286 24,606 537,901 240,340 5,239,187 89,737 9,349	1,635 5,159,271 1,043 3,193,993 798,937 787,375 760,698 43,521 757,755 37,870 3,562,274 214,000 3,241	3,349 4,617,000 72 66,500 432,570 451,741 467,907 33,190 459,834 206,525 4,583,750 79,197 8,747	11,020 31,163,999 3,006 7,487,132 1,512,283 1,540,665 1,583,176 88,496 1,624,366 805,581 27,420,433 590,399 42,169

Year Ending December 31, 1914.	Guarantee Life, Houston, Tex.	Guaranty Life, Davenport, Ia.	Guardian Life, Madison, Wis.	Gulf Coast Life, Gulfport, Miss.
Capital stock.....	\$ 100,000	\$ 100,000	\$ 108,660	\$ 104,810
Ledger assets beginning of year.....	1,072,079	372,308	237,443	197,520
INCOME.				
New premiums.....	73,309	52,361	37,757	14,528
Renewals.....	411,183	109,628	82,693	11,874
Premiums paid by dividends.....	.....	1,686	.....	.....
Premiums paid by surrenders.....	6,934	1,761	1,792	.....
Total new premiums.....	80,243	54,284	39,549	14,528
Total renewals.....	411,183	111,152	82,693	11,874
Consideration for annuities.....	2,260	.....	1,341	985
Total premium income.....	493,686	165,436	123,583	27,387
Increase in year.....	—111,708	34,980	27,171	9,869
Interest and dividends.....	79,829	22,204	14,773	12,673
Rental receipts.....	.....	.....	.....	237
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	.....	.....	3,750
Other receipts.....	190,163	8,655	3,770	10,040
Total interest and other income.....	269,992	30,859	18,543	26,700
Increase in year.....	162,532	12,054	7,689	—1,831
Total income.....	763,678	196,295	142,126	54,087
Increase in year.....	50,824	47,034	34,860	8,038
DISBURSEMENTS.				
Death claims paid.....	69,659	11,280	3,150	6,000
Matured endowments.....	.....	.....	.....	.....
Paid to annuitants.....	290	3	.....	.....
Lapsed, surrend' and purch's'd policies	32,770	11,361	4,755	2,124
Dividends to policyholders.....	.....	2,988	.....	.....
Total paid policyholders.....	102,719	25,632	7,905	8,124
Increase in year.....	—8,418	4,691	—1,266	5,761
Commissions—New.....	70,558	38,999	20,619	4,550
Commissions—Renewal.....	20,309	7,274	4,089	4,632
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	8,002	10,360	7,284	6,907
Medical fees and inspections.....	7,859	3,536	5,220	2,443
Salaries of officers and employees....	40,584	17,400	13,417	7,314
Rents.....	7,165	1,430	2,248	646
Real estate, repairs, etc.....	.....	.....	.....	.....
Other management expenses.....	22,011	5,714	5,040	3,437
Total management expenses.....	176,488	84,713	57,917	29,929
Paid on supplementary contracts.....	.....	200	.....	179
Dividends to stockholders.....	.....	7,000	.....	.....
Insurance taxes, licenses, fees and fines	6,878	3,194	3,276	2,616
Real estate taxes.....	154	.....	.....	.....
Profit and loss, etc.....	73,038	2,352	.....	1,720
Total expenses, etc.....	256,558	97,459	61,193	34,444
Increase in year.....	—185,966	16,845	2,068	—10,052
Total disbursements.....	359,277	123,091	69,098	42,568
Increase in year.....	—194,384	21,536	802	—4,291
Income saved.....	404,401	73,204	73,028	11,519
Ledger assets end of year.....	1,476,480	445,512	310,472	207,034
ASSETS.				
Real estate owned.....	64,162	.....	.....	25,000
Real estate mortgages.....	1,023,494	370,614	292,275	108,620
Bonds owned.....	75,000	.....	.....	5,000
Stocks owned.....	1,400	.....	.....	767
Collateral loans.....	.....	.....	.....	.....
Premium notes.....	28,130	6,767	.....	2,451
Loans to policyholders.....	215,357	34,709	4,045	122
Cash in office and bank.....	40,939	21,265	14,151	3,499
Deferred and Unpaid Premiums.....	60,625	16,026	15,357	4,334
All other assets.....	41,577	15,743	4,889	2,537
Total admitted assets.....	1,550,684	465,124	330,717	152,330
Increase in year.....	451,267	75,404	75,704	22,391
Not admitted items.....	50,350	11,140	4,375	65,070
Gross assets.....	1,601,034	476,264	335,092	217,400

b Transacts industrial business.

h Disability claims.

Home Beneficial, Richmond, Va.	Home Life and Accident, Fordyce, Ark.	Home Life, New York, N. Y.	Home Life, Wilmington, Del.	Home Mutual, Topeka, Kan.	Idaho State, Boise, Idaho.
\$	\$	\$	\$ b	\$	\$
.....	250,000	125,000	127,800	.....	200,000
.....	668,642	28,788,884	588,536	39,269	365,160
.....	46,514	406,330	51,473	73,389	88,982
.....	99,206	3,230,476	439,895	80,017	94,923
.....	13,975	518,280	10,405	.....	2,192
.....	.....	3,985	167	.....	.....
.....	46,514	701,836	51,981	73,389	88,982
.....	112,681	3,457,235	449,959	80,017	96,435
.....	2,316	74,893	97	.....	3,414
.....	161,511	4,233,964	502,037	153,406	188,831
.....	1,970	145,872	28,050	49,721	38,096
.....	29,722	1,349,142	20,326	1,605	17,431
.....	3,000	87,179	6,395	.....	4,253
.....	.....	.....	744	.....	.....
.....	.....	35,634	.....	.....	.....
.....	15,957	20,234	7,659	32,992	8,693
.....	48,679	1,492,189	35,124	34,597	30,377
.....	10,622	103,370	17,267	24,933	13,295
.....	210,190	5,726,153	537,161	188,003	219,208
.....	12,632	249,242	45,317	74,654	51,391
.....	25,000	1,300,933	130,839	11,965	22,000
.....	.....	488,874	.....	.....	.....
.....	.....	49,856	1,687	.....	.....
.....	17,667	699,820	13,332	1,067	8,692
.....	13,475	571,024	17,725	.....	9,789
.....	56,142	3,110,507	161,963	13,032	40,481
.....	23,578	170,204	10,235	718	29,745
.....	38,916	173,126	55,734	62,403	68,771
.....	17,640	244,457	54,087	6,260	2,696
.....	.....	2,200	.....	.....	.....
.....	3,609	124,103	52,472	109	11,469
.....	5,263	33,474	11,288	6,051	9,398
.....	15,609	206,503	40,690	8,843	17,907
.....	600	30,000	6,889	560	1,338
.....	1,052	31,925	1,270	.....	581
.....	3,968	64,054	18,695	4,408	17,014
.....	86,657	909,842	241,125	88,634	129,174
.....	50	31,663	.....	.....	.....
.....	24,798	15,000	7,668	.....	.....
.....	499	76,581	10,541	191	3,397
.....	269	16,465	1,254	.....	657
.....	71	6,072	25,189	8,104	2,196
.....	112,336	1,055,623	285,777	96,929	135,424
.....	7,087	36,986	45,388	8,364	—23,227
.....	168,478	4,166,130	447,740	109,961	175,905
.....	30,665	207,190	55,623	9,082	6,518
.....	41,712	1,560,023	89,421	78,042	43,303
.....	712,864	30,348,907	677,957	117,311	408,463
.....	30,886	1,450,000	116,750	.....	87,701
.....	263,744	6,854,535	76,050	90,000	225,875
.....	45,000	14,766,117	273,468	1,000	36,188
.....	.....	1,077,450	.....	1,225	.....
.....	20,000	.....	.....	.....	.....
.....	14,507	665,521	2,190	2,807	9,941
.....	53,662	4,596,793	44,336	1,570	11,922
.....	96,714	482,963	140,606	10,199	25,127
.....	12,951	477,164	37,274	7,478	16,206
.....	165,810	260,706	5,639	3,503	9,698
.....	703,274	30,631,249	696,313	117,782	422,558
.....	58,837	1,449,250	135,220	68,649	54,155
.....	38,994	157,662	38,790	13,758	14,142
.....	742,268	30,788,911	735,103	131,540	436,700

Year Ending December 31, 1914.	Guarantee Life, Houston, Tex.	Guaranty Life, Davenport, Ia.	Guardian Life, Madison, Wis.	Gulf Coast Life, Gulfport, Miss.
LIABILITIES.	\$	\$	\$	\$
Reserves.....	1,019,606	315,738	145,928	16,715
Reserve on supplementary contracts.....	.....	1,224	8,696	3,571
Unpaid losses and claims.....	38,292	2,000	.....	2,000
Losses and claims resisted.....	1,000	.....	.....	.....
Dividends to accumulate.....	12,934	.....	.....	.....
Unpaid dividends.....	.....	47	.....	.....
Dividends apportioned.....	.....	.....	.....	.....
Amounts set apart.....	65,660	.....	.....	.....
All other liabilities.....	252,125	5,511	4,458	10,652
Total liabilities.....	1,389,617	324,520	159,082	32,938
Increase in year.....	425,376	72,809	68,779	20,633
Unassigned funds and capital.....	161,067	140,604	171,635	119,392
Surplus apportioned.....	65,660	.....	.....	.....
Total surplus funds.....	226,727	140,604	171,635	119,392
Increase in year.....	38,728	2,595	6,925	1,758
Gross surplus.....	277,077	151,744	176,010	174,462
NEW BUSINESS.				
New issues..... { Policies.	1,066	779	874	250
..... { Amount	2,506,555	1,553,883	1,366,118	391,370
Policies revived..... { Policies.	232	5	.....	.....
..... { Amount	648,360	5,500	.....	.....
Policies increased..... { Policies.	.....	.....	1	.....
..... { Amount	.....	.....	.....	.....
Dividend additions.....	.....	325	.....	.....
Total new issues..... { Policies.	1,298	784	875	250
..... { Amount	3,154,915	1,559,708	1,366,118	391,370
Increase in year..... { Policies.	—2,576	40	—164	—126
..... { Amount	—5,252,956	291,674	—351,625	—190,197
TERMINATIONS.				
By death..... { No.....	38	17	3	5
..... { Amount	110,784	11,280	11,770	8,000
By maturity..... { No.....	.....	.....	.....	.....
..... { Amount	.....	.....	.....	.....
By expiry..... { No.....	56	72	2	.....
..... { Amount	148,488	34,000	2,000	.....
By surrender..... { No.....	165	37	40	.....
..... { Amount	552,648	52,506	78,500	.....
By lapse..... { No.....	3,052	337	295	180
..... { Amount	6,903,628	517,107	481,500	307,015
By change..... { No.....	.....	.....	.....	.....
..... { Amount	9,773	7,000	15,316	.....
Total terminations.... { No.....	3,311	463	340	185
..... { Amount	7,725,321	621,893	589,086	315,015
INSURANCE IN FORCE.				
Whole life policies..... { No.....	5,213	3,190	1,912	395
..... { Amount	13,302,469	4,536,983	3,062,233	548,500
Endowment policies..... { No.....	88	243	574	73
..... { Amount	171,730	224,525	738,300	217,342
All other policies..... { No.....	901	258	210	8
..... { Amount	2,250,382	265,541	719,000	28,500
Reversionary additions.....	.....	.....	.....	.....
Total in force..... { No.....	6,202	3,691	2,696	476
..... { Amount	15,724,581	5,028,913	4,519,533	794,342
Increase in year..... { No.....	—2,013	321	535	65
..... { Amount	—4,570,406	937,815	777,032	76,355
MISCELLANEOUS.				
Mean ledger assets.....	1,274,280	408,910	273,957	202,277
Mean admitted assets.....	1,325,050	427,422	292,865	141,135
Invested assets.....	1,445,242	438,189	310,472	143,460
Interest and rents earned.....	97,802	23,007	15,521	11,784
Net assets over all liabilities except reserve.....	1,245,333	456,342	317,563	136,107
Mean reserves.....	927,366	279,921	115,620	12,686
Mean insurance in force.....	18,009,784	4,560,005	4,131,017	756,165
Death claims paid plus net expenses of management.....	246,147	95,993	61,067	35,929
7½ per cent of renewal premiums.....	30,839	8,336	6,202	891

b Transacts industrial business.

Home Beneficial, Richmond, Va.	Home Life and Accident, Fordyce, Ark.	Home Life, New York, N. Y.	Home Life, Wilmington, Del.	Home Mutual, Topeka, Kan.	Idaho State, Boise, Idaho.
\$ b	\$	\$	\$ b	\$	\$
.....	264,398	27,653,970	501,777	108,744	167,367
.....	625	236,572	.....	.....	.....
.....	4,675	129,698	5,195	1,500	.....
.....	.....	7,000	5,250	1,000	.....
.....	13,807	52,105	11,322	.....	13,850
.....	677	21,788	.....	.....	.....
.....	.....	125,000	.....	.....	.....
.....
.....	129,471	288,467	7,648	946	5,904
.....	413,653	28,514,600	531,192	112,190	187,121
.....	73,414	1,437,542	130,281	69,252	67,874
.....	289,621	2,116,649	165,121	5,592	235,437
.....	.....	125,000	.....	.....	.....
.....	289,621	2,341,649	165,121	5,592	235,437
.....	—14,577	11,708	4,939	—603	—13,719
.....	328,615	2,499,311	203,911	19,350	249,579
.....	651	6,455	^c 2,026	1,394	1,684
.....	1,204,179	12,905,256	2,360,650	2,204,001	2,809,750
.....	20	337	93	.....	200
.....	41,500	804,416	112,300	.....	331,055
.....
.....	.....	149,752	.....	.....	.....
.....	.....	253,609	832	.....	.....
.....	671	6,792	2,119	1,394	1,884
.....	1,245,679	14,113,033	2,473,782	2,204,001	3,140,805
.....	—19	346	—19	—1,102	147
.....	—358,041	180,151	—48,951	—249,907	285,955
.....	21	591	44	11	13
.....	38,175	1,351,055	60,200	27,386	28,000
.....	.....	155	.....	.....	.....
.....	.....	487,688	.....	.....	.....
.....	42	139	.....	.....	.....
.....	79,012	314,103	.....	.....	.....
.....	45	1,601	107	22	81
.....	82,000	3,209,637	144,332	22,250	184,238
.....	335	1,960	1,135	603	901
.....	919,755	4,217,227	1,249,990	1,122,014	1,417,000
.....	4,500	.....	11,485	.....	26,000
.....	443	4,446	1,286	636	995
.....	1,123,442	9,579,710	1,466,007	1,171,650	1,655,238
.....	2,738	44,085	3,186	3,144	3,203
.....	5,144,418	84,188,727	3,870,711	4,621,660	5,520,208
.....	.....	10,692	949	109	328
.....	.....	17,106,601	1,018,250	175,800	453,500
.....	.....	4,823	3,687	.....	10
.....	.....	15,803,865	4,477,315	38,899	38,000
.....
.....	2,738	59,600	7,822	3,253	3,541
.....	5,144,418	120,893,433	9,371,692	4,836,359	6,011,708
.....	228	2,346	833	758	889
.....	122,237	4,533,323	1,007,775	1,032,351	1,485,567
.....	690,753	29,568,895	633,246	78,290	386,811
.....	673,855	29,906,624	628,703	83,457	395,480
.....	675,659	30,341,148	653,401	109,025	396,122
.....	36,334	1,451,227	25,763	2,505	24,852
.....	554,019	29,893,619	666,898	114,336	402,804
.....	233,258	26,943,597	441,731	75,814	137,316
.....	5,083,300	118,626,771	8,867,805	4,320,183	5,268,924
.....	111,657	2,210,775	371,964	100,599	151,174
.....	8,451	259,293	.....	6,001	7,233

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914	Illinois Life, Chicago, Ill.	Immediate Benefit, Baltimore, Md.	Independent Life, Nashville, Tenn.	Indiana National, Indianapolis, Ind.
Capital stock.....	\$ 500,000	\$ b 15,000	\$ b 202,695	\$ 394,500
Ledger assets beginning of year.....	10,182,023	422,490	547,318	775,650
INCOME.				
New premiums.....	467,891	36,506	21,831	81,551
Renewals.....	1,726,236	301,699	145,460	163,794
Premiums paid by dividends.....	14,907	.....	260	9,266
Premiums paid by surrenders.....	35,822	.....	.....	17
Total new premiums.....	505,773	36,506	21,831	81,551
Total renewals.....	1,741,083	301,699	145,720	173,077
Consideration for annuities.....	844	.....	.....	.....
Total premium income.....	2,247,700	338,205	167,551	254,628
Increase in year.....	175,398	57,542	17,453	—6,098
Interest and dividends.....	500,322	20,629	5,098	22,328
Rental receipts.....	51,136	1,920	53,868	8,512
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	4,264	.....	.....	.....
Other receipts.....	.....	182	910	16,633
Total interest and other income.....	555,722	22,731	59,876	47,473
Increase in year.....	33,126	4,575	—394,109	—7,102
Total income.....	2,803,422	360,936	227,427	302,101
Increase in year.....	208,524	62,117	—376,656	—13,200
DISBURSEMENTS.				
Death claims paid.....	620,497	56,558	35,156	36,199
Matured endowments.....	41,855	.....	.....	.....
Paid to annuitants.....	490	44,620	.....	.....
Lapsed, surrend' and purch's'd policies	472,451	59	16,756	19,557
Dividends to policyholders.....	62,810	271	260	13,737
Total paid policyholders.....	1,198,103	61,508	52,172	69,493
Increase in year.....	197,390	6,834	12,168	—20,641
Commissions—New.....	327,118	78,055	14,837	81,122
Commissions—Renewal.....	128,288	31,685	61,718	8,382
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	36,177	10,802	14,413	.....
Medical fees and inspections.....	37,870	8,337	3,247	6,826
Salaries of officers and employees....	146,736	34,252	11,902	15,291
Rents.....	26,415	3,000	1,780	3,000
Real estate, repairs, etc.....	6,163	239	20,097	3,818
Other management expenses.....	56,116	9,912	5,607	8,718
Total management expenses.....	764,883	176,282	133,601	127,157
Paid on supplementary contracts.....	4,331	.....	.....	.....
Dividends to stockholders.....	60,000	900	.....	25,412
Insurance taxes, licenses, fees and fines	23,094	2,247	12,601	3,026
Real estate taxes.....	1,576	228	.....	1,801
Profit and loss, etc.....	9,187	.....	46,610	1,149
Total expenses, etc.....	863,071	179,657	192,812	158,545
Increase in year.....	133,419	26,515	—76,173	—22,949
Total disbursements.....	2,061,174	241,165	244,984	228,038
Increase in year.....	330,809	33,349	—64,005	—43,590
Income saved.....	742,248	119,771	—17,557	74,063
Ledger assets end of year.....	10,924,271	542,261	524,760	849,713
ASSETS.				
Real estate owned.....	1,099,500	55,499	352,500	275,000
Real estate mortgages.....	1,488,441	63,750	88,025	370,379
Bonds owned.....	1,221,447	296,970	1,960	8,000
Stocks owned.....	2,753,817	91,842	10,500	.....
Collateral loans.....	2,042,692	1,400	2,000	1,750
Premium notes.....	3,560	.....	5,250	13,655
Loans to policyholders.....	1,969,731	389	12,584	73,064
Cash in office and bank.....	406,690	26,284	12,205	82,510
Deferred and Unpaid Premiums.....	356,144	357	4,620	27,947
All other assets.....	61,574	4,020	12,003	12,959
Total admitted assets.....	11,403,596	540,511	501,647	865,264
Increase in year.....	739,836	123,152	86,718	94,025
Not admitted items.....	283,957	3,489	42,879	66,536
Gross assets.....	11,687,553	544,000	544,526	931,800

* Scrip dividend.

b Transacts industrial business.

Indianapolis Life, Indianapolis, Ind.	Intermediate Life, Evansville, Ind.	Inter-Mountain Life, Salt Lake City, Utah.	International Life, St. Louis, Mo.	Inter-Southern Life, Louisville, Ky.	Iowa Life, Waterloo, Ia.
\$	\$	\$	\$	\$	\$
494,325	200,035 785,924	107,840 193,776	525,000 3,501,501	816,704 3,267,607	100,000 186,987
65,863	52,641	87,042	242,707	279,148	11,733
165,485	132,280	68,279	1,016,934	638,860	55,059
22,903	8,072	62	91,418	40,636	595
.....	.....	.....	910	225	.....
65,915	52,641	87,104	242,804	279,148	11,816
188,336	140,352	68,279	1,109,165	712,055	55,571
112	4	14,911	.....	33,222	.....
254,363	192,997	170,294	1,351,969	992,081	67,387
36,018	25,128	33,367	97,007	.....	1,913
33,148	22,783	15,018	219,559	120,157	11,573
.....	17,269	.....	48	89,167	.....
.....	.....	.....	2,789	.....	.....
.....	.....	.....	3,000	24,150	.....
3,458	11,785	11,607	953,370	424,611	33
36,606	51,837	26,525	1,178,766	658,085	11,606
6,151	13,622	—1,406	454,769	.....	3,614
290,969	244,834	196,819	2,530,735	1,650,166	78,993
42,169	38,750	31,961	551,776	.....	5,527
15,000	46,445	10,000	183,210	222,399	11,000
8,500	.....	.....	.....	.....	.....
.....	540	44,182	m581	146	.....
10,492	12,300	311	101,745	123,123	3,139
27,413	9,446	.....	189,482	40,636	595
61,405	68,731	14,493	475,018	386,304	14,734
12,891	16,582	10,029	17,459	.....	3,018
42,364	44,009	69,353	184,588	165,883	6,832
8,949	5,424	1,272	80,724	24,725	1,145
.....
9,523	4,090	3,371	31,771	60,368	4,716
4,922	4,502	8,613	25,568	23,937	977
24,903	12,189	12,815	78,897	88,390	8,908
2,133	1,825	1,564	7,850	14,893	1,970
.....	2,814	.....	.....	41,878	.....
6,038	8,351	5,946	48,463	101,609	3,052
98,834	83,204	102,934	457,861	521,683	27,600
.....	.....	.....	756	1,322	.....
*2,271	12,001	6,470	78,909	22,594	.....
2,031	2,130	3,126	61,234	18,808	2,962
.....	1,973	.....	220	24,902	.....
1,581	2,445	302	579,692	224,651	.....
104,717	101,753	112,832	1,178,672	813,960	30,562
14,998	4,811	—4,772	558,111	.....	—4,386
166,122	170,484	127,325	1,653,690	1,200,264	45,296
27,889	21,393	5,257	575,570	.....	—1,368
124,847	74,350	69,494	877,045	449,902	33,697
619,172	860,274	263,270	4,378,546	3,717,509	220,684
.....	300,000	.....	81,105	1,021,098	.....
494,962	303,140	194,425	2,869,121	1,085,504	120,750
.....	.....	.....	440,020	126,105	67,959
.....	.....	.....	.....	18,575	.....
.....	.....	4,323	62,235	119,225	.....
243	236,357	1,929	52,981	78,009	516
49,049	.....	8,542	613,122	845,308	16,416
43,885	8,021	21,875	129,292	109,341	12,428
31,590	33,409	8,682	88,621	98,075	4,129
9,988	7,207	27,087	126,580	43,422	5,105
629,717	888,134	266,863	4,463,177	3,544,662	227,303
129,944	94,909	74,583	960,028	2,331,273	34,409
42,967	33,620	13,019	165,870	408,520	3,763
672,684	921,754	279,882	4,629,047	3,953,182	231,066

a Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Illinois Life, Chicago, Ill.	Immediate Benefit, Baltimore, Md.	Independent Life, Nashville, Tenn.	Indiana National, Indianapolis, Ind.
LIABILITIES.	\$	\$ b	\$ b	\$
Reserves.....	9,756,003	442,090	157,800	439,360
Reserve on supplementary contracts.....	41,515	.....	.....	.....
Unpaid losses and claims.....	61,939	2,326	2,000	.....
Losses and claims resisted.....	2,500	218	.....	.....
Dividends to accumulate.....	.....	.....	.....	14,540
Unpaid dividends.....	5,454	.....	.....	.....
Dividends apportioned.....	71,231	314	.....	.....
Amounts set apart.....	381,276	.....	.....	.....
All other liabilities.....	78,501	8,692	29,521	6,063
Total liabilities.....	10,398,419	453,640	189,321	459,972
Increase in year.....	695,134	86,350	35,952	78,318
Unassigned funds and capital.....	1,005,177	86,871	312,326	405,292
Surplus apportioned.....	452,507	314	.....	.....
Total surplus funds.....	1,457,684	87,185	312,326	405,292
Increase in year.....	170,194	36,894	50,766	15,707
Gross surplus.....	1,741,641	90,674	355,205	471,828
NEW BUSINESS.	c	c	c	
New issues.....	6,652	10	336	1,532
Amount.....	16,944,992	7,000	880,000	3,405,750
Policies revived.....	396	.....	36	120
Amount.....	739,358	.....	35,500	194,637
Policies increased.....	322	.....	.....	.....
Amount.....	402,157	.....	.....	.....
Dividend additions.....	83,623	.....	.....	.....
Total new issues.....	7,370	10	372	1,652
Amount.....	18,170,130	7,000	915,500	3,600,387
Increase in year.....	—183	6	—307	—76
Amount.....	5,083,048	4,500	212,500	506,606
TERMINATIONS.				
By death.....	344	1	9	22
Amount.....	638,298	250	10,500	36,199
By maturity.....	36	.....	.....	.....
Amount.....	40,795	.....	.....	.....
By expiry.....	2,578	.....	.....	13
Amount.....	4,407,123	.....	.....	23,500
By surrender.....	1,497	1	14	86
Amount.....	3,510,828	500	22,000	150,500
By lapse.....	722	5	540	1,354
Amount.....	1,501,235	3,000	618,500	2,798,854
By change.....	.....	.....	.....	32,889
Total terminations.....	5,177	7	563	1,475
Amount.....	10,098,281	3,750	651,000	3,041,942
INSURANCE IN FORCE.				
Whole life policies.....	33,087	38	554	4,709
Amount.....	56,113,224	19,000	1,356,500	8,159,000
Endowment policies.....	5,017	39	117	48
Amount.....	7,053,652	22,107	139,500	64,000
All other policies.....	4,885	51	316	179
Amount.....	11,597,267	39,700	461,500	284,416
Reversionary additions.....	411,141	.....	.....	.....
Total in force.....	42,989	128	987	4,936
Amount.....	75,175,284	80,807	1,957,500	8,507,416
Increase in year.....	2,193	3	—191	177
Amount.....	8,071,849	3,250	264,500	558,445
MISCELLANEOUS.				
Mean ledger assets.....	10,553,147	482,375	536,039	812,681
Mean admitted assets.....	11,033,678	478,935	458,288	818,251
Invested assets.....	10,705,249	542,261	486,815	827,258
Interest and rents earned.....	554,771	23,436	60,601	34,351
Net assets over all liabilities except reserve.....	11,213,687	529,275	470,126	844,661
Mean reserves.....	9,456,400	400,444	129,933	401,408
Mean insurance in force.....	71,139,360	79,182	1,825,250	8,228,193
Death claims paid plus net expenses of management.....	1,385,380	232,840	168,757	163,356
7½ per cent of renewal premiums.....	130,581	.....	.....	12,981

b Transacts industrial business.

Indianapolis Life, Indianapolis, Ind.	Intermediate Life, Evansville, Ind.	Inter-Mountain Life, Salt Lake City, Utah.	International Life, St. Louis, Mo.	Inter-Southern Life, Louisville, Ky.	Iowa Life, Waterloo, Ia.
\$	\$	\$	\$	\$	\$
564,813	637,385	108,906	3,071,607	2,360,705	122,658
8,500	1,000	.....	10,250	44,983	.....
10,935	1,000	.....	28,500	29,000	.....
.....	4,449	22,661	11,319	6,500	.....
.....	.....	.....	227,824	12,988	.....
.....
7,306	20,015	4,039	252,304	100,933	798
591,554	663,849	135,606	3,601,804	2,555,119	123,456
125,779	104,616	70,936	908,669	2,150,070	33,007
38,163	224,285	131,257	861,373	989,543	103,847
.....
38,163	224,285	131,257	861,373	989,543	103,847
4,165	—9,707	3,647	51,359	181,203	1,402
81,130	257,905	144,276	1,027,243	1,398,063	107,610
1,406	945	1,461	6,614	5,620	260
2,413,403	1,791,750	2,763,000	12,649,832	11,285,915	397,500
5	3	4	621	444	21
6,500	3,000	6,500	1,479,027	872,990	37,500
.....	3	.....	.....	.....	.....
3,970	1,275	.....	.....	.....	.....
133	.....	139	52,768	.....	.....
1,411	951	1,465	7,235	6,064	281
2,424,006	1,796,025	2,769,639	14,181,627	12,158,905	435,000
184	44	—542	284	1,630	—171
502,585	106,543	—139,422	1,644,303	2,551,218	—245,500
10	18	5	98	112	6
15,000	46,445	10,000	225,468	295,182	11,000
2	.....	.....	.....	.....	.....
8,500	.....	.....	.....	.....	.....
19	2	.....	332	205	1
29,500	3,500	.....	618,808	584,589	3,000
51	67	5	624	363	39
80,500	126,750	9,000	1,683,848	1,179,397	56,000
411	347	1,180	2,883	7,658	178
640,417	660,555	1,672,000	5,019,882	12,558,697	289,000
.....	.....	.....	.....	20	.....
.....	.....	8,500	51,168	35,339	5,421
493	434	1,190	3,937	8,358	224
773,917	837,250	1,699,500	7,599,174	14,653,204	364,421
4,267	3,067	2,800	18,744	11,473	1,556
6,822,504	5,003,420	4,679,000	35,880,841	28,108,787	2,117,000
939	116	283	1,622	832	33
1,101,556	160,850	377,750	2,781,223	1,969,995	38,500
260	959	10	1,033	3,224	137
571,887	1,843,030	20,000	2,198,140	7,273,444	446,000
841	.....	200	53,180	.....	.....
5,466	4,142	3,093	21,399	15,529	1,726
8,496,788	7,007,300	5,076,950	40,913,384	37,352,226	2,602,379
918	517	275	3,298	—2,294	57
1,650,069	958,775	1,070,139	6,582,453	—2,494,299	70,579
556,748	823,099	228,523	3,940,023	3,492,558	203,836
564,745	840,680	229,571	3,983,163	2,379,026	210,098
588,038	847,518	252,092	4,248,409	3,369,099	218,069
32,645	39,786	14,771	270,650	.....	11,465
602,976	861,670	240,163	3,912,980	3,349,248	226,505
507,814	590,375	80,185	776,745	1,337,722	106,083
7,671,744	6,527,913	4,541,880	37,622,157	38,599,375	2,567,090
113,884	129,649	112,934	641,071	744,082	38,600
14,125	10,526	5,121	83,187	53,404	4,168

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914	Jefferson Standard, Greensboro, N. C.	John Hancock, Boston, Mass.	Kansas City, Kansas City, Mo.	Kansas Life, Topeka, Kan.
	\$	\$ b	\$	\$ a
Capital stock.....	350,000		100,000	122,440
Ledger assets beginning of year.....	4,542,672	101,156,225	3,840,406	122,440
INCOME.				
New premiums.....	191,404	1,418,629	733,476	12,031
Renewals.....	1,131,604	23,098,521	1,353,146	29
Premiums paid by dividends.....	27,652	2,464,550	52,955	
Premiums paid by surrenders.....	98	125,729	52	
Total new premiums.....	191,443	1,682,188	733,568	12,031
Total renewals.....	1,159,315	25,425,241	1,406,061	29
Consideration for annuities.....	39,679	847	32,949	
Total premium income.....	1,390,437	27,108,276	2,172,578	12,060
Increase in year.....	2,044	1,871,246	359,799	
Interest and dividends.....	284,692	4,889,591	228,712	2,255
Rental receipts.....	568	350,468		
Profit and loss account.....	1,678			
Supplementary contracts.....	5,338	54,802		
Other receipts.....	333	45,045	134,543	129,421
Total interest and other income.....	292,609	5,339,906	363,255	131,676
Increase in year.....	22,993	474,345	63,279	
Total income.....	1,683,046	32,448,182	2,535,833	143,736
Increase in year.....	25,037	2,345,591	423,078	
DISBURSEMENTS.				
Death claims paid.....	300,263	7,995,202	261,398	
Matured endowments.....		550,152	137,099	
Paid to annuitants.....	21,751	235	55,552	
Lapsed, surrend' and purch' s'd policies	109,829	2,572,293	65,283	
Dividends to policyholders.....	29,301	2,692,720	199,741	
Total paid policyholders.....	461,144	13,810,602	669,073	
Increase in year.....	-28,782	1,893,718	131,783	
Commissions—New.....	124,789	579,241	581,150	6,607
Commissions—Renewal.....	64,436	3,901,250	62,326	
Commissions—Annuities.....				
Salaries and expenses of agents.....	11,693	644,067	31,061	8
Medical fees and inspections.....	26,082	385,340	74,860	1,076
Salaries of officers and employees.....	65,399	738,157	61,969	4,014
Rents.....	4,446	267,393	9,600	300
Real estate, repairs, etc.....	114	102,939		
Other management expenses.....	39,184	506,594	46,973	2,522
Total management expenses.....	336,143	7,124,981	867,929	14,527
Paid on supplementary contracts.....	5,141	46,652		
Dividends to stockholders.....	38,500		8,000	
Insurance taxes, licenses, fees and fines	17,162	347,047	37,775	367
Real estate taxes.....		73,413		
Profit and loss, etc.....	5,786	681	3,160	
Total expenses, etc.....	402,732	7,592,774	916,864	14,894
Increase in year.....	8,363	454,299	99,731	
Total disbursements.....	863,876	21,403,376	1,585,937	14,894
Increase in year.....	-20,419	2,348,017	231,514	
Income saved.....	819,170	11,044,806	949,896	128,630
Ledger assets end of year.....	5,361,842	112,201,031	4,790,302	251,282
ASSETS.				
Real estate owned.....	38,209	4,177,049		
Real estate mortgages.....	3,475,903	55,001,141	3,418,185	145,225
Bonds owned.....	125,217	40,175,604	43,860	
Stocks owned.....	23,853		6,000	
Collateral loans.....	259,591			
Premium notes.....	235,464	304,240	134,075	
Loans to policyholders.....	983,883	9,177,848	719,980	
Cash in office and bank.....	150,747	3,031,624	351,652	30,040
Deferred and Unpaid Premiums.....	87,606	2,112,824	179,903	
All other assets.....	139,730	2,206,144	100,275	10,644
Total admitted assets.....	5,520,203	116,186,474	4,953,930	185,909
Increase in year.....	888,772	11,303,707	1,009,724	
Not admitted items.....	92,477	810,490	145,957	76,017
Gross assets.....	2,612,680	116,996,964	5,099,887	261,926

a Commenced business in 1914.

b Transacts industrial business.

La Fayette Life, La Fayette, Ind.	La Fayette Mutual, Lumberton, N. C.	Lamar Life, Jackson, Miss.	Lexington Life, Lebanon, Ind.	Liberal Life, Anderson, Ind.	Life and Casualty, Nashville, Tenn.,
\$	\$	\$	\$	\$	\$ b
793,103	15,131	104,740 403,051	100,000 118,821	120,000 410,378	150,000 261,773
59,434	9,997	30,762	10,877	76,026	.....
217,946	11,352	120,851	8,963	70,097	162,950
25,538	141	.....	744	4,206	.....
7,231	.....	.....	.....	.....	.....
66,729	9,997	30,762	10,877	76,026	.....
243,420	11,493	120,851	9,707	74,303	162,950
.....	.....	.....	332	910	.....
310,149	21,490	151,613	20,916	151,239	162,950
10,688	1,449	5,469	8,528	—103,413	28,522
46,817	225	27,797	7,382	12,648	8,476
495	.....	1,390	.....	4,374	14,328
.....
.....	.....	2,280	.....	.....	.....
898	11,360	609	1,050	67,880	9,455
48,210	11,585	32,076	8,432	84,902	32,259
5,770	11,526	4,507	1,583	62,696	8,858
358,359	33,075	183,689	29,348	236,141	195,209
16,458	12,975	9,976	10,111	—50,717	37,380
34,000	4,472	42,540	6,000	29,115	51,625
.....
.....	.....	1100	.....	149	.....
39,001	273	12,132	.....	11,600	.....
27,329	141	825	782	4,206	.....
100,330	4,886	55,597	6,782	44,970	51,625
—19,213	1,318	27,122	6,375	10,603	9,157
44,425	7,548	18,803	7,765	70,545	.....
6,868	392	5,973	575	31,377	58,566
.....
14,290	.....	2,159	3,273	2,509	18,481
7,099	2,603	4,984	934	9,320	41
31,070	2,368	14,035	3,427	12,984	4,865
900	312	1,200	240	1,500	1,852
116	.....	242	.....	1,614	8,583
9,378	2,749	10,590	1,013	17,195	4,434
114,246	15,972	57,986	17,227	147,044	96,822
.....	.....	375	.....	.....	.....
.....	.....	6,284	.....	.....	38,472
3,364	350	5,256	1,010	5,671	3,284
56	.....	.....	.....	571	1,982
.....	2,078	61	1,001	7,251	1,908
117,666	18,400	69,962	19,238	160,537	142,468
—3,332	3,541	—5,669	6,200	—84,406	52,917
217,996	23,286	125,559	26,020	205,507	194,093
—22,545	4,859	21,453	12,575	—73,803	62,074
140,363	9,789	58,130	3,328	30,634	1,116
933,467	24,920	461,181	122,150	441,012	286,343
13,000	.....	43,503	.....	53,800	104,052
724,900	20,140	269,505	113,390	225,300	89,100
.....	.....	52,081	.....	9,805	16,612
.....	.....	1,344	.....	.....	11,600
19,256	3,025	.....	888	10,246	29,275
117,802	1,149	63,583	35	77,524	.....
56,527	518	26,976	6,539	39,322	34,511
16,188	.....	21,269	666	28,388	.....
16,539	405	9,471	1,619	3,966	3,587
964,212	25,237	487,732	123,137	448,361	288,737
144,050	8,331	63,759	2,226	70,251	46,336
9,992	902	12,619	4,888	44,613	11,874
974,204	26,139	500,351	128,025	492,994	300,611

a Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Jefferson Standard, Greensboro, N. C.	John Hancock, Boston, Mass.	Kansas City, Kansas City, Mo.	Kansas Life, Topeka, Kan.
LIABILITIES.	\$	\$ b	\$	\$ a
Reserves.....	4,110,117	100,100,689	4,112,554	2,720
Reserve on supplementary contracts.....	77,262	357,899	.....	.....
Unpaid losses and claims.....	34,386	307,490	41,202	.....
Losses and claims resisted.....	26,137	55,799	1,000	.....
Dividends to accumulate.....	881	159,120	341,725	.....
Unpaid dividends.....	3,270	150,389	26,603	.....
Dividends apportioned.....	36,153	3,000,000	36,283	.....
Amounts set apart.....	302,643	210,538	.....	.....
All other liabilities.....	358,546	4,601,619	54,006	11,232
Total liabilities.....	4,949,395	108,943,543	4,613,373	13,952
Increase in year.....	1,030,127	11,944,620	995,897	.....
Unassigned funds and capital.....	570,808	7,242,931	340,557	171,957
Surplus apportioned.....	338,796	3,210,538	36,283	.....
Total surplus funds.....	909,604	10,453,469	376,840	171,957
Increase in year.....	86,666	—496,575	—72,129	.....
Gross surplus.....	1,002,081	11,263,959	522,797	247,974
NEW BUSINESS.		c		
New issues.....	Policies. 4,205 Amount 7,605,726	29,674 44,510,638	13,747 21,895,437	183 354,500
Policies revived.....	Policies. 315 Amount 616,219	1,081 1,313,611	74 152,000	.....
Policies increased.....	Policies. Amount	23.....	.....	.....
Dividend additions.....	3,040	289,072	.....	.....
Total new issues.....	Policies. 4,520 Amount 8,224,985	30,778 45,930,999	13,821 22,047,437	183 354,500
Increase in year.....	Policies. —58 Amount —275,626	—810 +182,322	1,870 2,519,384	.....
TERMINATIONS.				
By death.....	No. 206 Amount 351,870	1,514 2,442,161	149 268,750	.....
By maturity.....	No. Amount	325 545,054	201 141,736	.....
By expiry.....	No. 144 Amount 227,500	94 248,149	10 23,099	.....
By surrender.....	No. 631 Amount 1,083,984	3,810 5,023,801	337 697,150	.....
By lapse.....	No. 2,117 Amount 3,973,423	8,816 11,419,285	5,650 9,051,450	.....
By change.....	No. Amount 250,001	..... 3,397,960	..... 124,830	.....
Total terminations.....	No. 3,098 Amount 5,886,778	14,559 23,076,410	6,347 10,307,015	.....
INSURANCE IN FORCE.				
Whole life policies.....	No. 25,051 Amount 39,568,563	171,137 267,887,739	35,319 58,207,409	177 345,000
Endowment policies.....	No. 918 Amount 1,481,586	36,167 41,298,607	2,434 3,045,553	6 9,500
All other policies.....	No. 982 Amount 2,399,401	7,933 29,478,788	1,984 4,548,765	.....
Reversionary additions.....	8,834	1,876,347	.....	.....
Total in force.....	No. 26,951 Amount 43,458,384	215,237 340,541,481	39,737 65,801,727	183 354,500
Increase in year.....	No. 1,422 Amount 2,338,207	16,219 23,036,911	7,474 11,740,422	.....
MISCELLANEOUS.				
Mean ledger assets.....	4,952,257	106,678,628	4,315,354	.....
Mean admitted assets.....	5,075,817	110,534,620	4,449,068	.....
Invested assets.....	5,288,618	112,140,752	4,668,297	.....
Interest and rents earned.....	302,967	5,585,934	269,069	.....
Net assets over all liabilities except reserve.....	5,039,471	110,554,158	4,479,394	.....
Mean reserves.....	3,785,282	95,696,511	3,643,180	.....
Mean insurance in force.....	42,289,280	329,023,025	59,931,516	.....
Death claims paid plus net expenses of management.....	636,406	15,120,183	1,129,327	.....
7½ per cent of renewal premiums.....	86,947	.....	105,455	.....

a Commenced business in 1914.

b Transacts industrial business; see subsequent pages.

La Fayette Life, La Fayette, Ind.	La Fayette Mutual, Lumberton, N. C.	Lamar Life, Jackson, Miss.	Lexington Life, Lebanon, Ind.	Liberal Life, Anderson, Ind.	Life and Casualty, Nashville, Tenn.
\$	\$	\$	\$	\$	\$ b
828,635	21,055	320,823	12,152	300,339	72,564
5,031	1,000	3,617	1,244	5,000	1,576
2,795		53			
3,141		750			
2,117					
66,491					
15,456	3,142	5,323	1,796	34,194	20,842
923,666	25,197	333,513	14,001	340,777	94,982
135,059	12,127	60,777	7,795	65,938	16,006
40,546	40	154,219	109,136	107,604	193,755
68,608		750			
109,154	40	154,969	109,136	107,604	193,755
31,565	—3,796	2,857	—5,569	4,313	30,330
119,146	942	167,588	114,024	152,217	205,629
1,328		807	325	1,358	b
1,857,162		1,006,413	560,823	2,503,750	
209		202		80	
396,619		339,500		120,250	
322					
1,537		1,009	325	1,438	
2,254,103		1,345,913	560,823	2,624,000	
140		—246	119	—1,627	
220,226		—764,587	276,310	—3,576,324	
22		26	6	14	
36,000		42,720	6,000	37,000	
86				163	
136,907				183,760	
59		77		40	
117,546		135,500		88,500	
937		735	130	2,134	
1,489,983		1,129,300	214,741	4,771,350	
				37	
				25,000	
1,104		838	136	2,388	
1,792,328		1,307,521	220,741	5,105,600	
4,373		3,546	471	2,697	
7,874,618		5,271,904	520,582	4,901,877	
418		218	71	191	
528,339		354,400	84,418	271,750	
612		184	23	75	
1,065,132		454,500	250,500	256,000	
1,490					
5,403		3,948	565	2,963	
9,469,579		6,080,804	855,501	5,429,627	
433		171	189	—960	
461,775		38,392	340,082	—2,481,600	
863,285		432,116	120,485	425,695	274,058
892,187		455,852	122,024	413,255	265,569
931,408		456,422	120,852	412,130	275,973
49,414		30,090	7,304	17,584	23,098
937,789		475,792	121,288	407,943	266,319
776,580		287,868	8,691	283,623	61,262
9,238,691		6,061,608	685,460	6,670,427	4,362,551
148,246		100,526	23,227	176,159	148,447
18,256		9,064	728	5,573	

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1914	Life Ins. Co. of Va., Richmond, Va.	Lincoln American, Jacksonville, Fla.	Lincoln National, Fort Wayne, Ind.	Louisiana State, Shreveport, La.
	\$ b	\$ b	\$	\$
Capital stock.....	500,000	35,513	200,000	250,000
Ledger assets beginning of year.....	9,480,213	72,359	985,294	338,300
INCOME.				
New premiums.....	557,969	20,246	154,320	23,316
Renewals.....	3,010,379	.....	457,275	38,520
Premiums paid by dividends.....	2,624	.....	33,569	.....
Premiums paid by surrenders.....	25,750	.....	9,345	.....
Total new premiums.....	584,036	20,246	178,265	23,316
Total renewals.....	3,012,686	.....	476,244	38,520
Consideration for annuities.....	78	.....	7,780	.....
Total premium income.....	3,596,800	20,246	662,289	61,836
Increase in year.....	252,305	18,619	301,699	11,895
Interest and dividends.....	519,150	1,372	75,348	19,444
Rental receipts.....	30,850	.....	15,429	.....
Profit and loss account.....	5,300	.....	35	.....
Supplementary contracts.....	1,840	.....	.....	.....
Other receipts.....	2,115	40,454	635,948	38
Total interest and other income.....	559,255	41,826	726,760	19,482
Increase in year.....	72,536	19,269	660,905	4,862
Total income.....	4,156,055	62,072	1,389,049	81,318
Increase in year.....	324,841	37,888	962,604	16,757
DISBURSEMENTS.				
Death claims paid.....	1,091,672	3,914	83,729	10,500
Matured endowments.....	4,257	.....	.....	.....
Paid to annuitants.....	m2,277	.....	h508	.....
Lapsed, surrend'd and purch's'd policies	106,912	.....	40,229	221
Dividends to policyholders.....	69,747	.....	48,530	.....
Total paid policyholders.....	1,274,865	3,914	172,996	10,721
Increase in year.....	130,012	3,728	106,318	10,721
Commissions—New.....	225,625	993	91,629	12,930
Commissions—Renewal.....	376,218	.....	28,128	717
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	332,833	.....	26,978	10,305
Medical fees and inspections.....	52,028	.....	12,469	4,029
Salaries of officers and employees.....	196,584	.....	38,481	11,713
Rents.....	57,193	.....	6,685	2,243
Real estate, repairs, etc.....	2,038	.....	10,128	.....
Other management expenses.....	96,485	36,487	29,054	7,680
Total management expenses.....	1,339,004	37,480	243,552	49,617
Paid on supplementary contracts.....	5,101	.....	7,719	.....
Dividends to stockholders.....	100,000	.....	16,000	.....
Insurance taxes, licenses, fees and fines	79,447	483	6,057	869
Real estate taxes.....	6,790	.....	626	.....
Profit and loss, etc.....	682	.....	8,426	227
Total expenses, etc.....	1,531,024	37,963	282,380	50,713
Increase in year.....	58,054	31,472	86,029	—15,573
Total disbursements.....	2,805,889	41,877	455,376	61,434
Increase in year.....	188,066	35,197	192,347	—4,852
Income saved.....	1,350,166	20,195	933,673	19,884
Ledger assets end of year.....	10,830,378	92,554	1,914,967	358,184
ASSETS.				
Real estate owned.....	523,479	.....	157,535	.....
Real estate mortgages.....	8,289,468	.....	1,312,887	219,260
Bonds owned.....	713,252	23,500	204,045	114,000
Stocks owned.....	81,941	100	.....	.....
Collateral loans.....	221,000	.....	.....	10,000
Premium notes.....	1,974	.....	15,653	2,258
Loans to policyholders.....	360,926	.....	144,505	2,162
Cash in office and bank.....	684,074	3,124	68,805	711
Deferred and Unpaid Premiums.....	115,271	.....	52,041	6,346
All other assets.....	134,443	42,687	27,913	5,994
Total admitted assets.....	11,125,828	69,411	1,983,384	360,731
Increase in year.....	1,376,456	18,392	963,538	20,626
Not admitted items.....	51,017	53,300	44,214	11,696
Gross assets.....	11,176,845	122,711	2,027,598	372,427

b Transacts industrial business.

h Disability claims.

Manhattan Life, New York, N. Y.	Manufacturers & Merchants, Rockford, Ill.	Marquette Life, Springfield, Ill.	Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Meridian Life, Indianapolis, Ind.
\$ 100,000 21,690,325	\$ 104,083 173,767	\$ 242,560 480,205	\$ 100,000 3,429,474	\$ 73,251,575	\$ 200,000 2,338,425
242,538 1,764,404 62,791 1,507	3,875 21,494 402	37,478 84,216 1,927	37,486 317,781 23,754 1,024	1,303,789 8,558,654 1,616,031	132,899 396,334 5,723
248,102 1,823,138 6,035	3,875 21,896	39,405 84,216	40,182 339,863 556	1,415,603 10,062,871 18,673	132,899 402,057 3,002
2,077,275 —27,945 778,374 270,581 11,500 12,662 20,302	25,771 —3,403 8,881 486 7,417	123,621 15,040 24,810 15,367	380,601 —4,896 157,927 21,494 1,581 1,408	11,497,147 615,914 3,565,432 77,289 9,528 269,175 148,986	537,958 14,626 115,087 22,265 932 2,679 30,930
1,093,419 —23,259	16,784 3,454	40,177 5,865	182,410 —27,491	4,070,410 451,797	171,893 29,245
3,170,694 —51,204	42,555 51	163,798 20,905	563,011 —32,387	15,567,557 1,067,711	709,851 43,871
1,299,684 125,734 11,176 916,090 246,741	5,547 6,071 434	24,400 7,965	169,344 46,325 6,693 79,277 57,833	3,383,139 257,522 1,575,937 2,328,049	83,524 36,587 21,569
2,599,425 211,854 103,527 115,568 126 49,804 22,313 104,874 76,692 108,728 55,469	12,052 —6,737 2,670 171 1,755 573 2,213 1,597 4,856	32,365 6,942 22,289 4,146 5,375 3,415 10,902 2,335 7,034	359,472 98,944 18,612 16,819 15,979 7,182 25,483 4,661 5,513 9,104	7,544,647 520,142 544,229 627,366 166,545 110,224 313,377 103,850 31,078 182,056	141,680 —8,807 112,921 16,117 8,880 19,602 39,000 5,018 2,687 25,047
637,101 2,900 74,265 41,785 86,836 4,481	13,835 299 4,297	55,496 5,220 26,523	103,353 6,000 7,174 4,145	2,079,725 79,093 215,133 18,485	229,272 325 16,000 14,822 56,745
847,368 127,000	18,431 —12,572	87,239 33,782	120,672 —5,632	2,392,436 182,133	317,164 42,101
3,446,793 338,854 —276,099 21,314,225	30,483 —19,309 12,072 190,838	119,604 40,724 44,194 524,399	480,144 93,312 82,867 3,512,340	9,937,083 702,275 5,630,474 78,882,049	458,844 33,294 251,007 2,589,432
5,545,619 7,264,750 3,186,905 107,500 244,184 4,334,108 384,319 190,041 400,964	171,700 1,873 66 4,066 1,018 6,870 3,657	335,100 104,498 5,223 51,831 20,892 17,607 7,619	240,000 202,225 2,362,277 85,149 24,016 507,389 49,537 37,677 41,323	922,750 30,539,536 31,619,776 421,465 1,151,988 12,844,548 1,400,136 1,477,675 1,229,060	382,978 1,336,299 744,682 90,060 81,128 51,384
21,658,390 —479,607 71,369 21,729,759	189,250 15,762 14,701 203,951	540,770 57,923 12,791 553,561	3,549,593 83,180 48,231 3,597,824	81,606,934 7,883,121 429,002 82,035,936	2,686,531 261,830 80,901 2,767,432

m Includes disability claims.

Year Ending December 31, 1914.	Life Ins. Co. of Va., Richmond, Va.	Lincoln American, Jacksonville, Fla.	Lincoln National, Fort Wayne, Ind.	Louisiana State, Shreveport, La.
LIABILITIES.	\$ b	\$ b	\$	\$
Reserves.....	8,748,273	11,678	1,582,787	57,383
Reserve on supplementary contracts.....	6,247	.....	1,868	.....
Unpaid losses and claims.....	52,724	.....	4,000	.....
Losses and claims resisted.....	.....	.....	.....	.....
Dividends to accumulate.....	.....	.....	74,343	.....
Unpaid dividends.....	10,296	.....	826	.....
Dividends apportioned.....	15,592	.....	5,382	.....
Amounts set apart.....	250,000	.....	30,865	.....
All other liabilities.....	312,460	6,859	32,218	322
Total liabilities.....	9,395,592	18,537	1,732,289	57,705
Increase in year.....	1,281,594	18,006	969,442	30,769
Unassigned funds and capital.....	1,730,236	50,874	251,095	303,026
Surplus apportioned.....	265,592	.....	36,247	.....
Total surplus funds.....	1,995,828	50,874	287,342	303,026
Increase in year.....	91,199	386	30,343	—10,143
Gross surplus.....	2,046,845	103,174	331,556	314,722
NEW BUSINESS.	c	b		
New issues.....	{ Policies. Amount	.....	8,944 12,387,863	668 1,061,500
Policies revived.....	{ Policies. Amount	.....	77 101,801	.....
Policies increased.....	{ Policies. Amount	.....	1 122,638	.....
Dividend additions.....	.....	.....	.....	.....
Total new issues.....	{ Policies. Amount	.....	9,022 12,612,302	668 1,061,500
Increase in year.....	{ Policies. Amount	.....	6,559 8,501,992	—161 +167,500
TERMINATIONS.				
By death.....	{ No..... Amount	.....	47 79,333	7 10,500
By maturity.....	{ No..... Amount	.....	.....	.....
By expiry.....	{ No..... Amount	.....	60 174,438	.....
By surrender.....	{ No..... Amount	.....	192 281,756	.....
By lapse.....	{ No..... Amount	.....	1,157 1,676,012	271 398,000
By change.....	{ No..... Amount	.....	.....	.....
Total terminations....	{ No..... Amount	.....	1,456 2,211,539	278 406,500
INSURANCE IN FORCE.				
Whole life policies.....	{ No..... Amount	.....	8,738 12,378,286	1,526 2,380,500
Endowment policies.....	{ No..... Amount	.....	5,069 6,216,422	65 103,500
All other policies.....	{ No..... Amount	.....	988 2,974,023	.....
Reversionary additions.....	.....	.....	176,922	.....
Total in force.....	{ No..... Amount	.....	14,795 21,745,653	1,591 2,484,000
Increase in year.....	{ No..... Amount	.....	7,566 10,400,763	390 653,000
MISCELLANEOUS.				
Mean ledger assets.....	10,155,296	.....	1,450,130	348,242
Mean admitted assets.....	10,437,600	.....	1,501,615	350,418
Invested assets.....	10,830,157	.....	1,900,985	348,391
Interest and rents earned.....	572,676	.....	104,832	19,379
Net assets over all liabilities except reserve.....	10,744,101	.....	1,870,119	360,409
Mean reserves.....	8,142,512	.....	1,126,085	41,935
Mean insurance in force.....	18,799,144	.....	16,545,271	2,157,500
Death claims paid plus net expenses of management.....	2,430,676	.....	327,281	60,117
7½ per cent of renewal premiums.....	.....	.....	35,718	2,889

c Policy exhibit shows ordinary business only.

Manhattan Life, New York, N. Y.	Manufacturers & Merchants, Rockford, Ill.	Marquette Life, Springfield, Ill.	Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Meridian Life, Indianapolis, Ind.
\$	\$	\$	\$	\$	\$
19,485,745	64,577	286,557	2,990,023	70,957,130	2,033,508
103,794	.....	.....	.....	919,862	4,536
126,221	.....	3,000	55,052	187,744	18,000
18,150	10,000	.....	.....	59,851	13,500
8,550	.....	.....	2,073	1,600,388	49,399
31,996	.....	.....	11,755	115,024	1,815
87,837	.....	.....	16,241	1,070,822	.....
1,224,615	.....	.....	202,687	.....	.....
183,980	6,041	8,625	8,120	310,363	107,594
21,270,888	80,618	298,182	3,285,951	75,221,184	2,228,352
—254,057	16,330	63,474	80,088	5,362,997	225,948
387,502	108,632	242,588	263,642	6,385,750	458,179
1,312,452	.....	.....	218,928	1,070,822	.....
1,699,954	108,632	242,588	482,570	7,456,572	458,179
—375,238	—568	—5,551	6,063	2,586,239	35,882
1,771,323	123,333	255,379	530,801	.....	537,080
3,068	255	770	804	17,514	3,018
7,081,452	273,000	1,083,500	1,145,064	41,962,421	5,448,827
97	.....	18	12	308	182
233,947	.....	31,500	17,500	667,005	346,000
.....	.....	.....	3	.....	.....
.....
7,323	.....	.....	1,135	199,491	598
3,165	255	786	819	17,822	3,200
7,322,722	273,000	1,115,000	1,163,699	42,828,917	5,795,425
593	206	131	—1,980	1,168	34
909,362	211,250	183,316	—3,381,721	2,380,784	—11,839
521	4	30	94	1,262	52
1,393,788	5,000	23,700	205,983	3,502,669	100,274
75	.....	.....	22	148	.....
112,596	.....	.....	48,575	255,430	.....
130	32	.....	4	331	41
535,389	71,600	.....	9,997	814,893	76,292
1,112	57	49	113	2,916	149
2,227,290	120,000	44,500	160,546	8,220,986	290,086
1,212	23	353	532	2,831	1,897
3,296,413	25,700	665,850	915,221	6,180,601	3,536,392
.....	.....	5	.....	.....	230
421,686	1,500	5,500	84,022	1,429,212	486,875
3,050	116	437	765	7,488	2,369
7,987,160	223,800	739,550	1,424,344	20,403,791	4,489,919
30,004	636	1,421	5,638	128,878	8,794
56,335,090	594,677	1,299,150	9,069,604	293,987,732	16,530,287
3,720	71	634	1,380	17,592	108
5,330,405	190,400	775,100	2,374,271	28,876,411	165,651
1,564	246	1,114	329	7,888	541
5,943,709	352,658	1,516,693	696,148	26,165,792	1,616,016
78,755	.....	.....	29,526	1,973,327	2,220
35,288	953	3,169	7,347	154,358	9,443
67,667,959	1,137,735	3,590,943	12,169,549	351,003,262	18,314,174
+115	139	349	54	10,334	831
—664,438	49,200	375,450	—260,645	22,425,126	1,305,506
21,452,275	182,302	502,302	3,470,907	76,066,812	2,463,928
21,898,193	181,369	511,808	3,508,003	77,665,373	2,555,616
21,293,312	178,722	515,386	3,485,733	78,882,049	2,550,018
1,056,365	9,711	25,019	183,806	3,733,315	143,577
21,184,699	173,209	529,145	3,456,352	78,413,702	2,491,687
19,567,161	60,973	256,245	2,967,925	68,561,712	1,918,583
68,020,178	1,113,135	3,403,218	12,299,871	339,790,699	17,661,421
1,936,785	19,382	79,896	272,697	5,462,864	312,796
136,735	1,642	6,316	25,490	754,715	30,154

Year Ending December 31, 1914.	Methodist Ministers, Boston, Mass.	Metropolitan Life, New York, N. Y.	Michigan Mutual, Detroit, Mich.	Mid- Continent, Muskogee, Okla.
	\$	\$ b	\$	\$
Capital Stock.....		2,000,000	250,000	279,400
Ledger assets beginning of year.....	77,227	432,735,309	11,585,005	384,236
INCOME.				
New premiums.....	4,225	6,016,384	215,907	35,963
Renewals.....	53,790	96,525,421	1,329,024	43,150
Premiums paid by dividends.....		1,562,592	14,191	
Premiums paid by surrenders.....		21,595	158	2,235
Total new premiums.....	4,225	6,174,389	222,179	38,198
Total renewals.....	53,790	97,951,603	1,337,101	43,150
Consideration for annuities.....		527,271	1,290	108
Total premium income.....	58,015	104,653,263	1,560,570	81,456
Increase in year.....	2,727	7,438,561	36,207	13,680
Interest and dividends.....	3,820	20,446,405	591,560	14,874
Rental receipts.....		1,582,800	10,389	1,065
Profit and loss account.....		393,163		
Supplementary contracts.....		31,630		
Other receipts.....	2,068	188,406		10,493
Total interest and other income.....	5,888	22,642,404	601,969	26,432
Increase in year.....	—854	2,670,844	—12,150	—2,740
Total income.....	63,903	127,295,667	2,162,539	107,888
Increase in year.....	1,873	10,109,405	24,057	10,940
DISBURSEMENTS.				
Death claims paid.....	41,622	29,313,399	637,132	9,500
Matured endowments.....		4,373,077	396,300	
Paid to annuitants.....	587	m245,305		
Lapsed, surrend' d and purch' s'd policies	1,938	4,176,937	268,269	5,330
Dividends to policyholders.....		6,054,968	66,307	
Total paid policyholders.....	44,147	44,163,686	1,367,998	14,830
Increase in year.....	15,391	5,369,220	—115,237	7,486
Commissions—New.....		1,710,627	158,193	24,671
Commissions—Renewal.....		2,154,412	79,059	1,025
Commissions—Annuities.....		7,838		
Salaries and expenses of agents.....		14,846,876	84,555	5,118
Medical fees and inspections.....	199	1,189,480	29,528	3,954
Salaries of officers and employees.....	4,167	4,032,018	77,167	15,586
Rents.....	450	1,260,905	21,964	1,800
Real estate, repairs, etc.....		570,056	3,579	2,030
Other management expenses.....	4,493	1,868,228	37,839	11,015
Total management expenses.....	9,309	27,640,440	492,984	65,199
Paid on supplementary contracts.....		19,500	18,915	600
Dividends to stockholders.....		140,000	42,500	
Insurance taxes, licenses, fees and fines	231	1,543,946	38,373	6,237
Real estate taxes.....		301,593	1,752	1,965
Profit and loss, etc.....	147	1,360,878	497	
Total expenses, etc.....	9,687	31,006,357	595,018	74,001
Increase in year.....	2,084	1,023,424	53,034	1,301
Total disbursements.....	53,834	75,170,043	1,963,016	88,831
Increase in year.....	17,475	6,392,644	—62,203	8,787
Income saved.....	10,069	52,125,624	199,523	19,057
Ledger assets end of year.....	87,296	484,860,933	11,784,528	408,292
ASSETS.				
Real estate owned.....		23,239,571	105,550	86,264
Real estate mortgages.....	34,800	208,367,382	9,624,503	253,924
Bonds owned.....	36,370	204,790,795	25,000	
Stocks owned.....		5,423,826		
Collateral loans.....				2,000
Premium notes.....	1,286	736,580	60,123	
Loans to policyholders.....	6,727	29,319,341	1,782,473	11,496
Cash in office and bank.....	6,113	8,167,816	189,055	36,305
Deferred and Unpaid Premiums.....	7,753	9,854,261	130,121	7,271
All other assets.....	3,500	6,963,199	167,832	9,410
Total admitted assets.....	96,549	496,862,771	12,084,657	406,670
Increase in year.....	15,300	49,033,542	218,064	21,331
Not admitted items.....	563	2,098,730	38,743	25,064
Gross assets.....	97,112	498,961,501	12,123,400	431,734

b Transacts industrial business.

c Assets, liabilities and surplus include accident branch.

Midland Insurance, St. Paul, Minn.	Midland Life, Kansas City, Mo.	Midland Mutual, Columbus, O.	Midwest Life, Lincoln, Neb.	Minnesota Mutual, St. Paul, Minn.	Missouri State, St. Louis, Mo.
\$	\$	\$	\$	\$	\$
171,313	100,000	225,000	150,000		1,000,000
365,221	351,778	999,638	485,695	3,936,281	8,577,081
17,681	82,096	118,048	42,786	165,719	798,888
67,548	158,351	383,483	132,125	609,866	2,255,561
.....	10,309	23,626	5,178	40,682	38,197
.....	.....	36	3,692	23,566	8,686
17,681	82,331	127,038	47,051	192,490	804,569
67,548	168,425	398,155	136,730	647,343	2,296,763
.....	.....	7,271	5,853	.....	29,296
85,229	250,756	532,464	189,634	839,833	3,130,628
32,728	44,248	74,459	26,921	59,738	328,897
20,213	18,892	57,255	29,028	213,146	583,453
.....	.....	.....	.....	.....	313
.....	.....	.....	.....	.....	768
.....	.....	3,427	.....	.....	5,600
458	21,605	3,686	.....	2,419	17,110
20,671-	40,497	64,368	29,028	215,565	607,214
—82,718	10,036	19,496	5,738	17,010	—3,637,070
105,900	291,253	596,832	218,662	1,055,398	3,737,842
—49,990	54,284	93,955	32,659	76,748	—3,308,173
4,000	15,000	56,322	15,000	276,879	614,982
.....	.....	.....	.....	.....	115,596
.....	1100	139	1,027	.....	m2,972
6,515	8,058	18,704	9,371	104,648	350,763
.....	40,990	29,182	5,178	50,459	108,599
10,515	64,148	104,247	30,576	431,986	1,192,912
6,736	16,526	41,861	—9,966	—7,931	—13,262
9,810	59,841	63,995	21,906	100,420	516,884
1,112	4,534	38,104	12,423	30,194	149,742
.....	.....	.....	.....	.....	670
8,727	8,566	18,896	10,948	39,133	86,555
1,370	8,339	12,565	2,897	18,453	72,998
12,426	19,944	26,022	10,938	37,765	135,725
969	2,760	4,795	1,560	6,419	10,276
.....
3,683	9,725	18,134	5,397	24,796	80,486
38,097	113,709	182,511	66,069	257,180	1,053,336
.....	.....	350	.....	840	3,874
.....	.....	11,250	8,680	.....	.....
1,509	4,033	583	427	14,538	64,526
.....
3,617	216	.....	.....	756	.....
43,223	117,958	194,694	75,176	273,314	1,121,736
13,242	6,170	9,299	3,033	41,364	—221,666
53,738	182,106	298,941	105,752	705,300	2,314,648
19,978	22,696	51,160	—6,933	33,433	—234,928
52,162	109,147	297,891	112,910	350,098	1,423,194
418,579	460,925	1,297,529	598,605	4,286,379	10,000,275
e	.....	.....	.....	.....	320,596
229,983	329,150	969,225	473,453	2,611,421	6,805,748
116,686	61,166	217,524	2,000	571,592	52,013
.....
.....	.....	.....	14,300	.....	237,280
6,276	14,225	18,244	14,470	33,618	64,346
8,739	21,016	66,262	32,643	858,622	1,815,504
35,042	24,674	18,836	28,984	108,857	572,590
3,417	25,954	59,089	20,705	111,187	336,464
7,059	6,559	7,939	5,317	88,281	306,976
410,202	482,744	1,357,119	591,872	4,383,578	10,511,517
48,399	113,709	307,143	119,224	360,461	1,478,780
17,661	27,315	26,481	39,253	85,784	205,505
427,863	510,059	1,383,600	631,125	4,469,562	10,717,022

A Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Methodist Ministers, Boston, Mass.	Metropolitan Life, New York, N. Y.	Michigan Mutual, Detroit, Mich.	Mid- Continent, Muskegon, Okla.
LIABILITIES.	\$	\$ b	\$	\$
Reserves.....	78,483	445,278,741	10,863,631	86,743
Reserve on supplementary contracts.....		156,427	40,690	7,416
Unpaid losses and claims.....	11,000	1,352,644	47,674	
Losses and claims resisted.....		151,460		
Dividends to accumulate.....				
Unpaid dividends.....		865,452	5,782	
Dividends apportioned.....		8,028,186	4,742	
Amounts set apart.....		495,643		
All other liabilities.....	3,581	5,495,272	67,537	7,463
Total liabilities.....	93,064	461,723,825	11,030,056	101,622
Increase in year.....	22,420	49,479,498	167,430	21,118
Unassigned funds and capital.....	3,485	35,138,946	1,054,601	305,048
Surplus apportioned.....		8,523,829	4,742	
Total surplus funds.....	3,485	43,662,775	1,059,343	305,048
Increase in year.....	-7,120	-456,456	50,657	213
Gross surplus.....	4,048	45,761,505	1,098,086	330,112
NEW BUSINESS.		c		
New issues.....	Policies. 89	218,071	4,854	688
	Amount 115,500	203,273,106	8,265,500	1,319,290
Policies revived.....	Policies. 3	28,657	51	6
	Amount 4,000	25,165,113	116,050	8,000
Policies increased.....	Policies. ....	....	3	....
	Amount .....	....	....	....
Dividend additions.....	Amount	226,234	9,697	....
Total new issues.....	Policies. 92	246,728	4,908	694
	Amount 119,500	228,664,453	8,391,247	1,327,290
Increase in year.....	Policies. -37	-1,089	156	13
	Amount -57,754	-1,856,923	176,539	211,922
TERMINATIONS.				
By death.....	No. 29	9,192	427	7
	Amount 51,286	7,919,447	662,266	9,500
By maturity.....	No. 3,585	285	....	....
	Amount	2,756,791	473,141	....
By expiry.....	No. 2,326	54	....	....
	Amount	2,193,939	94,287	....
By surrender.....	No. 12	32,210	672	34
	Amount 13,354	27,245,279	982,489	75,000
By lapse.....	No. 46	81,438	2,419	386
	Amount 68,742	70,222,283	4,496,559	731,960
By change.....	No. 13,146	2,886,227	133,936	....
	Amount .....	....	....	....
Total terminations....	No. 87	128,751	3,857	427
	Amount 146,528	113,223,966	6,842,678	816,460
INSURANCE IN FORCE.				
Whole life policies.....	No. 152	554,873	24,298	1,339
	Amount 199,536	619,330,183	32,672,093	2,125,568
Endowment policies.....	No. 431	669,425	7,910	28
	Amount 573,420	481,320,816	11,140,678	38,000
All other policies.....	No. 522	30,760	3,983	250
	Amount 874,250	51,405,742	9,911,096	636,686
Reversionary additions.....	Amount	1,473,139	160,887	....
Total in force.....	No. 1,105	1,255,058	36,191	1,617
	Amount 1,647,206	1,153,529,880	53,884,754	2,800,254
Increase in year.....	No. 5	117,977	1,051	267
	Amount -27,028	115,440,487	1,548,569	510,830
MISCELLANEOUS.				
Mean ledger assets.....	82,261	458,798,121	11,684,766	396,264
Mean admitted assets.....	88,899	472,346,000	11,975,625	396,020
Invested assets.....	87,296	484,170,772	11,773,784	383,971
Interest and rents earned.....	4,283	22,889,069	612,109	18,626
Net assets over all liabilities except reserve.....	81,968	488,941,516	11,932,974	391,791
Mean reserves.....	72,352	421,011,387	10,768,538	77,274
Mean insurance in force.....	1,660,720	1,095,809,636	53,110,470	2,544,839
Death claims paid plus net expenses of management.....	50,931	56,953,839	1,130,116	74,699
7½ per cent of renewal premiums.....	4,034	....	100,283	3,236

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Midland Insurance, St. Paul, Minn.	Midland Life, Kansas City, Mo.	Midland Mutual, Columbus, O.	Midwest Life, Lincoln, Neb.	Minnesota Mutual, St. Paul, Minn.	Missouri State, St. Louis, Mo.
\$ 179,481 13,804	\$ 274,570 1,000 42,174 3,303	\$ 994,821 7,156 14,697 2,001 113 3,613 14,130	\$ 423,738 1,000 633 5,562 5,917	\$ 3,744,910 3,746 25,675 2,000 4,771 10,359 58,596 101,948 81,082	\$ 8,136,099 34,794 56,254 4,000 14,280 30,048 95,906 330,159 148,867
193,285 41,733 216,917	321,047 108,177 161,697	1,036,531 283,822 320,588 3,726	436,850 117,461 155,022 5,562	4,033,087 310,544 350,491 160,544	8,850,407 1,091,184 1,661,110 426,065
216,917 6,666 234,578 281 511,000 13 19,000	161,697 5,532 189,012 1,429 2,593,250 15 30,500 688	324,314 21,271 350,793 2,604 3,683,252 97 115,485 17,725	160,584 7,325 199,837 1,062 1,654,000 56 89,000 1,360	511,035 78,016 596,819 3,261 5,146,316 64 86,670 7,922	2,087,175 458,899 2,292,680 13,416 26,067,379 450 894,032 1 4,001
294 530,000 —501 —848,385 2 4,000 42 112,500 141 246,250 7,500	1,444 2,624,438 —108 +6,885 11 21,000 23 50,500 862 1,402,000 27,000	2,701 3,816,462 —385 —357,019 40 62,238 45 42,584 71 86,882 1,142 1,496,866 35,724	1,118 1,744,360 —7 —889 12 13,000 20 33,000 32 53,209 488 767,250	3,325 5,240,908 661 1,003,689 127 268,693 98 142,087 94 204,384 1,430 2,375,600 203,325	13,867 26,965,412 594 2,529,158 338 649,126 137 111,530 254 623,083 1,101 1,987,538 6,210 11,694,194 71,727
185 370,250 1,108 1,939,710 140 308,000 111 222,970	896 1,500,503 3,622 6,224,750 255 415,000 33 59,500 1,640	1,298 1,724,294 4,889 6,835,538 5,734 6,894,818 953 1,575,946 40,065	552 866,459 3,349 5,276,065 654 942,500 193 356,000 6,039	1,749 3,194,089 11,594 22,159,400 594 887,535 1,267 2,077,861 29,566	8,040 15,127,198 40,803 69,180,563 9,836 12,711,952 4,140 11,457,206 14,673
1,360 2,450,680 109 159,750 391,900 386,002 401,711 20,689 396,398 158,365 2,370,805 42,097 5,066	3,910 6,700,890 548 1,123,935 406,351 425,890 449,143 20,067 436,267 228,867 6,138,922 128,709 12,682	11,576 15,346,367 1,403 2,092,168 1,148,583 1,203,547 1,289,248 58,486 1,319,135 857,376 14,300,283 238,833 29,862	4,196 6,580,604 566 877,901 542,150 532,260 562,217 30,659 370,070 6,141,653 81,069 10,255	13,455 25,154,362 1,576 2,046,819 4,111,330 4,203,347 4,232,262 223,072 4,254,945 3,614,230 24,130,952 534,059 48,551	54,779 93,364,394 5,827 11,838,214 9,288,678 9,772,127 9,864,995 627,644 10,223,274 7,545,982 87,445,287 1,668,318 172,237

* Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Montana Life, Helena, Mont.	Mutual Benefit, Newark, N. J.	Mutual Benefit Society, Baltimore, Md.	Mutual of Baltimore, Baltimore, Md.
	\$	\$	\$ b	\$ b
Capital stock.....	250,000			
Ledger assets beginning of year.....	767,672	162,220,687	38,210	1,115,300
INCOME.				
New premiums.....	124,385	2,684,605	17,458	82,630
Renewals.....	199,177	18,005,090	108,701	359,671
Premiums paid by dividends.....	7,722	4,382,798	.....	.....
Premiums paid by surrenders.....	.....	28,185	.....	.....
Total new premiums.....	124,385	3,219,517	17,458	82,630
Total renewals.....	206,899	21,881,161	108,701	359,671
Consideration for annuities.....	13,116	41,249	.....	.....
Total premium income.....	344,400	25,141,927	126,159	442,301
Increase in year.....	69,311	1,205,456	4,944	25,739
Interest and dividends.....	50,330	8,150,813	1,018	54,705
Rental receipts.....	181	113,066	650	2,500
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	755,103	.....	.....
Other receipts.....	22,700	60,542	1,207	.....
Total interest and other income.....	73,211	9,079,524	2,875	57,205
Increase in year.....	12,356	749,141	99	9,377
Total income.....	417,611	34,221,451	129,034	499,506
Increase in year.....	81,667	1,954,597	5,043	35,116
DISBURSEMENTS.				
Death claims paid.....	31,595	7,455,981	17,883	150,234
Matured endowments.....	.....	1,905,020	.....	426
Paid to annuitants.....	190	148,312	151,890	19,294
Lapsed, surrend' and purch's d policies.	3,688	4,217,567	543	147
Dividends to policyholders.....	31,893	4,953,047	.....	.....
Total paid policyholders.....	67,266	18,379,927	70,316	160,101
Increase in year.....	28,735	1,281,178	7,588	3,053
Commissions—New.....	95,217	1,116,536	6,491	127,896
Commissions—Renewal.....	5,283	1,362,317	27,996	.....
Commissions—Annuities.....	.....	1,624	.....	.....
Salaries and expenses of agents.....	1,583	77,184	2,110	2,433
Medical fees and inspections.....	10,597	178,786	169	11,860
Salaries of officers and employees.....	24,226	483,438	13,295	25,904
Rents.....	2,100	85,303	600	2,500
Real estate, repairs, etc.....	.....	42,568	75	1,644
Other management expenses.....	10,786	261,356	3,250	12,061
Total management expenses.....	149,792	3,609,162	53,986	184,298
Paid on supplementary contracts.....	.....	432,282	.....	.....
Dividends to stockholders.....	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines	15,390	499,198	212	3,266
Real estate taxes.....	323	68,426	152	564
Profit and loss, etc.....	1,610	4,229	.....	600
Total expenses, etc.....	167,115	4,613,297	54,350	188,728
Increase in year.....	4,551	201,466	1,493	33,818
Total disbursements.....	234,381	22,993,124	124,666	348,829
Increase in year.....	33,286	1,482,644	9,081	36,871
Income saved.....	183,230	11,228,327	4,368	150,677
Ledger assets end of year.....	950,801	173,449,014	42,579	1,266,301
ASSETS.				
Real estate owned.....	.....	3,070,918	9,800	171,140
Real estate mortgages.....	730,950	84,448,225	8,900	485,256
Bonds owned.....	22,800	42,810,726	7,221	430,219
Stocks owned.....	.....	.....	3,000	70,623
Collateral loans.....	.....	3,250,000	.....	.....
Premium notes.....	1,066	5,869,658	.....	.....
Loans to policyholders.....	16,945	29,434,758	.....	4,289
Cash in office and bank.....	121,345	1,965,711	13,355	53,574
Deferred and Unpaid Premiums.....	21,934	2,328,303	.....	2,788
All other assets.....	67,162	3,555,217	1,696	20,651
Total admitted assets.....	982,202	176,733,516	43,972	1,238,540
Increase in year.....	195,218	10,591,272	4,109	150,184
Not admitted items.....	15,441	595,479	13,507	4,528
Gross assets.....	997,643	177,328,995	57,479	1,243,068

b Transacts industrial business.

c Assets, liabilities and surplus include accident branch.

Mutual of New York, New York, N. Y.	National L. and A., Nashville, Tenn.	National of Montana, Butte, Mont.	National Life, Montpelier, Vt.	National of U. S. A., Chicago, Ill.	New England, Boston, Mass.
\$	\$	\$	\$	\$	\$
596,303,958	200,000 1,118,697	202,555 372,358	57,184,409	500,000 11,380,864	63,669,953
5,499,798	10,246	53,923	664,069	359,999	976,665
43,909,458	655,683	98,498	5,289,446	2,176,874	6,979,167
6,626,349	.....	1,972	626,494	64,774	1,622,920
463,293	.....	.....	1,068	45,112	.....
7,902,816	10,246	53,923	713,770	411,922	1,232,749
48,596,080	655,683	100,470	5,867,307	2,234,837	8,346,003
1,362,119	.....	.....	646,076	720	10,369
57,861,015	665,929	154,393	7,227,153	2,647,479	9,589,121
—93,035	121,394	7,166	333,954	—82	497,701
24,810,408	53,825	23,861	2,881,725	564,317	2,875,227
1,449,969	6,000	.....	21,902	12,989	128,911
211,176	.....	.....	4,499	199	6,132
448,880	.....	.....	63,566	13,536	143,021
208,424	5,935	8,078	1,555	3,886	5,736
27,128,857	65,760	31,939	2,973,247	594,926	3,159,027
—1,228,449	11,330	4,825	171,763	—45,183	196,079
84,989,872	731,689	186,332	10,200,400	3,242,405	12,748,148
—1,321,484	132,724	11,991	506,717	—45,265	693,780
24,122,489	279,034	18,100	2,008,333	668,507	2,967,354
8,011,307	.....	.....	1,087,039	58,010	564,461
m2,494,988	.....	11,500	541,199	23,174	.....
16,315,116	.....	3,082	1,282,578	646,193	1,177,520
17,626,266	.....	11,405	1,223,242	145,514	1,825,748
68,570,166	279,034	34,087	6,142,391	1,541,398	6,535,083
5,189,152	75,400	13,902	946,956	—533,187	453,746
2,484,707	204,966	48,205	305,990	240,794	458,244
1,674,611	.....	10,665	395,598	127,048	454,818
22,328	.....	.....	32,015	.....	.....
1,799,996	95,236	.....	111,085	58,691	164,369
422,732	565	4,941	56,503	31,448	104,196
1,454,731	14,813	16,410	187,053	165,152	239,759
540,341	7,598	2,040	57,246	25,150	50,380
380,883	211	.....	6,694	7,626	50,701
762,634	11,124	6,933	156,906	53,341	101,155
9,542,963	334,513	89,194	1,299,090	719,250	1,623,617
426,128	.....	.....	31,566	9,198	40,840
.....	.....	.....	.....	50,000	.....
779,238	8,356	15,648	196,396	57,073	173,245
359,223	1,443	.....	5,108	4,149	36,055
.....	51	13,245	.....	.....	6,768
11,107,552	344,363	118,087	1,532,160	839,670	1,880,515
—120,997	48,973	—12,802	47,750	—59,982	25,747
79,677,718	623,397	152,174	7,674,551	2,381,068	8,415,598
5,068,155	124,373	1,000	994,706	—593,169	479,493
5,312,154	108,292	34,158	2,525,849	861,337	4,332,550
601,616,112	1,353,203	406,516	59,710,258	12,268,025	68,002,503
22,129,050	83,276	.....	235,000	5,038	1,786,873
127,415,467	954,561	297,255	28,817,681	3,678,259	15,031,884
325,676,463	89,810	30,862	19,416,567	1,526,000	36,369,764
28,076,486	1,000	.....	.....	3,674,174	2,435,645
.....	64,600	.....	.....	73,213	222,850
.....	.....	1,078	2,056,774	196,615	892,353
90,766,345	35	3,052	8,212,891	2,169,730	10,773,039
4,928,893	151,974	50,074	522,757	934,322	1,144,778
4,450,552	30,967	10,036	840,393	277,781	634,348
7,590,553	17,849	11,545	1,404,785	155,153	867,977
611,033,800	1,394,072	403,902	61,506,848	12,690,285	70,163,011
3,976,755	252,333	65,697	2,564,864	721,034	3,994,308
1,833,135	26,367	28,629	240,064	213,786	175,604
612,666,935	1,420,439	432,531	61,746,912	12,904,071	70,338,615

h Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Montana Life, Helena, Mont.	Mutual Benefit, Newark, N. J.	Mutual Benefit Society, Baltimore, Md.	Mutual of Baltimore, Baltimore, Md.
LIABILITIES.				
Reserves.....	\$ 350,266	\$ 160,364,956	\$ 42,653	\$ b 842,416
Reserve on supplementary contracts.....		2,967,509		
Unpaid losses and claims.....	5,000	635,299	70	
Losses and claims resisted.....		27,549		
Dividends to accumulate.....	50,909			
Unpaid dividends.....	3,418	773,933		
Dividends apportioned.....		5,312,508		
Amounts set apart.....		5,907,176		
All other liabilities.....	10,688	744,586	100	4,307
Total liabilities.....	420,281	176,733,516	42,823	846,723
Increase in year.....	158,300	10,591,272	3,073	95,959
Unassigned funds and capital.....	561,921		1,149	391,817
Surplus apportioned.....		5,312,508		
Total surplus funds.....	561,921	11,219,684	1,149	391,817
Increase in year.....	36,918	606,283	1,036	54,225
Gross surplus.....	577,365	11,815,163	14,656	396,345
NEW BUSINESS.				
New issues.....	Policies. 1,462	32,717		
	Amount 3,431,770	78,066,494		
Policies revived.....	Policies. 95	81		
	Amount 239,750	239,312		
Policies increased.....	Policies.	72		
	Amount			
Dividend additions.....		931,204		
Total new issues.....	Policies. 1,557	32,870		
	Amount 3,671,520	79,237,010		
Increase in year.....	Policies. —32	258		
	Amount +6,020	1,389,718		
TERMINATIONS.				
By death.....	No. 10	2,726		
	Amount 29,000	7,425,262		
By maturity.....	No.	752		
	Amount	1,597,527		
By expiry.....	No.	4,794		
	Amount	9,328,675		
By surrender.....	No. 25	4,391		
	Amount 84,000	12,313,300		
By lapse.....	No. 684	3,179		
	Amount 1,645,750	6,460,038		
By change.....	No.			
	Amount 18,000	967,821		
Total termination.....	No. 719	15,842		
	Amount 1,776,750	38,092,623		
INSURANCE IN FORCE.				
Whole life policies.....	No. 3,494	251,999		
	Amount 8,915,329	608,459,104		
Endowment policies.....	No. 166	31,630		
	Amount 268,000	65,226,292		
All other policies.....	No. 6	13,541		
	Amount 20,000	31,246,833		
Reversionary additions.....		9,300,841		
Total in force.....	No. 3,666	297,170		
	Amount 9,203,329	714,233,070		
Increase in year.....	No. 838	17,028		
	Amount 1,894,770	41,144,387		
MISCELLANEOUS.				
Mean ledger assets.....		167,834,850		1,190,800
Mean admitted assets.....		171,437,880		1,163,448
Invested assets.....		173,435,611		1,264,561
Interest and rents earned.....		8,422,731		67,958
Net assets over all liabilities except reserve.....	912,187	171,584,640		1,234,233
Mean reserves.....	286,552	155,694,016		794,282
Mean insurance in force.....	8,255,944	693,660,876		
Death claims paid plus net expenses of management.....	217,068	11,065,143		334,532
7½ per cent of renewal premiums.....	15,517	1,641,087		

b Transacts industrial business; see subsequent pages.

Mutual of New York, New York, N. Y.	National L. and A., Nashville, Tenn.	National of Montana, Butte, Mont.	National Life, Montpelier, Vt.	National of U. S. A., Chicago, Ill.	New England, Boston, Mass.
\$	\$ b	\$	\$	\$ c	\$
496,438,884	547,841	163,268	51,657,845	10,744,332	61,340,016
3,696,764	.....	.....	251,610	60,571	468,362
4,708,997	6,522	3,000	138,826	92,466	327,377
991,627	3,374	1,900	21,000	3,000	12,691
381,423	.....	17,606	1,832	.....	8,004
1,405,720	.....	.....	60,930	6,740	228,075
16,939,321	.....	.....	1,302,108	106,017	2,002,367
70,834,884	.....	.....	4,534,812	642,046	194,533
2,987,565	420,272	4,684	379,468	325,089	578,002
598,385,185	978,009	190,458	58,348,431	11,979,261	65,159,427
2,295,646	224,458	70,191	2,161,373	683,327	3,976,971
12,647,615	416,063	213,444	3,158,417	711,024	5,003,584
87,774,205	.....	.....	5,836,920	747,063	2,196,900
100,421,820	416,063	213,444	8,995,337	1,458,087	7,200,484
—1,279,105	27,875	—4,494	403,491	+8,822	100,828
102,254,955	442,430	242,073	9,235,401	1,671,873	7,376,088
61,231	b	687	9,753	5,930	12,467
143,592,369	.....	1,430,000	21,045,454	11,763,625	30,174,024
696	.....	4	219	125	251
1,757,089	.....	9,000	411,882	226,836	651,570
56	.....	.....	.....	26	.....
4,127,669	.....	.....	91,536	2,011	474,969
61,983	.....	691	9,972	6,081	12,718
149,477,127	.....	1,439,000	21,468,872	11,992,472	31,300,563
—4,367	.....	—278	—271	—716	—152
—14,533,658	.....	—682,500	—442,746	—1,921,306	—1,784,495
8,338	.....	5	838	495	1,002
25,015,544	.....	17,500	1,945,987	734,485	2,967,324
3,742	.....	.....	621	32	260
8,097,896	.....	.....	1,080,637	57,060	550,972
3,695	.....	18	905	2,731	159
13,975,658	.....	60,000	1,800,610	4,855,069	454,662
19,620	.....	16	1,694	813	1,510
54,031,855	.....	44,500	4,214,526	1,466,202	3,565,433
15,286	.....	429	2,090	1,754	2,295
33,028,898	.....	1,003,750	4,238,448	4,225,211	5,512,492
1,219,186	.....	.....	728	186,782	1,967,415
50,681	.....	468	6,876	5,825	5,226
135,369,037	.....	1,125,750	15,187,559	11,524,809	15,018,298
585,262	.....	1,575	58,286	32,730	83,533
1,283,867,773	.....	3,524,250	119,458,442	50,654,439	196,995,296
110,547	.....	214	26,441	5,183	27,895
195,515,234	.....	205,000	43,169,992	6,828,269	58,492,100
28,020	.....	69	13,303	10,991	8,440
106,818,865	.....	180,000	31,539,706	22,239,216	32,325,260
26,372,296	.....	.....	457,226	7,463	2,918,790
723,829	.....	1,858	98,030	48,904	119,868
1,612,574,168	.....	4,209,250	194,625,366	79,729,387	290,732,446
11,302	.....	223	3,096	256	7,492
14,108,090	.....	313,250	6,281,313	467,663	16,282,265
598,960,035	1,235,950	389,437	58,447,333	11,824,445	65,836,228
609,045,423	1,267,905	371,053	60,224,416	12,329,768	68,165,857
601,346,684	1,347,480	382,322	59,707,317	12,141,777	68,002,503
27,067,116	66,466	19,827	2,969,459	591,891	3,043,768
596,861,704	963,904	376,712	60,653,182	12,202,419	68,540,500
494,741,225	463,515	131,946	50,715,873	10,430,780	59,442,830
1,605,510,123	.....	4,052,625	191,489,710	79,495,555	282,591,313
33,665,452	613,547	107,294	3,307,423	1,387,757	4,590,971
3,644,706	.....	7,535	440,048	167,613	625,950

c Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.	North American Life, Chicago, Ill.
Capital stock.....	\$ 1,091,790	\$	\$ 150,000	\$ 700,000
Ledger assets beginning of year.....	1,569,203	761,403,004	1,499,694	2,096,159
INCOME.				
New premiums.....	32,409	8,978,501	37,084	159,843
Renewals.....	50,170	73,702,711	233,861	596,406
Premiums paid by dividends.....	645	6,918,371	1,714	.....
Premiums paid by surrenders.....	25	126,300	9,855	11,240
Total new premiums.....	32,434	10,698,093	46,889	171,067
Total renewals.....	50,819	79,027,790	235,625	596,422
Consideration for annuities.....	.....	741,295	.....	5,889
Total premium income.....	83,253	90,467,178	282,514	773,378
Increase in year.....	5,674	839,390	-1,737	15,440
Interest and dividends.....	94,319	34,245,430	58,945	109,901
Rental receipts.....	294	693,970	5,024	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	328,564	.....	20,740
Other receipts.....	165,138	202,745	42,469	2,971
Total interest and other income.....	259,751	35,470,709	104,438	133,612
Increase in year.....	-204,992	914,970	25,102	-22,855
Total income.....	343,004	125,937,887	386,952	906,990
Increase in year.....	-199,318	1,754,360	23,365	-7,415
DISBURSEMENTS.				
Death claims paid.....	3,000	26,230,268	164,212	150,559
Matured endowments.....	.....	10,101,694	4,000	.....
Paid to annuitants.....	.....	m 1,547,358	h 7,330	m 533
Lapsed, surrend' and purch's d policies.....	1,840	16,963,189	53,957	64,067
Dividends to policyholders.....	3,698	17,120,920	2,265	.....
Total paid policyholders.....	8,538	71,963,429	231,764	215,159
Increase in year.....	3,465	5,659,505	-9,967	75,525
Commissions—New.....	23,631	4,240,157	16,237	87,080
Commissions—Renewal.....	341	2,551,693	3,162	24,808
Commissions—Annuities.....	.....	15,252	.....	.....
Salaries and expenses of agents.....	13,467	2,232,668	17,381	63,843
Medical fees and inspections.....	3,489	449,934	3,734	18,887
Salaries of officers and employees.....	22,736	1,786,882	29,419	55,473
Rents.....	3,960	588,615	3,605	13,382
Real estate, repairs, etc.....	.....	179,488	4,157	.....
Other management expenses.....	30,316	1,248,378	7,669	27,927
Total management expenses.....	97,940	13,293,067	85,364	291,400
Paid on supplementary contracts.....	.....	317,172	.....	2,416
Dividends to stockholders.....	.....	.....	.....	87,575
Insurance taxes, licenses, fees and fines.....	2,839	1,190,478	3,533	16,367
Real estate taxes.....	.....	119,123	1,533	.....
Profit and loss, etc.....	130,112	621,032	413	1,758
Total expenses, etc.....	230,891	15,538,872	90,843	399,516
Increase in year.....	-92,267	662,602	5,737	-29,385
Total disbursements.....	239,429	87,502,301	322,607	614,675
Increase in year.....	-88,802	6,322,107	-4,230	46,140
Income saved.....	103,575	38,435,586	64,345	292,315
Ledger assets end of year.....	1,672,778	799,838,591	1,564,039	2,388,474
ASSETS.				
Real estate owned.....	6,898	9,826,142	278,750	.....
Real estate mortgages.....	1,338,138	156,674,059	335,500	1,014,150
Bonds owned.....	18,425	438,040,890	522,544	615,268
Stocks owned.....	5,050	281,781	30,290	.....
Collateral loans.....	.....	150,000	.....	.....
Premium notes.....	934	4,874,825	2,948	28,665
Loans to policyholders.....	629	148,500,393	264,816	220,912
Cash in office and bank.....	183,261	13,964,566	41,004	478,930
Deferred and Unpaid Premiums.....	5,089	9,331,487	44,536	110,583
All other assets.....	157,980	9,291,253	15,517	47,339
Total admitted assets.....	1,716,404	790,935,396	1,535,905	2,515,847
Increase in year.....	311,495	42,437,656	49,381	291,303
Not admitted items.....	7,008	4,643,380	110,227	48,101
Gross assets.....	1,723,412	795,578,776	1,646,132	2,563,948

h Disability claims. m Includes disability claims.

North Carolina Mutual, Durham, N. C.	Northern Assurance, Detroit, Mich.	Northern Life, Seattle, Wash.	North State Life, Kinston, N. C.	Northern States Life, Hammond, Ind.	Northwestern Life, Aberdeen, S. D.
\$	\$	\$	\$	\$	\$
144,629	100,000 638,510	125,000 625,831	50,000 264,736	100,000 218,837	147,170 204,247
6,398	54,312	104,458	33,719	10,037	16,315
388,561	245,147	239,216	93,400	51,518	22,716
.....	.....	4,795	.....	.....	.....
.....	1,149	7,196	.....	.....	.....
6,398	54,676	109,294	33,719	10,037	16,315
388,561	245,932	246,371	93,400	51,518	22,716
.....	50	.....	.....	267	.....
394,959	300,658	355,665	127,119	61,822	39,031
44,345	18,729	15,450	665	44,115	—2,280
1,961	38,561	51,192	7,074	10,897	6,575
5,178	.....	.....	.....	.....	.....
.....
.....	953	14,803	12,331	.....	841
9,951	39,514	65,995	19,405	10,897	7,416
2,254	10,415	21,078	—4,918	—82,963	—41,575
404,910	340,172	421,680	146,524	72,719	46,447
46,599	29,144	36,528	—4,253	—38,848	—43,855
84,066	38,084	33,453	29,891	14,620	7,239
2,220	.....	.....	.....	.....	.....
h 114,642	h 295	h 25,478	.....	.....	.....
1,263	21,237	21,917	7,665	4,180	17
.....	.....	32,661	2,280	.....	1,256
202,191	59,616	116,509	39,836	18,800	8,512
34,912	12,802	17,198	—10,714	18,800	3,941
3,415	31,566	47,012	12,657	6,653	13,139
108,534	17,228	9,327	3,993	446	760
.....
22,755	14,530	22,030	1,550	8,014	2,526
11,368	6,353	8,050	6,166	.....	.....
19,954	24,613	38,375	10,823	9,105	10,149
3,035	7,600	7,102	825	.....	.....
2,443	.....	.....	.....	.....	.....
15,333	12,137	15,404	5,384	10,471	3,525
186,837	114,027	147,300	41,398	34,679	29,089
.....	300	.....	.....	.....	.....
.....	5,000	10,000	5,075	.....	.....
5,559	1,308	4,652	1,855	862	1,463
1,011	.....	.....	.....	.....	.....
350	514	3,049	436	8,416	8,912
193,757	121,149	165,001	48,764	43,957	39,464
19,954	—20,295	—509	—32,427	19,854	—39,741
395,948	180,765	281,510	88,600	62,757	47,976
54,866	—7,493	16,689	—43,141	38,654	—35,800
8,962	159,407	140,150	57,924	9,962	—1,529
152,891	797,917	765,980	322,660	228,799	202,718
63,692	.....	.....	.....	.....	.....
13,339	682,787	369,202	113,313	100,138	181,732
60,000	15,000	157,493	26,000	50,360	.....
2,000	.....	.....	79,161	.....	.....
.....	1,500	10,000	13,140	.....	.....
.....	13,922	.....	25,557	47	393
3,760	55,953	97,291	53,003	4,277	768
7,907	19,570	85,561	2,521	72,217	10,193
.....	18,190	53,891	10,774	11,061	3,151
2,252	16,553	41,295	7,134	2,745	9,172
152,950	823,475	814,733	330,603	240,845	205,409
8,880	170,552	134,689	56,315	13,040	—368
8,998	18,917	39,289	29,289	5,460	6,521
161,943	842,392	854,022	359,892	246,305	211,930

Year Ending December 31, 1914.	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.	North American Life, Chicago, Ill.
LIABILITIES.	\$	\$	\$	\$
Reserves.....	59,630	651,889,465	1,327,562	1,716,657
Reserve on supplementary contracts.....	.....	3,287,712	.....	31,478
Unpaid losses and claims.....	.....	6,333,786	25,584	1,000
Losses and claims resisted.....	.....	418,660	.....	.....
Dividends to accumulate.....	.....	427,445	6,147	.....
Unpaid dividends.....	.....	1,114,344	.....	.....
Dividends apportioned.....	.....	17,104,120	.....	.....
Amounts set apart.....	.....	88,902,104	11,500	.....
All other liabilities.....	17,093	8,453,007	11,412	26,416
Total liabilities.....	76,723	777,930,643	1,382,205	1,775,551
Increase in year.....	2,416	37,092,838	21,599	363,459
Unassigned funds and capital.....	1,639,681	13,004,753	153,700	740,296
Surplus apportioned.....	.....	106,006,224	11,500	.....
Total surplus funds.....	1,639,681	119,010,977	165,200	740,296
Increase in year.....	309,079	13,112,019	22,737	—72,156
Gross surplus.....	1,646,689	123,654,357	275,427	788,397
NEW BUSINESS.				
New issues.....	Policies. 516	107,320	737	3,632
	Amount 909,500	223,571,200	1,128,700	6,501,251
Policies revived.....	Policies. 70	1,936	10	225
	Amount 156,500	4,580,994	21,553	647,280
Policies increased.....	Policies. ....	.....	.....	.....
	Amount .....	.....	.....	.....
Dividend additions.....	.....	3,102,921	25	.....
Total new issues.....	Policies. 586	109,256	747	3,857
	Amount 1,066,000	231,255,115	1,150,278	7,148,531
Increase in year.....	Policies. —157	—2,603	+83	—1,227
	Amount —610,950	—9,567,978	—4,641	—2,376,940
TERMINATIONS.				
By death.....	No..... 3	11,133	105	65
	Amount 3,000	27,380,724	164,252	172,721
By maturity.....	No..... ..	5,321	2	.....
	Amount	10,443,010	4,000	.....
By expiry.....	No..... ..	7,443	74	20
	Amount	24,056,645	107,615	38,246
By surrender.....	No..... 2	18,936	116	261
	Amount 3,500	42,301,659	178,699	901,573
By lapse.....	No..... 415	25,824	261	2,612
	Amount 1,015,750	50,159,396	421,854	5,954,928
By change.....	No..... ..	1	.....	.....
	Amount 3,000	2,914,505	7,570	4,292
Total terminations.....	No..... 420	68,658	558	2,958
	Amount 1,025,250	157,255,939	883,990	7,071,760
INSURANCE IN FORCE.				
Whole life policies.....	No..... 1,180	759,674	3,168	10,293
	Amount 2,320,700	1,620,401,296	4,826,889	22,555,988
Endowment policies.....	No..... 58	351,760	600	3,189
	Amount 104,000	613,795,680	729,483	4,706,507
All other policies.....	No..... 28	30,819	1,027	333
	Amount 51,000	103,680,795	2,448,084	829,419
Reversionary additions.....	.....	9,220,617	1,880	.....
Total in force.....	No..... 1,266	1,142,253	4,795	13,815
	Amount 2,475,700	2,347,098,388	8,006,336	28,091,914
Increase in year.....	No..... 166	40,598	189	899
	Amount 40,750	73,999,176	266,288	76,771
MISCELLANEOUS.				
Mean ledger assets.....	1,620,990	780,620,798	1,531,866	2,242,316
Mean admitted assets.....	1,560,656	769,716,568	1,511,215	2,370,195
Invested assets.....	1,666,877	799,305,707	1,464,804	2,360,797
Interest and rents earned.....	109,004	35,563,528	63,887	112,247
Net assets over all liabilities except reserve.....	1,699,311	770,900,442	1,492,762	2,456,953
Mean reserves.....	45,000	638,818,637	1,298,120	1,537,690
Mean insurance in force.....	2,455,325	2,310,098,800	7,873,192	28,053,528
Death claims paid plus net expenses of management.....	100,940	39,523,335	249,576	441,959
7½ per cent of renewal premiums.....	3,811	5,927,084	17,672	44,732

b Transacts industrial business; see subsequent pages.

North Carolina Mutual, Durham, N. C.	Northern Assurance, Detroit, Mich.	Northern Life, Seattle, Wash.	North State Life, Kinston, N. C.	Northern States Life, Hammond, Ind.	Northwestern Life, Aberdeen, S. D.
\$ b	\$	\$	\$	\$	\$
108,713	689,403	604,230	258,786	123,865	30,176
1,174	3,800	3,141	3,400	.....	9,000
.....	2,000	4,100	.....	.....	197
.....	.....	4,434	.....	.....	.....
9,000	.....	14,577	14,976	964	14,480
8,275	5,792	.....	.....	.....	.....
127,162	700,995	630,482	277,162	124,829	53,833
34,666	161,973	125,833	53,680	21,647	8,322
24,788	122,480	184,251	53,441	116,016	151,576
9,000	.....	4,434	.....	.....	.....
33,788	122,480	188,685	53,441	116,016	151,576
—32,806	8,579	13,070	2,635	—8,607	—8,690
42,781	141,397	227,974	82,730	121,576	158,097
b	1,206	1,830	524	.....	.....
.....	2,502,704	2,581,000	868,000	2,021,021	604,645
.....	10	24	39	.....	.....
.....	20,500	46,624	61,000	.....	.....
.....
.....	.....	12	7,331	.....	.....
.....	1,216	1,854	563	.....	.....
.....	2,523,204	2,627,636	936,331	2,021,021	604,645
.....	—304	49	—137	.....	.....
.....	—184,567	—474,125	—157,492	544,968	208,355
.....	18	16	24	.....	.....
.....	39,750	38,500	25,000	15,000	7,500
.....
.....	74	.....	.....	.....	.....
.....	140,250	.....	.....	.....	.....
.....	84	80	35	.....	.....
.....	171,638	195,500	33,000	27,000	10,000
.....	582	774	363	.....	.....
.....	1,084,467	1,547,922	533,150	1,873,853	584,000
.....	18,470	46,752	7,633	.....	.....
.....	758	870	422	.....	.....
.....	1,454,675	1,828,674	598,783	1,915,853	601,500
.....	3,726	4,290	3,033	.....	.....
.....	6,551,963	7,955,523	3,836,884	.....	.....
.....	1,157	331	60	.....	.....
.....	3,171,166	442,250	63,000	.....	.....
.....	545	467	45	.....	.....
.....	1,422,962	1,041,400	68,000	.....	.....
.....	.....	55	72,058	.....	.....
.....	5,428	5,088	3,138	.....	.....
.....	11,146,091	9,439,228	4,039,942	1,817,021	1,506,572
.....	458	984	141	.....	.....
.....	1,068,629	798,962	337,548	105,168	3,145
148,760	718,214	695,905	293,698	223,818	203,482
148,520	738,199	747,398	302,445	234,325	205,593
150,698	788,482	726,692	300,135	225,799	196,984
8,072	42,965	52,955	9,021	11,737	7,844
143,501	811,883	792,915	312,227	239,881	181,752
87,409	610,421	548,330	236,483	109,566	31,803
.....	10,611,777	9,039,747	3,871,168	1,764,437	1,506,572
270,903	152,111	180,753	71,289	49,299	36,328
.....	18,445	18,478	7,005	3,864	1,704

Year Ending December 31, 1914.	Northwestern Mutual, Milwaukee, Wis.	Northwestern National, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N. Mex.
Capital stock.....	\$	\$	\$	\$
Ledger assets beginning of year.....	310,553,216	3,303,336	250,000	140,000
INCOME.			844,106	469,420
New premiums.....	4,419,303	215,078	114,552	56,620
Renewals.....	33,642,687	869,601	256,938	154,030
Premiums paid by dividends.....	9,295,163	58,596	739	.....
Premiums paid by surrenders.....	.....	21	1,662	1,418
Total new premiums.....	6,311,158	218,412	116,185	58,038
Total renewals.....	41,045,996	924,784	257,706	154,030
Consideration for annuities.....	215,615	.....	4,284	.....
Total premium income.....	47,572,768	1,143,196	378,175	212,068
Increase in year.....	1,989,484	45,988	78,231	17,382
Interest and dividends.....	15,120,478	164,699	60,335	33,572
Rental receipts.....	165,307	36,496	.....	82
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	808,996	347	.....	4,352
Other receipts.....	18,956	2,399	1,857	.....
Total interest and other income.....	16,113,737	203,941	62,192	38,006
Increase in year.....	601,693	—31,617	11,428	9,919
Total income.....	63,686,505	1,347,137	440,367	250,074
Increase in year.....	2,591,177	14,371	89,659	27,301
DISBURSEMENTS.				
Death claims paid.....	12,418,333	269,197	38,747	36,090
Matured endowments.....	4,041,273	249,459	5,000	.....
Paid to annuitants.....	202,053	.....	m 1,262	.....
Lapsed, surrend' and purch's'd policies	9,292,999	61,828	22,462	15,833
Dividends to policyholders.....	12,510,668	90,466	3,393	2,855
Total paid policyholders.....	38,465,326	670,960	70,864	54,778
Increase in year.....	1,820,552	—1,034,501	20,531	6,493
Commissions—New.....	1,968,414	131,259	86,406	46,458
Commissions—Renewal.....	2,801,679	74,112	20,314	10,343
Commissions—Annuities.....	1,980	.....	.....	.....
Salaries and expenses of agents.....	3,522	25,804	4,282	10,831
Medical fees and inspections.....	268,692	21,180	9,980	8,469
Salaries of officers and employees.....	902,161	65,613	26,332	15,584
Rents.....	137,680	9,600	3,667	1,855
Real estate, repairs, etc.....	73,330	10,999	.....	.....
Other management expenses.....	550,869	23,453	26,008	7,511
Total management expenses.....	6,708,327	362,020	176,989	101,051
Paid on supplementary contracts.....	453,975	1,669	.....	.....
Dividends to stockholders.....	.....	.....	.....	7,000
Insurance taxes, licenses, fees and fines	1,099,045	22,227	6,058	3,845
Real estate taxes.....	66,506	7,567	.....	.....
Profit and loss, etc.....	303	43	1,988	.....
Total expenses, etc.....	8,328,156	393,526	185,035	111,896
Increase in year.....	321,608	26,407	31,061	4,752
Total disbursements.....	46,793,482	1,064,476	255,899	166,674
Increase in year.....	2,142,160	—1,008,094	51,592	11,245
Income saved.....	16,893,023	282,661	184,468	83,400
Ledger assets end of year.....	327,446,239	3,585,996	999,910	563,077
ASSETS.				
Real estate owned.....	4,596,596	523,815	.....	14,255
Real estate mortgages.....	178,711,318	2,326,363	761,433	363,227
Bonds owned.....	76,926,630	175,079	.....	35,000
Stocks owned.....	.....	.....	.....	.....
Collateral loans.....	.....	.....	.....	.....
Premium notes.....	1,457,856	.....	.....	7,341
Loans to policyholders.....	53,640,047	490,620	151,396	60,194
Cash in office and bank.....	3,346,967	81,035	83,062	36,824
Deferred and Unpaid Premiums.....	4,152,384	51,842	38,830	21,494
All other assets.....	5,415,629	306,725	17,418	43,536
Total admitted assets.....	328,247,427	3,955,479	1,052,139	581,871
Increase in year.....	17,690,465	316,004	154,947	105,901
Not admitted items.....	1,266,198	52,053	10,884	13,638
Gross assets.....	329,513,625	4,007,532	1,063,023	595,509

b Transacts industrial business.

e Assets, liabilities and surplus include accident branch.

Ohio National, Cincinnati, O.	Ohio State, Columbus, O.	Oklahoma National, Oklahoma City, Okla.	Old Colony Life, Chicago, Ill.	Old Line Life, Milwaukee, Wis.	Oregon Life, Portland, Ore.
\$ b	\$	\$	\$	\$	\$
446,490	222,300	200,000	116,302	672,635	100,000
764,341	604,993	565,121	663,917	1,078,386	626,921
33,453	79,566	47,426	18,936	56,294	51,081
142,717	172,704	167,014	213,385	137,544	191,979
.....	12,983	3,514	.....	.....	21,432
.....	1,343	2,199	1,417	1,213	3,786
33,453	85,499	49,625	20,353	57,507	60,870
142,717	181,097	170,528	213,385	137,544	207,408
1,515	398	7,426	124	2,467	.....
177,685	266,994	227,579	233,862	197,518	268,278
14,440	60,405	2,426	—28,100	43,890	25,383
40,106	33,036	41,173	32,771	58,531	42,263
.....	.....	152	6,271	.....	.....
.....
11,047	7,704	952	44	800	1,251
51,153	40,740	42,277	39,086	59,331	43,514
—1,513	13,919	9,304	7,204	14,742	9,876
228,838	307,734	269,856	272,948	256,849	311,792
12,927	74,324	11,730	—20,905	58,632	9,876
45,277	29,911	22,900	83,669	25,500	13,032
1,000	.....	.....	.....	.....	.....
.....	400	.....	.....	165	.....
2,837	10,059	14,183	30,597	3,509	18,396
.....	13,582	4,510	.....	.....	21,699
49,114	53,932	41,593	114,266	29,174	53,127
3,987	6,883	—2,266	41,222	18,091	—17
21,499	51,113	35,003	11,832	31,912	25,392
32,555	10,263	4,677	2,499	4,248	15,667
.....
11,814	16,771	2,780	968	3,311	14,165
6,518	7,658	6,345	3,097	7,053	6,789
22,866	20,637	16,609	16,863	20,463	7,372
3,264	2,167	1,963	3,814	3,105	1,818
.....	.....	38	2,500	.....	.....
13,867	11,301	10,959	21,580	8,707	12,035
112,083	119,910	78,374	63,153	78,799	83,238
50	.....	250	7,694	14	.....
.....	.....	8,673	.....	26,905	7,000
1,906	803	7,757	2,605	6,537	1,469
.....	.....	572	688	.....	.....
19,227	186	1,999	11,493	472	.....
133,266	120,899	97,624	85,833	112,727	91,707
—5,566	15,035	—8,967	—12,432	3,765	1,480
182,380	174,831	139,217	200,099	141,901	144,834
—1,579	21,921	—11,233	28,790	21,856	1,463
46,458	132,903	130,639	72,849	114,948	166,958
806,296	738,096	695,759	736,766	1,193,334	793,885
e	e	20,646	80,000	.....	.....
495,450	393,850	521,976	484,650	741,838	549,050
259,691	265,454	.....	49,898	335,132	137,488
.....
20,000	.....	75	.....	.....	.....
884	2,238	15,489	6,502	30	.....
10,495	36,257	50,133	95,260	3,434	71,475
19,004	27,962	79,106	19,126	39,107	23,725
19,838	22,108	30,706	50,490	14,227	27,200
4,641	6,250	17,492	5,331	17,494	7,443
830,003	754,119	735,623	790,257	1,151,262	816,381
61,120	136,498	116,671	72,532	48,120	170,652
21,846	34,649	10,848	26,168	11,386	17,859
851,849	788,768	746,471	816,425	1,162,648	834,240

a Disability claims.

m Includes disability claims.

Year Ending December 31, 1914.	Northwestern Mutual, Milwaukee, Wis.	Northwestern National, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N. Mex.
LIABILITIES.	\$	\$	\$ c	\$ c
Reserves.....	297,814,012	3,262,745	649,998	372,263
Reserve on supplementary contracts.....	4,889,849	15,427	.....	1,249
Unpaid losses and claims.....	1,030,972	42,272	13,750	5,000
Losses and claims resisted.....	89,823	5,000	.....	.....
Dividends to accumulate.....	58,711	9,048	1,856	10,076
Unpaid dividends.....	786,501	5,904	77	.....
Dividends apportioned.....	13,444,232	90,878	770	.....
Amounts set apart.....	2,667,131	37,684	26,975	.....
All other liabilities.....	1,551,246	106,050	80,749	19,509
Total liabilities.....	321,832,277	3,574,958	774,175	408,097
Increase in year.....	15,590,646	292,220	175,878	92,551
Unassigned funds and capital.....	6,415,150	380,521	277,964	173,774
Surplus apportioned.....	16,111,363	128,512	27,745	.....
Total surplus funds.....	22,526,513	509,033	305,709	173,774
Increase in year.....	1,346,934	29,918	6,266	13,250
Gross surplus.....	23,792,711	561,086	316,593	187,412
NEW BUSINESS.				
New issues.....	Policies. 47,927	3,807	1,524	1,019
	Amount 126,288,750	6,665,176	3,632,150	2,152,884
Policies revived.....	Policies. 566	306	35	14
	Amount 1,511,904	537,576	87,056	44,500
Policies increased.....	Policies. 77	.....	.....	.....
	Amount.....	.....	.....	.....
Dividend additions.....	3,262,215	7,961	573	.....
Total new issues.....	Policies. 48,570	4,113	1,559	1,033
	Amount 131,062,869	7,210,713	3,719,779	2,197,384
Increase in year.....	Policies. —2,551	—102	143	—136
	Amount —6,753,775	—214,645	593,641	—479,363
TERMINATIONS.				
By death.....	No. 4,245	220	20	14
	Amount 12,402,109	258,796	43,716	41,000
By maturity.....	No. 1,436	377	1	.....
	Amount 3,880,127	232,298	5,000	.....
By expiry.....	No. 1,694	47	52	23
	Amount 5,015,865	166,850	125,230	76,000
By surrender.....	No. 9,771	429	126	54
	Amount 23,690,540	883,236	361,768	132,390
By lapse.....	No. 8,603	2,066	693	723
	Amount 21,886,231	3,635,324	1,620,437	1,444,071
By change.....	No. ....	.....	.....	.....
	Amount 3,273,283	84,367	7,812	.....
Total terminations.....	No. 25,749	3,139	892	814
	Amount 70,148,155	5,261,371	2,163,963	1,693,461
INSURANCE IN FORCE.				
Whole life policies.....	No. 381,026	14,537	3,523	2,161
	Amount 975,182,876	22,819,661	7,723,490	5,045,995
Endowment policies.....	No. 93,893	3,057	798	532
	Amount 192,763,999	4,616,131	1,324,480	958,400
All other policies.....	No. 52,953	2,384	267	243
	Amount 176,220,127	4,385,680	1,245,515	914,279
Reversionary additions.....	21,132,747	21,397	934	.....
Total in force.....	No. 527,872	19,978	4,588	2,936
	Amount 1,365,299,749	31,842,869	10,294,419	6,918,074
Increase in year.....	No. 22,821	974	667	219
	Amount 60,914,714	1,949,342	1,555,816	503,923
MISCELLANEOUS.				
Mean ledger assets.....	318,999,728	3,444,666	922,008	516,249
Mean admitted assets.....	319,402,190	3,797,477	974,665	528,970
Invested assets.....	327,435,424	3,561,792	999,910	552,516
Interest and rents earned.....	15,865,866	203,895	62,003	35,293
Net assets over all liabilities except reserve.....	320,340,525	3,771,778	955,707	546,037
Mean reserves.....	289,993,612	3,143,570	577,918	329,762
Mean insurance in force.....	1,334,842,392	30,868,198	9,516,511	6,666,112
Death claims paid plus net expenses of management.....	19,126,660	631,217	215,736	136,141
7½ per cent of renewal premiums.....	3,078,450	69,359	19,328	11,552

b Transacts industrial business.

c Assets, liabilities and surplus include accident branch.

Ohio National, Cincinnati, O.	Ohio State, Columbus, O.	Oklahoma National, Oklahoma City, Okla.	Old Colony Life, Chicago, Ill.	Old Line Life, Milwaukee, Wis.	Oregon Life, Portland, Ore.
\$ e b	\$ e	\$	\$	\$	\$
161,904	498,827	335,298	609,379	273,338	631,691
683	.....	3,223	18,897	800	.....
1,450	5,000	.....	21,667	.....	.....
2,000	.....	5,000	4,550	2,000	.....
.....	1,115	40,936	.....	.....	.....
.....	1,257	.....	.....	.....	1,809
.....
9,405	11,019	17,954	7,036	16,367	7,763
175,442	517,218	402,411	661,529	292,505	641,263
54,210	134,770	124,265	99,847	88,001	131,134
654,561	236,901	333,212	128,728	858,757	175,118
.....
654,561	236,901	333,212	128,728	858,757	175,118
6,910	1,728	—7,594	—27,315	—39,881	39,518
676,407	271,550	344,060	154,896	870,143	192,977
.....
989	1,952	901	773	1,176	1,075
1,589,100	2,811,748	1,400,968	1,089,159	1,866,000	1,992,250
18	39	.....	159	152	66
32,000	51,599	.....	150,667	258,000	121,000
.....
.....	.....	.....	1,908	.....	.....
.....	20,597	.....	.....	.....	13,811
1,007	1,991	901	932	1,328	1,141
1,621,100	2,883,944	1,400,968	1,241,734	2,124,000	2,127,061
235	588	—565	2	128	74
424,922	961,823	—674,985	—149,290	261,250	71,326
.....
20	17	13	63	16	9
29,264	37,411	17,800	135,500	27,500	13,032
1	.....	.....	.....	.....	.....
1,000	.....	.....	.....	.....	.....
.....	13	58	141	.....	2
.....	29,000	79,287	380,798	.....	6,000
15	53	40	156	22	48
20,500	85,728	91,500	299,588	30,000	104,470
375	483	771	779	546	488
630,854	648,099	978,749	1,316,079	779,750	896,000
12	.....	.....	.....	1	42
14,000	36,240	.....	.....	14,500	146,447
.....
411	566	824	1,139	585	589
695,618	836,478	1,167,336	2,131,965	851,750	1,165,949
.....
594	4,282	3,993	3,087	1,616	3,112
996,947	5,921,148	6,099,604	5,239,280	2,862,000	6,521,780
714	904	144	1,146	2,144	835
858,690	1,098,037	197,000	1,393,105	2,918,500	1,495,721
1,757	482	162	220	118	12
2,958,635	1,089,858	339,500	480,768	471,000	59,000
.....	45,112	.....	.....	.....	31,979
.....
3,065	5,668	4,299	4,453	3,878	3,959
4,814,272	8,154,155	6,636,104	7,118,153	6,251,500	8,108,480
596	1,425	77	—207	743	552
925,482	2,047,466	233,632	—890,231	1,272,250	961,112
.....
785,318	671,545	630,440	700,341	1,135,860	710,403
799,443	685,870	677,287	753,991	1,127,202	731,055
799,596	725,733	687,839	724,076	1,186,053	781,223
39,328	33,774	41,807	37,881	57,117	43,951
.....
816,465	735,728	668,510	738,107	1,132,095	806,809
132,214	436,111	283,553	565,465	220,757	567,226
4,351,531	7,130,422	6,529,288	7,558,268	5,615,375	7,627,924
.....
157,360	149,821	101,274	146,822	104,299	96,270
10,704	13,582	12,790	16,004	10,316	15,556

Year Ending December 31, 1914	Our Home, Jacksonville, Fla.	Pacific Mutual, Los Angeles, Cal.	Pan-American, New Orleans, La.	Peninsular Life, Detroit, Mich.
	\$	\$	\$	\$
Capital stock.....	105,157	.....	1,000,000	113,550
Ledger assets beginning of year.....	206,606	26,348,189	2,096,256	151,518
INCOME.				
New premiums.....	6,947	723,297	191,443	22,336
Renewals.....	28,732	4,397,167	340,677	30,537
Premiums paid by dividends.....	.....	428,023	3,653	.....
Premiums paid by surrenders.....	.....	33,779	1,881	.....
Total new premiums.....	6,947	924,177	193,707	22,336
Total renewals.....	28,732	4,658,089	343,947	30,537
Consideration for annuities.....	.....	69,680	.....	.....
Total premium income.....	35,679	5,651,946	537,654	52,873
Increase in year.....	916	235,348	107,687	14,096
Interest and dividends.....	7,265	1,585,440	126,218	7,023
Rental receipts.....	.....	43,440	.....	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	50,783	.....	.....
Other receipts.....	1,843	36,444	74,573	1,274
Total interest and other income.....	9,108	1,716,107	200,791	8,297
Increase in year.....	3,503	239,101	—197,152	1,826
Total income.....	44,787	7,368,053	738,445	61,170
Increase in year.....	4,419	474,449	—89,465	15,922
DISBURSEMENTS.				
Death claims paid.....	3,000	1,300,118	105,466	2,000
Matured endowments.....	.....	131,829	.....	.....
Paid to annuitants.....	.....	m 22,871	h 300	.....
Lapsed, surrend' and purch's'd policies.....	1,507	828,638	14,135	894
Dividends to policyholders.....	.....	557,413	18,526	.....
Total paid policyholders.....	4,507	2,840,869	138,907	2,894
Increase in year.....	1,507	256,479	66,982	1,824
Commissions—New.....	.....	437,031	116,949	14,001
Commissions—Renewal.....	4,370	321,320	10,862	4,333
Commissions—Annuities.....	.....	839	.....	.....
Salaries and expenses of agents.....	.....	35,644	27,675	3,890
Medical fees and inspections.....	.....	68,397	21,723	2,303
Salaries of officers and employees.....	12,002	264,549	42,809	7,046
Rents.....	.....	33,600	5,924	1,225
Real estate, repairs, etc.....	.....	13,356	854	.....
Other management expenses.....	19,937	120,066	35,333	2,985
Total management expenses.....	36,309	1,294,802	262,129	35,283
Paid on supplementary contracts.....	.....	24,090	.....	.....
Dividends to stockholders.....	.....	80,000	.....	.....
Insurance taxes, licenses, fees and fines.....	1,533	100,645	9,771	506
Real estate taxes.....	.....	12,514	2,889	.....
Profit and loss, etc.....	.....	13,205	1,045	3,432
Total expenses, etc.....	37,841	1,525,256	275,834	39,221
Increase in year.....	5,578	—15,630	13,333	8,490
Total disbursements.....	42,348	4,366,125	414,741	42,115
Increase in year.....	7,085	240,849	80,315	10,314
Income saved.....	2,439	3,001,928	323,704	19,055
Ledger assets end of year.....	209,045	29,350,117	2,419,960	170,573
ASSETS.				
Real estate owned.....	.....	1,203,143	45,000	.....
Real estate mortgages.....	23,053	16,246,055	1,053,342	151,066
Bonds owned.....	35,860	2,687,951	852,188	12,940
Stocks owned.....	64,146	117,000	99,750	.....
Collateral loans.....	.....	1,957,902	53,793	.....
Premium notes.....	2,570	953,862	10,524	382
Loans to policyholders.....	34,321	5,260,419	76,862	1,266
Cash in office and bank.....	7,728	911,087	129,767	2,049
Deferred and Unpaid Premiums.....	.....	637,728	45,276	3,234
All other assets.....	35,025	440,217	49,868	2,662
Total admitted assets.....	202,703	30,415,364	2,416,370	173,629
Increase in year.....	—10,825	3,274,766	385,717	30,364
Not admitted items.....	50,672	175,831	84,412	5,047
Gross assets.....	253,375	30,591,195	2,500,782	178,676

b Transacts industrial business.

h Disability claims.

m Includes disability claims.

Penn Mutual, Philadelphia, Pa.	Pennsylvania Mutual, Philadelphia, Pa.	Pension Mutual, Pittsburg, Pa.	People's Life, Chicago, Ill.	People's Life, Frankfort, Ind.	Peoria Life, Peoria, Ill.
\$	\$ b	\$	\$	\$	\$
139,954,933	246,253	839,925 1,004,253	100,000 234,983	100,000 374,899	100,000 648,289
2,394,250	4,530	9,814	29,291	52,087	108,233
16,785,485	202,801	57,585	77,527	148,584	284,446
2,422,166	.....	1,607	.....	7,434	1,702
375,310	.....	.....	.....	226	712
2,971,267	4,530	9,814	29,291	52,313	108,978
19,005,944	202,801	59,192	77,527	156,018	286,115
307,910	.....	.....	3	41	1,948
22,285,121	207,331	69,006	106,821	208,372	397,041
650,192	20,434	.....	33,335	11,409	69,534
7,047,236	269	34,926	10,036	24,059	36,488
144,343	9,062	8,007	.....	155	.....
20,228	.....	.....	.....	.....	.....
537,640	.....	.....	.....	.....	.....
101,401	11,006	632,437	20,709	956	961
7,850,848	20,337	675,370	30,745	25,170	37,449
699,860	9,762	.....	10,674	5,515	—293
30,135,969	227,668	744,376	137,566	233,542	434,490
1,350,052	30,196	.....	44,009	16,924	69,241
7,366,365	82,009	3,000	16,847	22,550	29,849
1,978,537	.....	.....	.....	.....	.....
433,365	.....	.....	.....	.....	.....
3,776,109	512	18,117	7,893	11,356	.....
3,413,240	1	1,903	4,986	7,653	27,350
.....	.....	.....	.....	.....	4,292
16,967,636	82,522	23,020	29,726	41,559	61,991
1,968,742	15,174	.....	1,962	—5,270	6,552
1,110,380	1,778	5,268	11,469	43,851	61,585
1,297,147	49,679	2,270	6,544	5,499	13,069
13,655	.....	.....	.....	.....	.....
170,760	21,436	16,204	7,585	4,402	13,952
164,762	4,523	2,811	7,321	4,158	8,335
501,669	26,058	16,774	9,047	8,610	31,604
148,227	10,384	3,000	3,381	586	2,583
47,049	.....	1,918	.....	.....	.....
148,106	16,814	30,924	8,635	4,291	15,173
3,701,755	131,950	79,169	53,982	71,396	146,301
315,984	.....	2,100	.....	.....	.....
.....	.....	37,315	.....	10,000	6,000
444,504	52	4,852	1,305	1,736	5,677
38,593	.....	1,871	.....	.....	.....
.....	6,008	113,450	1,910	.....	23
4,500,836	138,010	238,757	57,197	83,132	158,001
—70,803	969	.....	13,265	—12,851	28,890
21,468,472	220,532	261,777	86,923	124,691	219,992
1,897,939	16,143	.....	15,227	—18,121	35,432
8,667,497	7,136	482,599	50,643	108,851	214,498
148,632,430	253,388	1,486,852	285,626	483,750	862,787
3,690,694	217,934	125,000	.....	10,000	.....
57,429,350	2,000	70,000	144,170	413,600	619,080
53,395,481	500	998,506	.....	.....	.....
288,494	7,665	3,850	20,300	.....	.....
1,389,200	750	.....	23,533	.....	.....
4,510,103	.....	2,512	507	7,166	74,339
23,937,776	1,130	32,950	21,120	42,129	45,428
2,366,843	6,073	12,827	73,426	6,904	59,375
1,893,092	4,006	6,536	14,779	25,757	31,034
3,039,238	1,089	18,586	30,616	7,488	18,017
151,940,637	241,147	1,270,767	328,451	513,044	847,273
9,478,979	10,242	.....	82,919	119,607	201,317
1,186,889	18,690	291,016	12,845	9,262	80,820
153,127,026	259,837	1,561,783	341,296	522,306	928,093

Year Ending December 31, 1914.	Our Home, Jacksonville, Fla.	Pacific Mutual, Los Angeles, Cal.	Pan-American, New Orleans, La.	Peninsular Life, Detroit, Mich.
LIABILITIES.	\$	\$	\$	\$
Reserves.....	74,513	26,741,995	747,976	52,998
Reserve on supplementary contracts.....		137,891		
Unpaid losses and claims.....		101,571	4,000	2,000
Losses and claims resisted.....		23,000		2,000
Dividends to accumulate.....		38,943		
Unpaid dividends.....		2,455		
Dividends apportioned.....		625,862	900	
Amounts set apart.....		1,345,013		
All other liabilities.....	21,545	462,918	22,584	370
Total liabilities.....	96,058	29,479,648	775,460	57,368
Increase in year.....	—17,696	3,207,812	260,119	25,688
Unassigned funds and capital.....	106,645	935,716	1,640,910	116,261
Surplus apportioned.....		1,970,875	900	
Total surplus funds.....	106,645	2,906,591	1,641,810	116,261
Increase in year.....	6,871	602,993	125,598	4,676
Gross surplus.....	157,317	3,082,422	1,726,222	121,308
NEW BUSINESS.				
New issues.....	Policies. 360	10,368	2,628	400
	Amount 811,500	21,845,278	5,681,444	505,499
Policies revived.....	Policies. 198	265	265	60
	Amount.....	371,538	545,196	73,500
Policies increased.....	Policies.	323	323	
	Amount.....	339,329		
Dividend additions.....		357,171		
Total new issues.....	Policies. 360	10,566	3,216	460
	Amount 811,500	22,573,987	6,565,969	578,999
Increase in year.....	Policies. 103	—575	263	88
	Amount —10,500	—1,184,204	—14,858	101,999
TERMINATIONS.				
By death.....	No. 2	643	45	4
	Amount 3,000	1,299,679	158,000	6,000
By maturity.....	No. 94			
	Amount.....	133,789		
By expiry.....	No. 2,299		12	
	Amount.....	4,340,511	18,000	
By surrender.....	No. 7	1,606	65	8
	Amount 10,000	3,191,013	169,500	12,304
By lapse.....	No. 252	1,621	1,451	154
	Amount 574,090	3,280,544	3,175,273	198,000
By change.....	No.			
	Amount.....	842,197		
Total terminations....	No. 261	6,263	1,573	166
	Amount 587,090	13,088,733	3,520,773	216,304
INSURANCE IN FORCE.				
Whole life policies.....	No.	57,459	5,614	502
	Amount.....	109,239,157	11,653,144	722,500
Endowment policies.....	No. 932	15,722	1,164	513
	Amount 2,282,810	22,456,713	2,633,794	629,500
All other policies.....	No.	8,965	443	27
	Amount.....	19,663,388	1,383,050	50,499
Reversionary additions.....		3,166,189		
Total in force.....	No. 932	82,146	7,221	1,042
	Amount 2,282,810	154,525,447	15,669,988	1,402,499
Increase in year.....	No. 99	4,303	1,643	294
	Amount 224,410	9,485,254	3,045,196	362,695
MISCELLANEOUS.				
Mean ledger assets.....	207,825	27,849,153	2,258,108	161,045
Mean admitted assets.....	208,115	28,777,981	2,223,511	158,447
Invested assets.....	158,373	29,330,546	2,354,200	167,662
Interest and rents earned.....	8,971	1,696,011	133,398	8,109
Net assets over all liabilities except reserve.....	181,158	29,648,586	2,389,786	169,259
Mean reserves.....	82,446	25,498,636	622,263	41,004
Mean insurance in force.....	2,170,605	149,782,820	14,147,390	1,221,151
Death claims paid plus net expenses of management.....	39,309	2,594,920	367,595	37,283
7½ per cent of renewal premiums.....	2,155	349,357	25,796	2,290

b Transacts industrial business.

Penn Mutual, Philadelphia, Pa.	Pennsylvania Mutual, Philadelphia, Pa.	Pension Mutual, Pittsburg, Pa.	People's Life, Chicago, Ill.	People's Life, Frankfort, Ind.	Peoria Life, Peoria, Ill.
\$	\$ b	\$	\$	\$	\$
126,398,278	39,702	236,302	220,345	375,132	622,938
3,040,675	.....	12,749	.....	.....	.....
544,146	14,877	.....	4,627	.....	1,000
32,210	2,232	.....	.....	.....	.....
103,581	.....	.....	.....	681	7134
675,728	.....	.....	.....	.....	.....
4,636,758	.....	.....	.....	2,650	2,454
9,396,748	.....	.....	.....	.....	15,034
1,381,929	20,232	.....	1,757	10,637	34,279
146,210,053	77,043	411,141	226,729	389,100	682,839
7,626,010	28,245	.....	82,333	110,815	199,056
5,730,584	164,104	859,626	101,722	123,944	164,434
14,033,506	.....	.....	.....	2,650	17,488
19,764,090	164,104	859,626	101,722	126,594	181,922
2,479,601	—18,003	.....	586	8,842	—3,395
20,950,479	182,794	1,150,642	114,567	135,856	262,742
23,798	268	1,064	15,159	1,279	1,736
71,906,876	176,086	1,999,287	4,262,531	1,692,391	3,131,876
832	1	.....	36	5	12
2,984,658	500	.....	14,197	7,500	21,000
.....
344,692	.....	.....	.....	.....	339
24,630	269	1,064	15,195	1,284	1,748
75,236,226	176,586	1,999,287	4,276,728	1,699,891	3,153,215
+384	—86	.....	11,216	—297	291
—375,087	—41,414	.....	2,207,928	—416,290	389,244
2,334	33	3	86	12	23
7,253,902	35,500	3,000	28,171	23,000	31,500
850	.....	.....	.....	.....	.....
1,979,054	.....	.....	.....	.....	.....
2,496	.....	3	93	2	13
6,845,436	.....	6,000	64,250	2,000	9,000
4,518	9	61	115	74	88
15,877,168	7,500	115,500	91,500	106,000	193,678
4,958	268	425	3,675	652	420
13,659,330	178,000	835,025	1,501,374	850,320	750,300
.....
2,970,233	.....	.....	3,475	16,891	11,816
15,156	310	492	3,969	740	544
48,585,123	221,000	959,525	1,688,770	998,211	996,294
158,235	1,466	984	13,889	633	6,244
426,975,297	1,198,586	1,870,162	5,114,765	1,092,099	11,129,280
38,170	55	48	2,398	628	252
76,042,853	39,500	101,000	730,865	754,332	344,720
32,539	.....	3,124	202	3,700	196
115,373,884	.....	10,489,650	158,700	4,933,040	483,957
2,387,633	.....	.....	.....	.....	1,049
228,944	1,521	4,156	16,489	4,961	6,692
620,779,667	1,238,086	12,460,812	6,004,330	6,779,471	11,959,006
9,474	—41	572	11,226	544	1,204
26,651,103	—44,414	1,039,762	2,587,958	701,680	2,156,921
144,293,681	249,820	.....	260,305	429,325	755,538
147,201,147	236,026	.....	286,991	453,240	746,615
148,264,805	236,049	.....	281,368	479,800	796,057
7,289,189	9,383	.....	12,328	26,159	39,561
146,162,368	203,806	.....	322,067	501,726	804,860
123,129,941	32,278	.....	181,705	321,075	526,725
607,454,115	1,260,293	.....	4,710,351	6,428,631	10,880,545
11,068,140	213,959	.....	70,829	93,946	175,150
1,425,446	.....	.....	11,701	11,701	21,458

Year Ending December 31, 1914.	Philadelphia Life, Philadelphia, Pa.	Phoenix Mutual, Hartford, Conn.	Pioneer Life, Kansas City, Mo.	Pioneer Life, Fargo, N. D.
Capital stock.....	\$ 560,320	\$	\$ 100,000	\$ 100,000
Ledger assets beginning of year.....	3,604,183	35,452,328	399,191	435,165
INCOME.				
New premiums.....	97,100	623,690	9,159	101,216
Renewals.....	748,909	4,315,432	75,287	209,614
Premiums paid by dividends.....	59,138	682,240	1,266	.....
Premiums paid by surrenders.....	3,463	146,304	.....	70
Total new premiums.....	105,083	876,513	9,159	101,216
Total renewals.....	803,527	4,891,153	76,533	209,684
Consideration for annuities.....	866	85,367	.....	908
Total premium income.....	909,476	5,853,033	85,692	311,808
Increase in year.....	41,093	118,745	-6,911	56,610
Interest and dividends.....	189,321	1,784,312	18,700	33,150
Rental receipts.....	244	49,784	544	.....
Profit and loss account.....	27,740	.....	.....	.....
Supplementary contracts.....	187	83,803	.....	.....
Other receipts.....	4,149	107,756	1,216	.....
Total interest and other income.....	221,641	2,025,655	20,460	33,150
Increase in year.....	-1,596	137,476	-125,000	10,016
Total income.....	1,131,117	7,878,688	106,152	344,958
Increase in year.....	39,497	256,221	-131,911	66,626
DISBURSEMENTS.				
Death claims paid.....	197,835	1,604,513	25,291	18,325
Matured endowments.....	.....	1,012,708	.....	.....
Paid to annuitants.....	.....	36,339	.....	.....
Lapsed, surrend' and purch's'd policies	83,586	1,171,388	13,152	11,185
Dividends to policyholders.....	69,423	898,204	12	.....
Total paid policyholders.....	350,844	4,723,152	38,455	29,510
Increase in year.....	-28,930	604,057	12,910	-4,398
Commissions—New.....	57,627	280,666	3,697	60,624
Commissions—Renewal.....	64,058	282,270	1,900	12,323
Commissions—Annuities.....	.....	3,030	.....	.....
Salaries and expenses of agents.....	10,496	226,338	7,392	11,900
Medical fees and inspections.....	12,009	62,571	1,866	11,381
Salaries of officers and employees.....	65,064	215,057	11,417	27,375
Rents.....	9,015	17,500	5,592	1,360
Real estate, repairs, etc.....	582	20,996	391	235
Other management expenses.....	30,118	133,855	10,648	10,915
Total management expenses.....	248,969	1,242,283	42,903	136,113
Paid on supplementary contracts.....	395	11,499	350	.....
Dividends to stockholders.....	33,619	.....	.....	.....
Insurance taxes, licenses, fees and fines	16,764	186,552	3,118	3,150
Real estate taxes.....	469	1,901	.....	163
Profit and loss, etc.....	136	8,361	12,400	287
Total expenses, etc.....	300,352	1,450,596	58,771	139,713
Increase in year.....	12,350	21,272	-44,449	12,446
Total disbursements.....	651,196	6,173,748	97,226	169,223
Increase in year.....	-16,580	625,329	-31,539	8,048
Income saved.....	479,921	1,704,940	8,926	175,735
Ledger assets end of year.....	4,053,494	37,157,268	408,117	610,900
ASSETS.				
Real estate owned.....	55,441	672,600	39,785	13,650
Real estate mortgages.....	2,105,100	23,115,759	208,753	364,291
Bonds owned.....	818,343	6,644,940	63,485	.....
Stocks owned.....	.....	397,650	.....	.....
Collateral loans.....	.....	.....	.....	.....
Premium notes.....	222,314	57,504	1,131	22,785
Loans to policyholders.....	543,741	5,651,967	30,534	47,421
Cash in office and bank.....	285,260	538,562	21,210	98,388
Deferred and Unpaid Premiums.....	59,986	507,247	6,532	23,075
All other assets.....	64,904	621,158	9,242	43,019
Total admitted assets.....	4,155,089	38,207,387	380,672	612,629
Increase in year.....	448,960	2,041,077	-11,495	172,114
Not admitted items.....	36,520	176,702	44,784	39,997
Gross assets.....	4,191,609	38,384,089	425,456	652,626

*Reincorporated in 1914.

e Assets, liabilities and surplus include accident branch.

Pittsburgh L. and T., Pittsburgh, Pa.	Postal Life, New York, N. Y.	Prairie Life, Omaha, Neb.	Preferred Life, Grand Rapids, Mich.	Presbyterian Ministers, Philadelphia, Pa.	Protective League, Decatur, Ill.
\$ 1,000,000 23,332,037	\$ 100,000 9,538,155	\$ 133,867 198,696	\$ 100,000 268,843	\$ 5,711,412	\$ * 100,000 125,000
445,302 2,442,647 81,760 43,867	80,275 1,454,387 23,393 14,155	35,941 3,310	71,309 143,752 1,832	102,108 639,440 85,391 42,455	18,089 51,602
508,628 2,504,948 7,203	96,646 1,475,564	35,941 3,310	73,141 143,752	174,779 694,625 7,750	18,089 51,602
3,020,779 79,020 705,936 365,297 11,549 1,880	1,572,210 —102,004 264,937 215,059 77,269 20,906 4,980	39,251 31,587 7,812 1,572 1,089	216,893 44,775 13,483 47	877,144 30,608 246,686 2,169 3,050	69,691 1,311 200 219,321
1,084,662 57,587	583,151 41,138	10,473 7,104	13,530 —37,803	251,905 24,103	220,832
4,105,441 136,607	2,155,361 —60,866	49,724 38,691	230,423 6,972	1,129,049 54,711	290,523
1,361,584 419,473 m 18,536 711,872 218,914	1,131,514 142,140 7,887 535,188 53,352	..... ..... ..... ..... .....	22,918 4,285 4,768	110,610 90,132 5,450 137,759 87,263	45,352 h 155 568
2,730,379 —310,114 127,615 72,695 172,236 36,530 125,224 22,900 92,262 68,103	1,870,081 —202,568 35,395 12,073 98,851 25,116 49,900 90,621	..... ..... 25,697 3,891 2,196 10,417 920 5,603	31,971 —2,954 51,200 4,956 21,532 7,710 24,145 2,649 13,749	431,214 —40,067 717 211 3,459 34,634 3,675 15,522	46,075 444 12,022 1,300 5,464 200 5,410
717,565 14,075 100,000 50,285 83,625 5,749	311,956 15,756 9,337 41,830 75,390	48,724 450	125,941 603 522	58,218 700 2,043 892	24,840 676 1,228
971,299 63,811	454,269 —26,212	49,174 34,284	127,066 973	61,853 —7,864	26,744
3,701,678 —246,303 403,763 23,735,799	2,324,350 —228,780 —168,989 9,369,167	49,174 34,284 550 199,246	159,037 —1,981 71,386 340,229	493,067 —47,931 635,982 6,347,393	72,819 217,704 342,704
9,035,207 5,717,456 4,006,371 43,451 3,000 69,740 4,550,691 261,752 318,674 196,213	3,237,463 1,783,630 1,271,272 362,330 2,466,165 126,963 194,040 171,986	..... 120,665 25,000 24,798 2,001 18,691	..... 263,019 9,250 1,902 9,848 53,528 24,428 7,153	59,581 380,985 4,250,350 53,840 1,604 1,282,401 84,951 421,313 71,132	18,317 116,989 27,000 175,398 24,902 4,121
24,202,555 391,938 113,171 24,315,726	9,613,849 —159,413 117,896 9,731,745	191,155 51,974 15,152 206,307	369,128 88,227 4,832 373,960	6,606,157 653,035 59,785 6,665,942	366,727 22,272 388,999

m Includes disability claims.

Year Ending December 31, 1914.	Philadelphia Life, Philadelphia, Pa.	Phoenix Mutual, Hartford, Conn.	Pioneer Life, Kansas City, Mo.	Pioneer Life, Fargo, N. D.
LIABILITIES.	\$ c	\$	\$	\$
Reserves.....	3,153,230	34,708,367	200,414	413,341
Reserve on supplementary contracts.....	12,222	149,129	4,427	.....
Unpaid losses and claims.....	9,500	149,507	1,000	2,000
Losses and claims resisted.....	42,586	4,000	4,708	.....
Dividends to accumulate.....	42,278	438,347	.....	.....
Unpaid dividends.....	.....	72,357	.....	.....
Dividends apportioned.....	57,161	926,753	.....	.....
Amounts set apart.....	22,981	24,927	.....	.....
All other liabilities.....	45,336	243,854	7,703	10,654
Total liabilities.....	3,385,294	36,717,241	218,252	425,995
Increase in year.....	421,383	1,505,087	—42,158	138,535
Unassigned funds and capital.....	769,795	1,490,146	162,420	186,634
Surplus apportioned.....	80,142	951,680	.....	.....
Total surplus funds.....	849,937	2,441,826	162,420	186,634
Increase in year.....	54,576	579,663	30,663	33,579
Gross surplus.....	886,457	2,618,528	207,204	226,631
NEW BUSINESS.				
New issues.....	Policies. 1,637 Amount 3,916,929	9,900 19,383,239	370 431,875	2,069 3,692,803
Policies revived.....	Policies. 41 Amount 116,393	97 176,813	.....	45 101,489
Policies increased.....	Policies. Amount .....	.....	.....	3
Dividend additions.....	10,328	172,225	.....	.....
Total new issues.....	Policies. 1,678 Amount 4,043,650	9,997 19,732,277	370 431,875	2,117 3,794,292
Increase in year.....	Policies. —512 Amount —485,477	—825 1,358,804	—785 —1,268,396	191 255,438
TERMINATIONS.				
By death.....	No. 79 Amount 221,893	867 1,577,230	16 32,500	10 21,000
By maturity.....	No. Amount	610 1,012,708	.....	.....
By expiry.....	No. 5 Amount 20,000	743 1,239,934	.....	16 42,000
By surrender.....	No. 281 Amount 708,371	1,484 3,379,779	75 112,175	80 165,330
By lapse.....	No. 789 Amount 2,116,336	2,837 5,464,366	474 764,888	854 1,552,664
By change.....	No. Amount 98,668	..... 442,969	.....	..... 8,603
Total terminations....	No. 1,154 Amount 3,165,268	6,541 13,116,986	565 909,563	960 1,789,597
INSURANCE IN FORCE.				
Whole life policies.....	No. 7,204 Amount 18,231,463	12,693 23,822,639	1,337 1,827,736	5,067 9,416,314
Endowment policies.....	No. 1,476 Amount 2,840,111	64,247 113,819,885	332 418,217	341 522,500
All other policies.....	No. 1,160 Amount 3,925,559	9,339 23,720,003	181 310,270	253 909,500
Reversionary additions.....	47,461	1,569,283	.....	.....
Total in force.....	No. 9,840 Amount 25,044,594	86,279 162,931,810	1,850 2,556,223	5,681 10,848,314
Increase in year.....	No. 524 Amount 878,382	3,456 6,615,291	—195 —477,688	1,157 2,004,695
MISCELLANEOUS.				
Mean ledger assets.....	3,828,838	36,304,798	403,654	523,032
Mean admitted assets.....	3,931,609	37,186,848	386,420	526,572
Invested assets.....	4,035,423	37,147,259	367,610	576,335
Interest and rents earned.....	200,891	1,918,436	18,741	36,333
Net assets over all liabilities except reserve.....	4,003,167	37,150,193	362,834	599,975
Mean reserves.....	2,953,348	34,054,214	185,392	345,828
Mean insurance in force.....	24,605,403	159,624,115	2,795,067	9,845,916
Death claims paid plus net expenses of management.....	446,804	2,846,796	68,194	154,438
7½ per cent of renewal premiums.....	60,265	366,836	5,740	15,726

e Assets, liabilities and surplus include accident branch.

Pittsburgh L. and T., Pittsburgh, Pa.	Postal Life, New York, N. Y.	Prairie Life, Omaha, Neb.	Preferred Life, Grand Rapids, Mich.	Presbyterian Ministers, Philadelphia, Pa.	Protective League, Decatur, Ill.
\$	\$	\$	\$	\$	\$
21,661,285	9,031,139	9,809	243,065	5,697,610	135,962
118,337	100,218	.....	.....	3,850	.....
212,603	121,642	.....	2,272	22,689	30,512
7,000	.....	.....	.....	.....	7,000
10,758	12,418	.....	.....	.....	.....
22,208	19,684	.....	.....	.....	.....
.....	.....	.....	2,384	114,543	.....
26,647	.....	.....	.....	.....	37,670
240,742	98,867	165	875	143,514	10,498
22,299,580	9,383,968	9,974	249,596	5,982,206	221,642
358,325	—159,250	7,740	88,742	583,774	.....
1,902,975	229,881	181,181	119,532	623,951	145,085
26,647	.....	.....	2,384	114,543	37,670
1,929,622	229,881	181,181	121,916	738,494	182,755
33,207	—163	.....	499	76,282	.....
2,042,793	348,777	196,336	126,748	798,279	205,027
.....
9,507	1,430	595	1,812	1,109	334
18,824,734	2,575,220	1,035,000	2,146,730	2,041,651	331,000
188	293	.....	67	18	480
590,127	596,661	.....	73,692	37,500	512,004
.....	9	.....	.....	.....	.....
55,082	4,612	.....	4,638	65,321	.....
9,695	1,732	595	1,879	1,127	814
19,469,943	3,176,493	1,035,000	2,225,060	2,144,472	843,004
1,425	—187	495	—386	—47	.....
387,809	—539,989	829,500	—565,362	—202,954	.....
.....
706	404	.....	21	75	35
1,403,066	1,149,959	.....	25,190	108,238	39,600
266	83	.....	.....	71	.....
428,967	144,648	.....	.....	93,894	.....
1,014	451	.....	3	5	.....
4,462,352	1,054,428	.....	11,000	8,000	.....
1,884	802	.....	48	166	.....
3,085,093	1,703,706	.....	75,000	265,252	.....
2,089	675	.....	764	191	1,220
5,113,812	1,396,810	.....	908,060	380,500	1,295,673
127,497	934,682	.....	8,431	23,047	8,527
5,959	2,415	.....	836	508	1,255
14,620,787	6,184,233	.....	1,027,681	878,932	1,343,800
40,487	16,059	662	3,682	6,465	4,781
62,384,654	30,291,979	1,140,500	4,671,931	11,061,998	4,859,188
8,780	2,529	4	1,332	6,343	.....
12,293,828	3,792,764	4,000	1,681,879	9,581,915	.....
8,157	4,402	29	457	.....	17,057
31,023,274	10,149,929	96,000	966,470	.....	19,451,260
373,634	7,646	.....	7,650	.....	.....
57,424	22,990	695	5,471	12,808	21,838
106,075,390	44,242,318	1,240,500	7,327,930	20,643,913	24,310,448
2,736	—683	595	1,043	619	—441
4,849,156	—3,007,740	1,035,000	1,197,379	1,265,540	—500,796
23,533,918	9,453,661	198,971	304,536	6,029,402	.....
24,006,586	9,693,555	165,168	325,015	6,279,640	.....
23,699,999	9,315,718	184,382	337,242	6,334,421	.....
1,087,125	451,966	9,523	16,273	259,551	.....
23,590,907	9,261,020	190,990	365,981	6,436,104	.....
21,515,334	9,121,855	5,357	200,475	5,451,659	.....
103,650,812	45,746,188	723,000	6,729,240	20,011,143	.....
2,079,149	1,443,470	48,724	148,859	168,828	.....
187,871	110,667	248	10,781	52,097	.....

Year Ending December 31, 1914.	Protective Life, Birmingham, Ala.	Provident L. and T., Philadelphia, Pa.	Provident Life, Des Moines, Ia.	Prudential Insurance, Newark, N. J.
	\$	\$	\$	\$ b
Capital stock.....	141,680	1,000,000	100,000	2,000,000
Ledger assets beginning of year.....	446,172	76,444,204	177,622	323,491,065
INCOME.				
New premiums.....	31,377	1,320,038	40,629	4,311,313
Renewals.....	133,053	7,833,869	12,501	81,266,720
Premiums paid by dividends.....	.....	1,618,402	.....	521,262
Premiums paid by surrenders.....	.....	129,882	.....	635,545
Total new premiums.....	31,377	1,744,096	40,629	5,022,584
Total renewals.....	133,053	9,158,095	12,501	81,712,256
Consideration for annuities.....	154	154,719	.....	348,497
Total premium income.....	164,584	11,056,910	53,130	87,083,337
Increase in year.....	6,655	707,790	39,341	5,974,331
Interest and dividends.....	32,470	3,808,488	9,517	14,888,177
Rental receipts.....	.....	57,476	.....	1,092,625
Profit and loss account.....	.....	84,027	.....	.....
Supplementary contracts.....	.....	70,335	.....	153,207
Other receipts.....	3,008	8,713	.....	26
Total interest and other income.....	35,478	4,029,039	9,517	16,134,035
Increase in year.....	11,220	153,059	—76,744	1,883,579
Total income.....	200,062	15,085,949	62,647	103,217,372
Increase in year.....	17,875	860,849	—37,403	7,857,910
DISBURSEMENTS.				
Death claims paid.....	25,500	2,248,054	6,000	22,935,700
Matured endowments.....	.....	2,866,278	.....	1,084,554
Paid to annuitants.....	.....	109,732	.....	m 174,426
Lapsed, surrend'd and purch's'd policies.....	7,200	1,905,548	.....	8,194,803
Dividends to policyholders.....	6,288	2,025,445	.....	6,884,327
Total paid policyholders.....	38,988	9,155,057	6,000	39,273,810
Increase in year.....	15,580	534,690	6,000	5,425,264
Commissions—New.....	20,834	451,179	28,297	1,498,388
Commissions—Renewal.....	8,155	545,729	263	993,676
Commissions—Annuities.....	.....	7,324	.....	14,756
Salaries and expenses of agents.....	5,297	93,894	2,433	13,873,192
Medical fees and inspections.....	4,144	71,696	.....	775,221
Salaries of officers and employees.....	13,453	489,660	16,474	3,012,513
Rents.....	2,021	42,162	.....	1,023,210
Real estate, repairs, etc.....	.....	37,530	.....	314,884
Other management expenses.....	5,776	205,484	5,563	1,401,032
Total management expenses.....	59,680	1,944,658	53,030	22,906,872
Paid on supplementary contracts.....	.....	88,348	.....	120,876
Dividends to stockholders.....	.....	.....	.....	400,000
Insurance taxes, licenses, fees and fines.....	4,603	737,670	182	1,753,970
Real estate taxes.....	.....	31,079	.....	297,855
Profit and loss, etc.....	26	8,469	50	12,744
Total expenses, etc.....	64,309	2,810,224	53,262	25,492,317
Increase in year.....	—2,159	601,502	28,334	1,460,529
Total disbursements.....	103,297	11,965,281	59,262	64,766,127
Increase in year.....	13,421	1,136,192	34,334	6,885,793
Income saved.....	96,765	3,120,668	3,385	38,451,245
Ledger assets end of year.....	542,936	79,564,872	181,007	361,942,310
ASSETS.				
Real estate owned.....	.....	1,258,618	.....	17,791,943
Real estate mortgages.....	393,053	24,557,481	147,700	101,395,068
Bonds owned.....	14,000	44,282,765	21,574	170,600,483
Stocks owned.....	.....	54,260	.....	5,375,260
Collateral loans.....	6,000	2,810,712	1,454	3,629,500
Premium notes.....	16,006	1,007	760	.....
Loans to policyholders.....	65,522	10,653,169	.....	29,058,075
Cash in office and bank.....	38,429	384,462	5,744	22,580,259
Deferred and Unpaid Premiums.....	15,428	1,414,399	2,607	6,442,364
All other assets.....	10,255	1,092,854	5,717	4,231,365
Total admitted assets.....	558,693	86,509,727	185,556	361,104,317
Increase in year.....	98,224	2,377,783	5,129	38,334,997
Not admitted items.....	13,430	308,167	4,300	1,740,504
Gross assets.....	572,123	86,817,894	189,856	362,844,821

b Transacts industrial business.

c Assets, liabilities and surplus include accident branch.

Prudential Life, San Antonio, Tex.	Public Savings, Indianapolis, Ind.	Puritan Life, Providence, R. I.	Register, Life, Davenport, Ia.	Reliable Life, Indianapolis, Ind.	Reliance Life, Pittsburg, Pa.
\$ b	\$ b	\$	\$	\$	\$
140,800	288,550	151,000		144,930	1,000,000
257,265	272,580	356,502	1,271,310	299,120	4,143,332
11,982	19,909	10,503	52,797	9,894	432,580
112,273	273,045	75,280	211,505	42,269	1,134,287
.....	.....	2,782	47,050	.....	14,543
.....	417	491	.....	549	.....
11,982	20,326	11,021	55,801	10,443	447,123
112,273	273,045	78,035	255,551	42,269	1,134,287
5	.....	.....	.....	.....	.....
124,260	293,371	89,056	311,352	52,712	1,581,410
36,991	52,788	2,536	39,319	—13,761	146,103
1,948	19,168	16,555	76,357	15,109	191,552
18,575	.....	.....	2,500	.....	10,615
.....	.....	5	.....	.....	.....
.....
58	14,066	7,510	391	1,260	315
20,581	33,234	24,070	79,248	16,369	202,482
—3,232	—61,194	7,678	14,523	2,907	29,488
144,841	326,605	113,126	390,600	69,081	1,783,892
33,759	—8,406	10,214	53,842	—10,854	175,591
22,706	53,773	13,500	51,119	8,554	274,370
.....	.....	.....	4,750	.....	24,000
.....
1,459	2,317	4,476	27,958	6,218	118,323
.....	.....	3,931	51,003	4,658	39,155
24,165	56,090	21,907	134,830	19,430	455,848
11,231	8,636	—14,058	28,565	—5,846	140,270
7,188	9,012	3,176	30,949	7,473	294,565
32,776	88,632	2,745	14,344	2,282	63,060
.....
27,120	63,241	9,980	2,435	.....	129,050
5,942	5,957	1,491	4,923	751	66,858
13,360	29,857	11,947	19,663	8,315	63,832
1,538	9,390	2,750	2,500	1,555	19,820
6,912	5,616	.....	1,330	.....	529
10,444	17,908	6,733	7,396	2,169	48,525
105,280	229,613	38,822	83,560	22,545	686,189
.....	.....	.....	757	.....	1,450
.....	.....	.....	.....	.....	60,000
1,409	884	1,805	534	2,269	41,123
2,510	3,312	.....	616	.....	2,375
13,632	13,684	4,226	57	3,124	7,778
122,831	247,493	44,853	85,524	27,938	798,915
14,169	—1,312	11,243	20,643	—11,608	113,801
146,996	303,583	66,760	220,354	47,368	1,254,763
25,400	7,324	—2,815	49,208	—17,454	254,071
—2,155	23,022	46,366	170,246	21,713	529,129
255,111	295,602	402,869	1,441,556	320,832	4,698,254
200,200	187,808	.....	51,171	.....	194,853
37,360	51,550	.....	1,188,446	222,550	725,906
.....	.....	275,554	.....	.....	2,536,758
.....	.....	75,657	.....	.....	.....
.....
1,243	.....	.....	7,648	1,462	325,367
675	388	25,283	159,158	41,958	508,306
7,739	74,213	26,665	19,077	12,078	227,767
2,790	63,034	12,911	19,203	10,043	232,626
6,616	5,622	3,281	24,863	7,169	80,425
256,623	382,615	420,351	1,469,566	295,360	4,832,008
—2,631	55,749	46,554	165,478	31,298	576,018
9,653	52,726	6,151	20,802	42,180	315,049
266,276	435,341	426,502	1,490,368	337,540	5,147,057

m Includes disability claims.

Year Ending December 31, 1914.	Protective Life, Birmingham, Ala.	Provident L. and T., Philadelphia, Pa.	Provident Life, Des Moines, Ia.	Prudential Insurance, Newark, N. J.
LIABILITIES.	\$	\$	\$	\$ b
Reserves.....	330,800	74,681,223	17,608	289,140,473
Reserve on supplementary contracts.....		757,811		1,134,980
Unpaid losses and claims.....		243,276		1,255,490
Losses and claims resisted.....		40,000		70,950
Dividends to accumulate.....		17,909		
Unpaid dividends.....		187,156		242,909
Dividends apportioned.....	3,473	1,030,000		7,930,574
Amounts set apart.....		3,123,050		20,184,467
All other liabilities.....	4,861	917,730	5,482	4,707,179
Total liabilities.....	339,134	80,978,155	23,090	324,667,022
Increase in year.....	80,400	3,564,024	19,939	27,495,768
Unassigned funds and capital.....	219,559	5,531,572	162,466	36,437,295
Surplus apportioned.....	3,473	4,153,050		28,115,021
Total surplus funds.....	223,032	9,684,622	162,466	64,552,416
Increase in year.....	18,464	—1,754,987	—14,810	7,139,052
Gross surplus.....	236,462	9,992,789	166,766	66,292,920
NEW BUSINESS.				
New issues.....	Policies. 682	15,521	748	142,949
	Amount 1,079,000	39,840,921	1,241,699	161,296,133
Policies revived.....	Policies. 26	458		7,899
	Amount 39,500	1,168,462		10,410,490
Policies increased.....	Policies.	85		
	Amount			
Dividend additions.....		456,067		134,469
Total new issues.....	Policies. 688	16,064	748	150,848
	Amount 1,118,500	41,465,450	1,241,699	171,841,092
Increase in year.....	Policies. —118	—730	427	13,060
	Amount —365,500	—5,766,186	702,699	14,027,681
TERMINATIONS.				
By death.....	No..... 12	759	4	6,109
	Amount 27,500	2,338,780	6,000	7,293,478
By maturity.....	No.....	1,008		1,249
	Amount	2,859,564		1,054,801
By expiry.....	No.....	1		30,812
	Amount	2,000		31,789,431
By surrender.....	No..... 20	2,772		13,583
	Amount 35,500	8,144,405		17,165,535
By lapse.....	No..... 477	4,068	43	24,497
	Amount 805,497	12,300,148	72,815	32,481,764
By change.....	No.....			
	Amount	1,308,678		1,483,143
Total terminations.....	No..... 509	8,608	47	76,250
	Amount 868,497	26,953,575	78,815	91,268,152
INSURANCE IN FORCE.				
Whole life policies.....	No..... 2,896	15,902	1,022	611,894
	Amount 4,892,912	49,741,314	1,701,884	721,001,893
Endowment policies.....	No..... 43	86,197		205,787
	Amount 88,500	190,704,333		184,782,558
All other policies.....	No..... 34	17,227		58,343
	Amount 102,000	72,645,971		117,889,947
Reversionary additions.....		3,523,382		1,261,419
Total in force.....	No..... 2,973	119,326	1,022	876,024
	Amount 5,173,412	316,615,000	1,701,884	1,024,935,817
Increase in year.....	No..... 179	7,456	701	74,598
	Amount 250,003	14,511,875	1,162,884	80,572,940
MISCELLANEOUS.				
Mean ledger assets.....	494,554	78,004,538	179,314	342,716,687
Mean admitted assets.....	509,581	85,320,835	182,991	341,936,818
Invested assets.....	533,359	79,564,872	177,232	361,938,611
Interest and rents earned.....	35,493		9,895	16,136,691
Net assets over all liabilities except reserve.....	553,832	84,345,845	180,074	353,692,789
Mean reserves.....	291,878	72,783,913	10,070	273,775,965
Mean insurance in force.....	5,048,410	309,359,062	1,120,442	984,649,347
Death claims paid plus net expenses of management.....	85,180	4,192,712	59,030	45,842,572
7½ per cent of renewal premiums.....	9,979	686,857	938	

b Transacts industrial business.

Prudential Life, San Antonio, Tex.	Public Savings, Indianapolis, Ind.	Puritan Life, Providence, R. I.	Register, Life, Davenport, Ia.	Reliable Life, Indianapolis, Ind.	Reliance Life, Pittsburg, Pa.
\$ b	\$ b	\$	\$	\$	\$ c
32,414	114,790	238,144	1,370,450	185,677	3,427,010
547	162	7,500	1,743	1,000	8,392
.....	.....	.....	2,000	.....	5,266
.....	.....	.....	.....	.....	4,866
.....	1,408	1,455	23,476	.....	580
.....	.....	452	3,637	.....	.....
.....	.....	2,417	2,142	.....	24,177
.....	.....	6,731	4,847	.....	.....
69,628	8,028	4,197	7,487	4,471	81,864
102,589	124,388	260,896	1,415,782	191,148	3,552,155
1,648	29,122	49,081	165,146	26,322	566,189
154,034	258,227	159,455	53,784	104,212	1,279,853
.....	.....	9,148	6,989	.....	24,177
154,034	258,227	168,603	60,773	104,212	1,304,030
—4,279	26,827	—2,612	780	4,976	18,021
163,687	310,953	174,754	81,575	146,392	1,619,079
351	1,224	254	1,008	214	7,904
407,720	980,912	363,500	1,755,750	315,263	14,925,355
5	79	6	2	.....	94
7,000	67,000	6,000	3,000	.....	174,000
.....	.....	.....	.....	.....	1
.....	.....	.....	49,709	.....	.....
.....	.....	63	6,336	2,900	16,006
356	1,308	260	1,010	214	7,999
414,720	1,047,912	369,563	1,814,795	318,163	15,115,361
—107	382	44	273	—160	—67
—385,160	289,920	—61,287	558,909	—568,292	+479,354
4	10	11	33	5	156
7,000	8,000	21,000	53,120	10,500	328,452
.....	.....	.....	6	.....	5
.....	.....	.....	4,750	.....	24,000
1	.....	2	21	.....	277
1,000	.....	7,000	25,500	.....	844,494
9	10	13	88	23	206
10,000	7,200	45,396	129,489	42,000	424,475
262	682	97	118	217	3,982
440,260	553,192	200,032	196,040	497,012	7,067,996
10,000	.....	10,925	.....	.....	265,684
276	702	123	271	245	4,626
468,260	568,392	284,353	415,399	549,512	8,955,101
580	1,791	705	5,153	864	22,088
887,700	1,513,412	1,598,736	7,860,832	1,700,388	38,127,647
80	252	322	731	77	4,014
85,500	195,000	542,238	975,500	114,500	6,217,267
35	.....	79	427	59	1,768
50,880	.....	252,946	1,241,449	128,216	6,090,904
.....	.....	125	39,151	.....	58,583
695	2,043	1,106	6,311	998	27,870
1,024,080	1,708,912	2,394,045	10,116,932	1,943,104	50,494,401
80	601	137	739	—31	3,373
—53,540	479,520	85,210	1,399,396	—231,349	6,160,260
256,188	284,091	379,685	1,356,433	309,976	4,420,793
257,938	354,740	397,074	1,386,827	279,711	4,543,999
245,841	294,952	401,976	1,425,508	281,507	4,507,381
21,877	19,680	17,144	79,712	15,301	211,640
186,448	373,017	406,747	1,431,223	289,889	4,731,040
29,519	100,548	216,880	1,289,943	173,126	3,151,632
1,050,850	1,469,152	2,351,440	9,417,234	2,058,778	47,414,271
128,986	283,386	52,322	134,679	31,099	960,559
.....	.....	5,853	19,166	3,170	85,072

c Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Reserve Loan, Indianapolis, Ind.	Rockford Life, Rockford, Ill.	Roman Standard, Manistee, Mich.	Royal Life, Chicago, Ill.
Capital stock.....	\$ 100,000	\$ 100,000	\$ 100,000	\$ a b 117,718
Ledger assets beginning of year.....	2,976,896	170,995	107,328	117,718
INCOME.				
New premiums.....	186,977	21,100	4,043	75,766
Renewals.....	614,911	44,935	6,445	.....
Premiums paid by dividends.....	2,555	.....	.....	.....
Premiums paid by surrenders.....	22,347	.....	.....	.....
Total new premiums.....	203,425	21,100	4,043	75,766
Total renewals.....	623,865	44,935	6,445	.....
Consideration for annuities.....	3,111	144	.....	.....
Total premium income.....	829,901	66,179	10,488	75,766
Increase in year.....	35,694	11,018	2,865	.....
Interest and dividends.....	171,195	9,332	6,299	2,324
Rental receipts.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	.....	.....	.....
Other receipts.....	.....	6,013	2	101,878
Total interest and other income.....	173,665	15,345	6,301	104,202
Increase in year.....	26,918	7,465	415	.....
Total income.....	1,003,566	81,524	16,789	179,968
Increase in year.....	62,612	18,483	3,280	.....
DISBURSEMENTS.				
Death claims paid.....	211,184	12,000	2,500	5,317
Matured endowments.....	1,000	.....	.....	.....
Paid to annuitants.....	.....	.....	.....	.....
Lapsed, surrend' and purch's'd policies	104,127	2,445	.....	.....
Dividends to policyholders.....	3,667	.....	.....	.....
Total paid policyholders.....	319,978	14,445	2,500	5,317
Increase in year.....	22,420	9,342	2,500	.....
Commissions—New.....	155,030	15,624	4,751	56,572
Commissions—Renewal.....	16,505	1,673	.....	.....
Commissions—Annuities.....	97	.....	.....	.....
Salaries and expenses of agents.....	18,244	3,206	.....	43,774
Medical fees and inspections.....	27,578	2,339	.....	5,884
Salaries of officers and employees.....	71,629	4,359	625	28,917
Rents.....	6,184	1,403	.....	3,450
Real estate, repairs, etc.....	.....	.....	.....	.....
Other management expenses.....	30,652	2,395	1,110	28,565
Total management expenses.....	325,919	31,897	6,486	167,162
Paid on supplementary contracts.....	18,899	.....	.....	.....
Dividends to stockholders.....	.....	.....	4,000	.....
Insurance taxes, licenses, fees and fines	16,756	1,354	51	202
Real estate taxes.....	.....	.....	.....	.....
Profit and loss, etc.....	42	332	.....	10,763
Total expenses, etc.....	361,616	33,563	10,537	178,127
Increase in year.....	—10,067	1,400	1,515	.....
Total disbursements.....	681,594	48,008	13,037	183,444
Increase in year.....	12,353	10,742	4,015	.....
Income saved.....	321,972	33,516	3,752	—3,476
Ledger assets end of year.....	3,298,868	204,511	111,080	114,242
ASSETS.				
Real estate owned.....	.....	.....	.....	11,850
Real estate mortgages.....	1,938,497	183,400	101,213	89,406
Bonds owned.....	13,900	.....	8,749	.....
Stocks owned.....	.....	.....	.....	.....
Collateral loans.....	.....	.....	.....	.....
Premium notes.....	22,846	2,099	.....	.....
Loans to policyholders.....	1,189,461	3,222	.....	.....
Cash in office and bank.....	113,096	8,863	1,118	4,607
Deferred and Unpaid Premiums.....	59,522	9,432	4,103	6,995
All other assets.....	38,393	2,728	3,168	—12,445
Total admitted assets.....	3,375,715	209,744	118,351	100,413
Increase in year.....	325,118	34,804	5,085	.....
Not admitted items.....	68,850	9,837	.....	.....
Gross assets.....	3,444,565	219,581	118,351	.....

a Commenced business in 1914.

b Transacts industrial business.

Royal Union, Des Moines, Ia.	St. Joseph Life, St. Joseph, Mo.	Sam Houston, Dallas, Tex.	San Antonio, San Antonio, Tex.	San Francisco, San Francisco, Cal.	San Jacinto, Beaumont, Tex.
\$	\$	\$	\$	\$	\$ a
4,448,862	100,000 158,438	100,000 443,907	270,000 612,809	250,000 589,506	100,000 100,000
231,433	44,605	45,735	62,981	114,342	15,647
956,943	13,617	159,595	132,726	195,873	.....
65,441	.....	.....	258	4,827	.....
13,673	.....	1,041	3,434	6	.....
252,114	44,605	46,776	66,415	119,189	15,647
1,015,376	13,617	159,595	132,984	195,879	.....
72,337	.....	.....	432	1,500	.....
1,339,827	58,222	206,371	199,831	316,548	15,647
150,225	44,510	1,159	11,351	40,760	.....
252,629	7,737	26,527	42,323	36,074	6,965
.....	.....	.....	2,851	.....	.....
158	.....	.....	.....	.....	.....
3,500	.....	.....	.....	.....	.....
24,232	.....	591	14,803	4,512	40,000
280,519	7,737	27,118	59,977	40,586	46,965
35,920	—42,324	—1,711	15,562	3,696	.....
1,620,346	65,959	233,489	259,806	357,134	62,612
186,145	2,186	—552	26,913	44,456	.....
258,551	.....	29,814	19,000	41,695	.....
25,500	.....	.....	.....	.....	.....
.....	.....	.....	.....	m 5,905	.....
108,826	.....	17,109	24,546	11,688	.....
130,296	.....	14,542	3,205	9,171	.....
523,173	.....	61,465	46,751	67,459	.....
131,991	.....	3,768	2,363	23,598	.....
167,283	23,190	33,793	36,249	79,451	10,261
64,745	384	7,334	15,151	27,937	.....
.....	.....	.....	.....	45	.....
62,187	3,174	909	20,681	28,624	1,523
23,432	2,108	4,930	7,185	9,479	894
77,330	7,432	16,681	28,120	30,261	10,164
11,767	1,042	2,400	2,607	4,960	503
.....	.....	.....	1,225	.....	.....
30,676	2,253	8,323	12,318	21,071	5,373
437,420	39,583	74,170	123,536	201,428	28,718
4,960	.....	1,600	.....	.....	.....
7,000	.....	433	.....	.....	.....
24,370	393	2,810	4,034	7,047	6
.....
.....	302	203	1,271	341	.....
473,750	40,278	79,216	128,841	208,816	28,724
52,528	34,943	—4,875	12,911	—36,332	.....
996,923	40,278	140,681	175,592	276,275	28,724
184,519	34,943	—1,107	15,274	—12,734	.....
623,423	25,681	92,808	84,216	80,859	33,888
5,072,286	184,119	536,715	697,025	670,364	133,888
44,076	.....	.....	23,500	.....	.....
3,607,190	173,106	368,020	498,764	302,374	98,490
.....	.....	.....	.....	188,113	.....
.....	.....	243	.....	34,250	.....
39,267	146	14,943	31,316	3,181	143
1,307,609	.....	82,926	50,037	33,562	.....
43,457	10,226	50,650	67,289	78,132	31,838
53,535	2,335	14,935	11,492	30,757	.....
163,613	3,413	11,571	13,678	9,709	194
5,258,737	189,226	543,288	696,066	680,078	130,665
664,704	29,177	92,448	88,378	82,491	.....
50,780	1,075	23,170	31,311	37,876	3,417
5,309,517	190,301	566,458	727,377	717,954	134,082

m Includes disability claims.

Year Ending December 31, 1914.	Reserve Loan, Indianapolis, Ind.	Rockford Life, Rockford, Ill.	Roman Standard, Manistee, Mich.	Royal Life, Chicago, Ill.
LIABILITIES.				
Reserves.....	\$ 3,048,697	\$ 90,350	\$ 9,867	\$ a b 23,151
Reserve on supplementary contracts.....	1,606	.....	.....	.....
Unpaid losses and claims.....	.....	.....	.....	872
Losses and claims resisted.....	12,500	.....	.....	.....
Dividends to accumulate.....	24	.....	.....	.....
Unpaid dividends.....	98	.....	.....	.....
Dividends apportioned.....	4,576	.....	.....	.....
Amounts set apart.....	7,891	.....	.....	.....
All other liabilities.....	78,837	2,876	.....	9,969
Total liabilities.....	3,154,229	93,226	9,867	33,992
Increase in year.....	322,647	34,189	5,506	.....
Unassigned funds and capital.....	221,486	116,518	108,484	66,421
Surplus apportioned.....	12,467	.....	.....	.....
Total surplus funds.....	233,933	116,518	108,484	66,421
Increase in year.....	4,087	615	—421	.....
Gross surplus.....	302,783	126,355	108,484	88,820
NEW BUSINESS.				
New issues.....	Policies. 3,278	500	146	.....
	Amount 5,661,655	746,700	176,605	2,253,000
Policies revived.....	Policies. 135	19	.....	.....
	Amount 270,500	28,000	.....	.....
Policies increased.....	Policies. ....	.....	.....	.....
	Amount ....	.....	.....	.....
Dividend additions.....	7	2,066	.....	.....
Total new issues.....	Policies. 3,413	519	146	.....
	Amount 5,932,162	776,766	176,605	2,253,000
Increase in year.....	Policies. —273	141	—34	.....
	Amount —271,859	10,933	—38,778	.....
TERMINATIONS.				
By death.....	No..... 86	9	2	.....
	Amount 187,084	32,000	2,500	.....
By maturity.....	No..... 1	.....	.....	.....
	Amount 1,000	.....	.....	.....
By expiry.....	No..... 237	2	.....	.....
	Amount 436,326	3,000	.....	.....
By surrender.....	No..... 407	10	.....	.....
	Amount 897,834	14,500	.....	.....
By lapse.....	No..... 1,979	167	60	.....
	Amount 3,486,733	278,706	71,070	213,500
By change.....	No..... 2	.....	.....	.....
	Amount 56,564	7,247	.....	.....
Total terminations....	No..... 2,712	188	62	.....
	Amount 5,065,541	335,453	73,570	213,500
INSURANCE IN FORCE.				
Whole life policies.....	No..... 13,020	1,246	332	.....
	Amount 22,738,446	1,971,953	413,105	.....
Endowment policies.....	No..... 115	103	.....	.....
	Amount 158,521	132,000	.....	.....
All other policies.....	No..... 885	87	.....	.....
	Amount 2,246,634	406,500	.....	.....
Reversionary additions.....	39	4,946	.....	.....
Total in force.....	No..... 14,020	1,436	332	.....
	Amount 25,143,640	2,515,399	413,105	2,039,500
Increase in year.....	No..... 701	331	84	.....
	Amount 866,621	441,313	103,035	2,039,500
MISCELLANEOUS.				
Mean ledger assets.....	3,137,882	192,752	109,204	.....
Mean admitted assets.....	3,213,156	192,342	115,808	.....
Invested assets.....	3,276,852	197,569	111,080	.....
Interest and rents earned.....	172,828	9,813	6,312	.....
Net assets over all liabilities except reserve.....	3,282,650	206,868	118,351	.....
Mean reserves.....	2,874,626	78,572	7,114	.....
Mean insurance in force.....	24,710,330	2,289,742	361,587	.....
Death claims paid plus net expenses of management.....	537,103	43,897	8,986	.....
7½ per cent of renewal premiums.....	46,752	3,370	483	.....

a Commenced business in 1914.

Royal Union, Des Moines, Ia.	St. Joseph Life, St. Joseph, Mo.	Sam Houston, Dallas, Tex.	San Antonio, San Antonio, Tex.	San Francisco, San Francisco, Cal.	San Jacinto, Beaumont, Tex.
\$ 4,495,006 98,616 31,019 100,752 10,749 78,531 41,771	\$ 21,991 1,497	\$ 348,183 16,238 7,000 62,700 6,745	\$ 293,645 1,000 9,704 18,397	\$ 352,878 6,632 15,244	\$ a 2,425 2,739
4,856,444 635,971 402,293 78,531	23,488 18,687 165,738	440,866 93,176 102,422	322,746 89,472 373,320	374,754 122,494 305,324 6,632	5,164 125,501
480,824 —101,450 531,604 4,070 6,596,386 125 216,000 16,611	165,738 10,490 166,813 457 1,034,090	102,422 —728 125,592 800 1,409,094 14 24,590	373,320 —1,094 404,631 1,115 2,369,756 28 75,000	311,956 —40,003 349,832 1,435 2,964,992 151 337,604 9,660 4,779	125,501 128,918 205 524,132
4,195 6,828,997 —64 +446,659 117 295,475 12 24,750 46 76,500 200 296,840 1,988 2,887,217 185,621	457 1,034,090 372 780,090 1,000 5,000	814 1,433,684 —162 16,016 18 32,508 1 1,000 105 230,442 657 912,508 6,014	1,143 2,444,756 55 —116,979 7 18,000 54 143,500 731 1,756,385 1 73,859	1,586 3,317,035 —234 —1,026,621 11 36,676 26 77,000 34 114,941 1,153 2,615,924	205 524,132
2,363 3,766,403 19,960 30,765,592 1,706 2,484,183 791 1,622,671 73,250	1 6,000 536 1,270,590 1 2,000 4 9,500	781 1,182,472 3,358 5,749,235 134 192,400 37 68,500	793 1,992,744 2,590 5,535,920 280 571,400 175 478,736	1,224 2,844,541 2,937 7,061,490 460 753,825 128 478,908 6,493	..... ..... 186 432,000 5 7,500 14 84,622
22,457 34,945,696 1,832 3,062,594 4,760,573 4,926,385 5,041,588 5,975,830 4,275,342 33,414,399 695,971 76,153	541 1,282,090 456 1,028,090 171,278 174,637 183,478 9,539 187,729 12,715 768,045 39,583 1,021	3,529 6,010,135 33 251,212 490,311 497,064 517,334 30,719 450,605 309,234 5,884,529 103,984 11,970	3,045 6,586,056 350 452,012 654,917 651,927 666,809 48,764 666,965 256,569 6,360,050 142,536 9,974	3,525 8,300,716 362 472,494 629,935 638,833 637,917 36,171 664,834 293,386 8,064,469 243,123 14,691	205 524,132 205 524,132

Year Ending December 31, 1914.	Scandia Life, Chicago, Ill.	Scranton Life, Scranton, Pa.	Security Life, Chicago, Ill.	Security Mutual, Binghamton, N. Y.
	\$	\$	\$	\$
Capital stock.....		340,000	220,000	
Ledger assets beginning of year.....	1,370,418	1,617,402	2,128,729	6,711,747
INCOME.				
New premiums.....	138,794	75,603	85,320	166,885
Renewals.....	562,496	480,881	436,752	1,339,059
Premiums paid by dividends.....	22,640	42,395	34	74,007
Premiums paid by surrenders.....	716	7,601	9,949	41,958
Total new premiums.....	139,002	83,645	94,615	204,051
Total renewals.....	585,644	522,835	437,440	1,417,858
Consideration for annuities.....	304	.....	310	.....
Total premium income.....	724,950	606,480	532,365	1,621,909
Increase in year.....	84,426	—5,033	—11,166	4,565
Interest and dividends.....	79,720	64,603	104,387	281,554
Rental receipts.....	233	4,443	285	52,743
Profit and loss account.....	274	.....	.....	46
Supplementary contracts.....	.....	.....	9,781	10,870
Other receipts.....	2,740	56,186	750	9,954
Total interest and other income.....	82,967	125,232	115,203	355,267
Increase in year.....	13,506	—11,453	—25,425	40,090
Total income.....	807,917	731,712	647,568	1,977,176
Increase in year.....	97,932	—16,486	—36,591	44,655
DISBURSEMENTS.				
Death claims paid.....	257,608	92,122	126,986	633,006
Matured endowments.....	.....	.....	.....	12,953
Paid to annuitants.....	.....	127	1,215	657
Lapsed, surrend' d and purch' s' d policies.....	25,546	51,738	88,660	432,052
Dividends to policyholders.....	29,460	116,300	5,438	96,164
Total paid policyholders.....	312,614	260,287	222,299	1,174,832
Increase in year.....	—22,742	19,969	5,601	23,643
Commissions—New.....	73,968	53,651	58,170	74,359
Commissions—Renewal.....	21,244	44,750	53,849	83,415
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	18,267	36,929	17,095	99,700
Medical fees and inspections.....	9,815	10,583	12,155	25,313
Salaries of officers and employees.....	48,140	44,397	43,881	100,196
Rents.....	7,062	5,329	8,668	24,504
Real estate, repairs, etc.....	23	815	.....	14,782
Other management expenses.....	23,082	17,008	22,887	33,952
Total management expenses.....	201,601	213,462	216,705	456,221
Paid on supplementary contracts.....	.....	125	11,428	3,362
Dividends to stockholders.....	.....	23,100	.....	.....
Insurance taxes, licenses, fees and fines.....	10,404	9,900	16,888	29,365
Real estate taxes.....	.....	1,513	2	8,700
Profit and loss, etc.....	.....	804	1,274	217
Total expenses, etc.....	212,005	248,904	246,297	497,865
Increase in year.....	—881	—21,118	—38,035	16,303
Total disbursements.....	524,619	509,191	468,596	1,672,717
Increase in year.....	—23,623	—1,149	—32,434	39,946
Income saved.....	283,298	222,521	178,972	304,459
Ledger assets end of year.....	1,653,716	1,839,924	2,307,702	7,016,207
ASSETS.				
Real estate owned.....	3,724	175,365	62,000	751,657
Real estate mortgages.....	1,165,639	492,867	767,630	1,637,100
Bonds owned.....	266,703	384,640	582,232	2,708,247
Stocks owned.....	.....	.....	.....	30,225
Collateral loans.....	.....	13,768	25,000	40,000
Premium notes.....	3,803	10,014	30,584	36,187
Loans to policyholders.....	105,533	167,452	736,570	1,482,605
Cash in office and bank.....	89,536	569,479	60,041	286,500
Deferred and Unpaid Premiums.....	141,715	46,579	63,751	201,028
All other assets.....	23,298	20,741	33,102	94,980
Total admitted assets.....	1,799,951	1,880,905	2,360,910	7,268,529
Increase in year.....	307,696	229,768	227,948	319,339
Not admitted items.....	65,632	48,740	46,704	94,538
Gross assets.....	1,865,583	1,929,645	2,407,616	7,363,067

h Disability claims.

Security Mutual, Lincoln, Neb.	Southeastern Life, Greenville, S. C.	Southern Ins. Co., Nashville, Tenn.	Southern L. and T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.
\$ 1,123,789	\$ 100,000 476,075	\$ 188,800 229,442	\$ 300,000 1,476,802	\$ 100,000 1,311,863	\$ 191,480 371,649
24,812 171,860 19,877 90	34,088 159,007 1,068	13,083 135,609	109,164 290,975 28,571 262	116,439 467,550 35,619 265	46,948 93,487 1,970
34,922 181,717 689	35,156 159,007	13,083 135,609	109,715 379,257 2,610	116,903 502,970 4,427	46,948 95,457 133
217,328 —10,503 56,734 18,647	194,163 —2,745 34,645 211	148,692 35,906 8,855 291	431,582 34,424 70,462 11,807 6,104	624,300 6,159 66,320 3,078	142,538 —2,816 22,195 3,720 16,546
75,381 8,099	34,856 1,790	9,146 —52,222	88,373 9,650	69,398 1,763	42,461 16,577
292,709 —2,404 40,907 11,273 25,717 26,154	229,019 —955 31,106 18,560	157,838 —16,316 52,422 1,611	519,955 44,074 59,437 h 48 17,963 31,155	693,698 7,922 139,553 h 750 78,656 39,804	184,999 13,761 14,220 h 106 13,745 12,085
104,051 30,793 11,217 5,232 9,405 1,791 17,533 1,407 11,874 7,001	49,666 13,673 29,503 9,370 1,490 15,122 11,418	54,033 30,592 8,488 2,118 68,025 17,144 11,662	108,603 30,901 61,296 10,418 13,341 11,665 36,965 2,080 9,934 17,827	258,763 79,616 79,210 12,581 17,555 19,707 42,328 3,900 31,842	40,156 22,430 38,530 7,796 665 6,209 20,000 1,997 5,959
65,460 500 1,714 2,104 306	66,903 1,681 18,150	107,397 2,588	163,526 6,244 8,229 2,152	207,123 650 12,946 2,131	81,156 3,616
70,084 —3,211	86,734 3,707	109,975 —52,246	180,151 39,027	222,850 —35,943	84,772 —16,576
174,135 27,582 118,574 1,242,363 135,000 898,121 17,000 12,041 136,450 38,667 11,016 23,290	136,400 17,380 92,619 568,694 6,908 336,088 40,025 400 36,928 117,941 33,189 19,044 6,460	164,008 —21,654 —6,170 220,553 e 7,500 61,975 96,545 852 1,961 31,073 3,982 2,433	288,754 69,928 231,201 1,708,004 127,291 841,724 17,887 372,166 61,285 229,451 48,048 63,739 31,014	481,613 43,673 212,085 1,523,948 428,080 120,672 147,570 103,324 491,553 204,296 55,685 9,097	124,928 5,854 60,071 431,720 31,500 291,279 10,249 45,844 20,220 19,836 20,430
1,271,585 118,803 9,760 1,281,345	596,983 100,084 9,677 606,660	206,321 —10,149 13,611 219,932	1,792,605 282,056 10,347 1,802,952	1,560,277 218,205 28,452 1,588,729	439,358 73,696 34,566 473,924

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Scandia Life, Chicago, Ill.	Scranton Life, Scranton, Pa.	Security Life, Chicago, Ill.	Security Mutual, Binghamton, N. Y.
LIABILITIES.				
Reserves.....	\$ 1,207,194	\$ 1,400,240	\$ 1,886,288	\$ 6,514,798
Reserve on supplementary contracts.....	.....	1,574	6,200	28,104
Unpaid losses and claims.....	25,562	3,000	19,266	31,539
Losses and claims resisted.....	.....	.....	11,000	29,590
Dividends to accumulate.....	12,289	40,277	994	21,425
Unpaid dividends.....	4,622	13,273	262	3,859
Dividends apportioned.....	43,182	.....	.....	32,181
Amounts set apart.....	28,478	6,732	.....	251,151
All other liabilities.....	12,423	25,481	19,565	156,596
Total liabilities.....	1,333,750	1,490,577	1,943,575	7,069,243
Increase in year.....	306,793	257,134	245,532	439,583
Unassigned funds and capital.....	466,201	390,328	417,335	199,286
Surplus apportioned.....	71,660	6,732	.....	283,332
Total surplus funds.....	537,861	397,060	417,335	482,618
Increase in year.....	16,179	-26,843	-17,584	-92,011
Gross surplus.....	603,493	445,800	464,039	577,156
NEW BUSINESS.				
New issues.....	Policies. 3,295	1,359	2,185	4,129
	Amount 4,591,296	2,724,130	3,036,651	6,741,254
Policies revived.....	Policies. 23	535	129	65
	Amount 30,101	1,164,250	251,706	116,310
Policies increased.....	Policies. ....	.....	.....	.....
	Amount ....	.....	.....	.....
Dividend additions.....	648	1,456	.....	17,194
Total new issues.....	Policies. 3,320	1,894	2,314	4,194
	Amount 4,622,045	3,889,836	3,288,357	6,874,758
Increase in year.....	Policies. -31	63	-716	225
	Amount +37,926	111,625	-1,230,628	356,300
TERMINATIONS.				
By death.....	No..... 232	40	57	322
	Amount 260,513	94,134	143,219	627,167
By maturity.....	No..... ....	.....	.....	4
	Amount ....	.....	.....	12,700
By expiry.....	No..... 41	132	64	109
	Amount 46,918	142,500	103,987	336,839
By surrender.....	No..... 644	256	210	535
	Amount 712,228	648,398	552,481	998,819
By lapse.....	No..... 2,411	1,026	1,428	2,567
	Amount 2,754,811	2,500,460	2,008,899	4,434,529
By change.....	No..... 31	.....	31	.....
	Amount 189,546	283,302	131,774	98,227
Total terminations....	No..... 3,328	1,454	1,790	3,537
	Amount 3,964,016	3,668,794	2,940,361	6,508,281
INSURANCE IN FORCE.				
Whole life policies.....	No..... 11,701	6,754	8,261	17,731
	Amount 13,909,684	14,136,113	15,452,904	25,774,139
Endowment policies.....	No..... 4,208	981	270	4,560
	Amount 4,804,652	1,675,235	375,640	6,089,078
All other policies.....	No..... 608	365	496	8,169
	Amount 1,587,701	756,707	1,084,081	16,497,659
Reversionary additions.....	1,188	3,836	.....	49,850
Total in force.....	No..... 16,517	8,100	9,027	30,460
	Amount 20,303,225	16,571,891	16,912,625	48,410,726
Increase in year.....	No..... -8	440	524	657
	Amount 658,029	221,042	347,996	366,477
MISCELLANEOUS.				
Mean ledger assets.....	1,512,067	1,728,663	2,218,215	6,863,977
Mean admitted assets.....	1,646,103	1,766,021	2,246,936	7,108,800
Invested assets.....	1,635,792	1,813,473	2,273,006	6,972,966
Interest and rents earned.....	84,983	72,361	104,128	341,033
Net assets over all liabilities except reserve.....	1,745,055	1,797,300	2,303,623	6,997,416
Mean reserves.....	1,066,510	1,271,537	1,772,191	6,343,190
Mean insurance in force.....	19,974,210	16,461,370	16,738,627	48,227,487
Death claims paid plus net expenses of management.....	459,209	305,584	343,691	1,089,227
7½ per cent of renewal premiums.....	43,923	39,213	32,808	106,339

Security Mutual, Lincoln, Neb.	Southeastern Life, Greenville, S. C.	Southern Ins. Co., Nashville, Tenn.	Southern L. and T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.
\$	\$	\$	\$	\$	\$
943,596	464,811	65,822	1,013,735	1,361,760	201,872
3,805	4,892	.....	.....	5,234	8,496
.....	7,000	.....	6,593	5,000	2,000
.....
.....	.....	.....	1,639	8,744	.....
806	.....	.....	.....	1,390	.....
3,774	.....	.....	3,457	2,131	.....
.....
7,745	17,824	5,458	113,599	22,904	12,642
959,726	494,527	71,280	1,139,023	1,407,163	225,010
82,725	106,626	35,920	254,741	240,501	52,961
311,859	102,456	135,041	653,582	153,114	214,348
3,774	.....	.....	3,457	2,131	.....
315,633	102,456	135,041	657,039	155,245	214,348
33,287	—6,542	—46,069	28,463	—23,507	20,735
325,393	112,133	148,652	667,386	183,697	248,914
530	799	.....	1,748	2,064	885
774,273	1,799,670	.....	3,576,500	3,880,066	1,612,430
38	3	.....	40	73	17
55,500	13,000	.....	94,687	138,500	27,000
.....	.....	.....	.....	3	.....
18,160	.....	.....	.....	332	.....
568	802	.....	1,788	2,160	902
847,933	1,812,670	.....	3,672,530	4,018,898	1,639,430
—144	—130	.....	111	—674	—351
—45,851	—325,598	.....	243,373	—1,464,668	—574,119
34	21	.....	36	67	11
39,907	37,106	.....	76,000	154,734	16,220
20	.....	.....	.....	.....	.....
11,392	.....	.....	.....	.....	.....
57	23	.....	3	5	25
74,500	33,923	.....	7,000	16,000	47,951
49	12	.....	102	770	73
62,390	49,640	.....	196,855	1,541,772	168,774
451	446	.....	576	819	803
653,621	1,111,899	.....	1,201,000	1,380,216	1,366,311
3,439	.....	.....	119,726	23,266	13,956
611	502	.....	717	1,661	912
845,249	1,232,568	.....	1,600,581	3,115,988	1,613,242
4,866	3,322	.....	7,289	9,577	2,312
6,158,225	6,338,519	.....	12,569,602	17,761,563	4,195,504
170	129	.....	473	280	113
176,827	196,516	.....	738,273	513,023	171,000
434	340	.....	403	151	95
602,622	1,076,771	.....	1,247,902	379,000	232,120
65,840	.....	.....	4,260	2,577	.....
5,470	3,791	.....	8,165	10,008	2,520
7,003,514	7,611,806	.....	14,560,037	18,656,163	4,598,624
—43	300	.....	1,071	499	—10
+2,684	580,102	.....	2,071,949	902,910	+26,188
1,183,076	522,384	.....	1,592,403	1,417,905	401,685
1,212,183	546,941	.....	1,651,577	1,451,175	402,510
1,234,610	563,818	.....	1,704,739	1,495,496	399,148
78,768	34,274	.....	91,109	68,475	26,520
1,259,219	567,267	.....	1,770,774	1,517,005	416,220
900,787	416,316	.....	901,591	1,244,424	180,860
7,002,172	7,321,755	.....	13,524,063	18,204,708	4,585,530
106,367	98,009	.....	222,963	346,676	95,376
13,629	11,925	.....	28,444	37,722	7,157

Year Ending December 31, 1914.	Southland Life, Dallas, Tex.	Southwestern Life, Dallas, Tex.	Standard Life, Atlanta, Ga.	Standard Life, Des Moines, Ia.
Capital stock.....	\$ 294,210	\$ 250,000	\$ 100,000	\$
Ledger assets beginning of year.....	900,469	2,408,846	114,283	122,125
INCOME.				
New premiums.....	87,640	170,652	50,749	29,179
Renewals.....	266,940	635,912	4,588	86,734
Premiums paid by dividends.....	1,396	.....	.....	3,839
Premiums paid by surrenders.....	22	.....	.....	.....
Total new premiums.....	87,889	170,652	50,749	29,389
Total renewals.....	268,109	635,912	4,588	90,363
Consideration for annuities.....	1,105	258	.....	.....
Total premium income.....	357,103	806,822	55,337	119,752
Increase in year.....	—207	—45,025	45,043	12,473
Interest and dividends.....	53,764	97,187	4,796	6,620
Rental receipts.....	.....	128,194	.....	.....
Profit and loss account.....	.....	.....	.....	.....
Supplementary contracts.....	.....	5,100	.....	.....
ther receipts.....	2,823	7,139	8,892	44
Total interest and other income.....	56,587	237,620	13,888	6,664
Increase in year.....	17,745	32,833	—11,604	2,175
Total income.....	413,690	1,044,442	69,025	126,416
Increase in year.....	17,538	77,858	33,439	14,648
DISBURSEMENTS.				
Death claims paid.....	44,930	111,632	8,982	28,450
Matured endowments.....	.....	2,886	.....	.....
Paid to annuitants.....	.....	.....	.....	.....
Lapsed, surrend'd and purch's'd policies.....	24,165	72,427	.....	2,587
Dividends to policyholders.....	1,906	25,270	.....	3,839
Total paid policyholders.....	71,001	212,215	8,982	34,876
Increase in year.....	17,098	31,914	8,721	8,296
Commissions—New.....	69,135	117,915	9,050	21,672
Commissions—Renewal.....	330	19,053	55	3,340
Commissions—Annuities.....	.....	.....	.....	.....
Salaries and expenses of agents.....	4,743	8,539	15,115	560
Medical fees and inspections.....	9,578	19,419	8,954	2,966
Salaries of officers and employees.....	42,787	65,566	11,408	13,024
Rents.....	3,445	6,600	1,058	960
Real estate, repairs, etc.....	924	38,390	.....	.....
Other management expenses.....	10,142	20,103	7,759	3,166
Total management expenses.....	151,084	295,585	53,999	45,708
Paid on supplementary contracts.....	1,120	2,719	.....	.....
Dividends to stockholders.....	14,710	40,000	.....	.....
Insurance taxes, licenses, fees and fines.....	4,279	1,996	1,295	656
Real estate taxes.....	42	13,676	.....	.....
Profit and loss, etc.....	613	.....	155	.....
Total expenses, etc.....	171,848	353,976	54,847	46,364
Increase in year.....	—9,369	—1,733	34,863	—299
Total disbursements.....	242,849	566,191	63,829	81,240
Increase in year.....	7,729	30,181	43,584	7,997
Income saved.....	170,841	478,251	5,196	45,176
Ledger assets end of year.....	1,071,310	2,887,097	119,479	167,302
ASSETS.				
Real estate owned.....	67,635	1,250,000	.....	.....
Real estate mortgages.....	678,099	1,010,391	.....	108,800
Bonds owned.....	.....	.....	108,483	32,975
Stocks owned.....	.....	.....	.....	.....
Collateral loans.....	.....	.....	.....	.....
Premium notes.....	48,339	49,591	997	4,228
Loans to policyholders.....	116,961	592,213	.....	4,670
Cash in office and bank.....	90,288	126,971	10,075	6,127
Deferred and Unpaid Premiums.....	30,650	62,122	9,988	15,091
All other assets.....	70,067	38,476	1,705	3,159
Total admitted assets.....	1,102,019	3,129,764	131,248	15,050
Increase in year.....	200,468	674,975	14,546	8,789
Not admitted items.....	52,534	46,702	9,400	8,397
Gross assets.....	1,154,553	3,176,466	140,648	15,447

*Reincorporated in 1915.

a Commenced business in 1914.

Standard Life, Pittsburgh, Pa.	State Life, Indianapolis, Ind.	State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Texas Life, Waco, Tex.	Toledo Travelers, Toledo, O.
\$	\$	\$ a	\$	\$	\$ *
347,215	.....	80,913	.....	200,000	100,000
827,990	13,001,728	80,913	42,415,904	975,365	113,834
58,514	241,207	24,488	633,248	64,605	59,833
283,244	2,000,157	.....	4,744,822	215,829	40
19,622	195,261	.....	767,097	23,293	.....
526	27,587	.....	88,523	.....	.....
59,040	267,747	.....	837,189	64,605	59,833
302,866	2,196,465	.....	5,396,501	239,122	40
.....	38,414	183	3,638	71	.....
361,906	2,502,626	24,671	6,237,328	303,798	59,873
16,038	57,538	.....	257,056	25,581	.....
33,022	695,669	5,093	1,981,060	68,902	4,799
719	101,048	.....	135,829	1,127	.....
250	.....	.....	.....	2,069	.....
.....	18,895	.....	103,308	.....	.....
33,130	5,591	143,011	61,115	8,397	813
67,121	821,203	148,104	2,281,312	80,495	5,612
4,814	90,039	.....	262,007	—6,925	.....
429,027	3,323,829	172,775	8,518,640	384,293	65,485
20,852	147,577	.....	519,063	18,656	.....
29,500	664,780	.....	1,903,752	62,316	16,500
.....	31,700	.....	810,173	15,300	.....
.....	m 3,725	.....	34,549	.....	.....
9,151	308,198	.....	833,091	48,737	.....
50,152	233,624	.....	1,089,922	18,357	.....
88,803	1,242,027	.....	4,671,487	144,710	16,500
6,269	125,141	.....	469,380	16,519	.....
41,088	181,693	19,438	267,572	50,483	239
24,933	198,400	.....	352,640	3,365	233
.....	.....	.....	2,656	.....	.....
9,636	32,533	64	69,098	.....	.....
5,644	27,722	1,858	58,205	7,636	66
33,804	129,352	7,561	144,294	25,698	6,140
5,191	20,292	765	57,544	2,400	794
171	37,647	.....	30,916	246	.....
19,091	52,609	1,904	90,130	4,214	3,986
139,558	680,248	31,590	1,073,055	94,042	11,458
.....	2,558	.....	34,375	.....	.....
23,059	.....	.....	.....	48,955	.....
5,608	44,790	2,253	127,602	5,748	219
206	16,321	.....	28,795	534	.....
662	7,982	31,215	11,185	.....	8,514
169,093	751,899	65,058	1,275,012	149,279	20,191
—12,371	8,185	.....	30,279	62,616	.....
257,896	1,993,926	65,058	5,946,499	293,989	36,691
—6,102	133,326	.....	499,659	79,135	.....
171,131	1,329,903	107,717	2,572,141	90,304	28,794
998,032	14,331,631	188,630	44,988,044	1,065,669	112,628
e	.....	.....	.....	.....	.....
21,500	1,215,423	.....	1,738,000	19,900	.....
574,100	8,565,889	95,246	13,858,427	669,546	136,493
127,931	171,125	.....	19,497,366	.....	.....
.....	.....	.....	2,065,013	4,000	.....
5,820	.....	.....	.....	.....	168
45,042	77,829	.....	33,570	11,847	.....
30,050	4,035,733	.....	7,118,677	222,931	.....
143,679	398,716	28,445	711,410	132,865	10,104
21,011	151,271	.....	843,406	18,889	962
23,860	153,999	2,904	598,202	38,445	1,605
992,993	14,769,985	126,595	46,464,071	1,117,423	149,332
202,333	1,373,286	.....	2,513,869	76,601	.....
50,787	123,016	69,357	232,379	16,429	3,641
1,043,780	14,893,011	195,952	46,696,450	1,133,852	152,973

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Southland Life, Dallas, Tex.	Southwestern Life, Dallas, Tex.	Standard Life, Atlanta, Ga.	Standard Life, Des Moines, Ia.
LIABILITIES.				
Reserves.....	\$ 629,612	\$ 2,330,602	\$ 22,546	\$ 125,017
Reserve on supplementary contracts.....	13,863	8,327	.....	.....
Unpaid losses and claims.....	19,000	13,769	.....	2,000
Losses and claims resisted.....	.....	.....	.....	.....
Dividends to accumulate.....	12,494	1,958	.....	.....
Unpaid dividends.....	.....	16	.....	.....
Dividends apportioned.....	.....	3,705	.....	2,510
Amounts set apart.....	.....	.....	.....	.....
All other liabilities.....	32,741	33,991	1,972	3,676
Total liabilities.....	707,710	2,392,368	24,518	133,203
Increase in year.....	191,838	424,537	12,014	37,948
Unassigned funds and capital.....	394,309	737,396	106,730	41,847
Surplus apportioned.....	.....	3,705	.....	2,510
Total surplus funds.....	394,309	741,101	106,730	44,357
Increase in year.....	8,630	—250,806	2,532	9,251
Gross surplus.....	446,843	787,803	116,130	57,754
NEW BUSINESS.				
New issues.....	Policies. 1,521	3,182	1,726	644
	Amount 3,477,536	6,159,663	1,217,250	970,000
Policies revived.....	Policies. 154	372	.....	3
	Amount 346,840	757,371	.....	4,000
Policies increased.....	Policies.	1	.....	.....
	Amount .....	.....	.....	.....
Dividend additions.....	.....	42,071	.....	576
Total new issues.....	Policies. 1,675	3,555	1,726	647
	Amount 3,824,376	6,959,105	1,217,250	974,576
Increase in year.....	Policies. —393	—402	1,237	.....
	Amount —175,372	—223,337	829,000	—59,006
TERMINATIONS.				
By death.....	No. 30	57	5	20
	Amount 60,505	111,229	2,625	27,500
By maturity.....	No.	2	.....	.....
	Amount	3,000	.....	.....
By expiry.....	No. 20	33	.....	6
	Amount 44,360	82,250	.....	8,000
By surrender.....	No. 126	401	.....	17
	Amount 305,192	707,890	.....	29,004
By lapse.....	No. 1,197	2,217	580	302
	Amount 2,144,986	3,924,020	391,125	508,500
By change.....	No. ....	.....	.....	.....
	Amount 23,106	71,924	.....	.....
Total terminations.....	No. 1,373	2,710	585	345
	Amount 2,578,148	4,900,313	393,750	573,004
INSURANCE IN FORCE.				
Whole life policies.....	No. 5,889	13,339	1,020	1,602
	Amount 11,732,729	23,599,121	847,250	2,591,800
Endowment policies.....	No. 230	692	602	205
	Amount 362,000	1,061,217	357,750	286,000
All other policies.....	No. 190	476	.....	1,042
	Amount 521,221	1,362,990	.....	1,861,500
Reversionary additions.....	.....	127,226	.....	653
Total in force.....	No. 6,309	14,507	1,622	2,849
	Amount 12,615,950	26,150,554	1,205,000	4,739,953
Increase in year.....	No. 302	845	1,141	302
	Amount 1,246,228	2,058,792	823,500	401,572
MISCELLANEOUS.				
Mean ledger assets.....	985,890	2,647,971	116,881	144,713
Mean admitted assets.....	1,001,785	2,792,276	123,976	151,655
Invested assets.....	1,021,807	2,840,395	119,479	166,692
Interest and rents earned.....	165,802	238,087	5,370	7,665
Net assets over all liabilities except reserve.....	1,023,921	3,071,703	129,276	169,374
Mean reserves.....	540,458	2,124,166	15,092	105,449
Mean insurance in force.....	11,992,836	25,121,158	793,250	4,539,167
Death claims paid plus net expenses of management.....	196,014	407,217	62,381	74,154
7½ per cent of renewal premiums.....	20,108	47,693	.....	6,777

*Reincorporated in 1915.

a Commenced business in 1914.

Standard Life, Pittsburg, Pa.	State Life, Indianapolis, Ind.	State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Texas Life, Waco, Tex.	Toledo Travelers, Toledo, O.
\$ c	\$	\$ a	\$	\$	\$ *
510,703	11,958,844	3,773	40,473,613	816,274	6,743
.....	56,654	.....	365,308	.....	.....
907	44,532	.....	149,007	19,000	1,500
36,516	29,000	.....	18,286	.....	.....
.....	17,042	.....	505,229	.....	.....
.....	11,970	.....	84,975	882	.....
.....	77,931	.....	1,285,660	.....	148
.....	179,061	.....	145,307	4,500	.....
19,781	183,317	2,191	252,019	8,125	20,140
567,907	12,558,351	5,964	43,279,404	848,781	28,531
169,425	1,123,711	.....	3,120,199	112,129	.....
425,086	2,211,634	120,631	3,184,667	268,642	120,801
.....	256,992	.....	1,430,967	4,500	148
425,086	2,468,626	120,631	4,615,634	273,142	120,949
32,908	311,964	.....	121,390	—34,736	.....
475,873	2,591,642	189,988	4,848,013	289,571	124,590
727	4,453	290	8,290	1,167	1,029
1,558,098	7,283,775	679,500	19,479,690	1,845,224	1,489,000
257	161	.....	92	10	.....
565,670	350,214	.....	634,206	31,500	.....
1	311	.....	.....	.....	.....
.....	617,433	.....	.....	.....	.....
.....	4,519	.....	194,505	.....	.....
985	4,925	290	8,382	1,177	1,029
2,123,768	8,255,941	679,500	20,308,401	1,876,724	1,489,000
—524	117	.....	342	434	.....
—1,226,052	205,985	.....	310,272	770,974	.....
11	248	1	580	33	12
32,500	663,602	2,500	1,982,152	71,450	18,000
.....	13	.....	328	15	.....
.....	31,700	.....	811,559	15,300	.....
20	262	.....	116	6	.....
35,000	514,942	.....	202,379	22,000	.....
50	619	.....	1,072	135	.....
124,250	1,495,636	.....	2,475,027	312,678	.....
738	2,344	.....	1,606	424	15
1,571,951	4,045,001	.....	3,369,899	621,500	21,500
.....	.....	.....	103	.....	.....
84,298	.....	.....	2,499,236	42,615	.....
819	3,486	1	3,805	613	27
1,847,999	6,750,881	2,500	11,340,252	1,085,543	39,500
4,359	26,163	265	46,829	3,765	998
9,566,883	57,938,126	606,000	120,671,261	7,068,782	1,444,500
317	1,841	20	19,685	554	4
679,028	2,945,516	62,500	42,921,310	771,072	5,000
3	4,402	4	4,110	80	.....
16,000	12,719,599	8,500	12,078,724	208,463	.....
.....	13,380	.....	2,224,178	.....	.....
4,679	32,406	289	70,624	4,399	1,002
10,261,911	73,616,621	677,000	177,895,473	8,048,322	1,449,500
166	1,439	289	4,577	564	1,002
275,769	1,505,060	677,000	8,968,149	791,181	1,449,500
913,011	13,666,679	.....	43,701,974	1,020,517	.....
891,826	14,083,342	.....	45,207,136	1,079,122	.....
956,337	14,266,654	.....	44,980,537	1,052,018	.....
41,342	823,885	.....	2,152,037	77,713	.....
935,789	14,427,470	.....	45,089,247	1,089,416	.....
435,846	11,957,946	.....	39,415,759	816,274	.....
10,124,026	72,864,091	.....	173,411,398	7,652,731	.....
169,058	1,345,028	.....	2,976,807	156,358	.....
22,715	164,735	.....	404,738	17,934	.....

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1914.	Travelers Ins. Co. Hartford, Conn.	Twin City, Minneapolis, Minn.	Two Republics, El Paso, Tex.	Union Central, Cincinnati, O.
	\$	\$	\$	\$
Capital stock.....		100,000	150,000	500,000
Ledger assets beginning of year.....	68,759,334	168,564	328,547	95,569,206
INCOME.				
New premiums.....	1,440,146	7,864	42,646	1,783,261
Renewals.....	8,333,226	7,527	63,551	9,386,858
Premiums paid by dividends.....	57,956			2,174,250
Premiums paid by surrenders.....	16,005			166,551
Total new premiums.....	1,476,775	7,864	42,646	2,228,202
Total renewals.....	8,370,558	7,527	63,551	11,282,718
Consideration for annuities.....	166,799			20,584
Total premium income.....	10,014,132	15,391	106,197	13,531,504
Increase in year.....	625,252	2,987	17,372	756,987
Interest and dividends.....	3,392,177	9,101	8,958	5,800,179
Rental receipts.....	168,353		12,600	313,304
Profit and loss account.....	21,129			
Supplementary contracts.....	475,086			110,904
Other receipts.....	689	252	307	81,586
Total interest and other income.....	4,057,434	9,353	21,865	6,305,973
Increase in year.....	298,376	-76,165	1,409	557,973
Total income.....	14,071,566	24,744	128,062	19,837,477
Increase in year.....	1,923,628	-73,178	18,781	1,314,960
DISBURSEMENTS.				
Death claims paid.....	2,844,159	1,900	11,225	3,164,368
Matured endowments.....	989,491			2,900,399
Paid to annuitants.....	m 74,261			24,251
Lapsed, surrend'ed and purch's'd policies	1,282,503		529	2,765,208
Dividends to policyholders.....	59,454			2,453,975
Total paid policyholders.....	5,249,868	1,900	11,754	11,308,201
Increase in year.....	483,999	-4,891	-2,626	2,139,880
Commissions—New.....	591,072	4,513	26,764	738,789
Commissions—Renewal.....	428,647	106	4,472	708,937
Commissions—Annuities.....	3,246			458
Salaries and expenses of agents.....	361,960	791	8,235	116,239
Medical fees and inspections.....	116,955	1,307	6,052	98,672
Salaries of officers and employees.....	266,532	5,521	12,388	493,371
Rents.....	139,964	1,440	2,400	197,283
Real estate, repairs, etc.....	6,140			117,676
Other management expenses.....	240,157	2,342	10,500	
Total management expenses.....	2,154,673	16,020	70,811	3,024,506
Paid on supplementary contracts.....	527,632			102,291
Dividends to stockholders.....	280,000			50,000
Insurance taxes, licenses, fees and fines	264,401	391	463	263,097
Real estate taxes.....	49,680		3,060	43,190
Profit and loss, etc.....	2,541	621	6,818	243,228
Total expenses, etc.....	3,278,927	17,032	81,152	3,726,312
Increase in year.....	-1,501,304	-6,211	7,512	448,300
Total disbursements.....	8,528,795	18,932	92,906	15,034,513
Increase in year.....	-1,017,305	-11,102	4,886	2,588,180
Income saved.....	5,542,771	5,812	35,156	4,802,964
Ledger assets end of year.....	74,302,106	174,376	363,702	100,372,169
ASSETS.				
Real estate owned.....	2,289,350		180,551	3,116,318
Real estate mortgages.....	30,008,390	80,550	94,800	76,798,532
Bonds owned.....	28,234,383	54,741		24,281
Stocks owned.....	1,698,748			
Collateral loans.....				
Premium notes.....			13,053	2,304,870
Loans to policyholders.....	11,587,322		13,220	17,455,857
Cash in office and bank.....	911,745	38,439	5,386	318,205
Deferred and Unpaid Premiums.....	1,322,752	1,201	13,240	630,995
All other assets.....	1,068,976	2,870	1,942	3,521,406
Total admitted assets.....	77,121,666	177,801	322,192	104,170,464
Increase in year.....	7,419,729	8,723	17,580	5,089,775
Not admitted items.....	262,623	864	58,874	159,312
Gross assets.....	77,384,289	178,665	381,066	104,329,776

a Commenced business in 1914.

m Includes disability claims.

Union Mutual, Portland, Me.	Union Pacific, Portland, Ore.	United L. and A. Concord, N. H.	U. S. Ann. and Life, Chicago, Ill.	United States, New York, N. Y.	Volunteer State, Chattanooga, Tenn.
\$	\$	\$ a	\$	\$	\$
18,726,214	100,047 114,519	310,000 310,000	300,000 1,062,904	264,000 7,878,463	100,000 1,600,029
200,878	6,311	9,631	88,736	53,747	99,791
1,948,016	2,210	.....	273,944	656,245	500,098
171,838	65	.....	25,135	14,920	15,551
37,603	.....	.....	2,951	36,372	.....
295,378	6,311	9,631	91,716	97,058	100,606
2,062,957	2,275	.....	299,050	664,226	514,834
.....	77	1,791	.....	.....	.....
2,358,335	8,663	11,422	390,766	761,284	615,440
—11,516	4,772	.....	20,804	—37,581	6,502
783,984	6,972	6,761	69,329	359,184	109,810
46,571	.....	750	323	42,984	.....
.....	.....	.....	15,000	1,849	640
4,920	.....	.....	.....	.....	.....
3,597	1,454	234,557	53,581	.....	2,935
839,072	8,426	242,068	138,233	404,017	113,385
—64,667	—16,248	.....	95,121	13,128	22,705
3,197,407	17,089	253,490	528,999	1,165,301	728,825
—76,183	—11,476	.....	115,929	—24,453	29,207
715,502	.....	.....	39,515	361,548	114,407
356,402	.....	.....	.....	109,814	3,000
3,026	.....	.....	.....	16,147	m 542
796,169	.....	.....	25,274	430,906	68,863
406,811	194	.....	27,531	84,819	26,404
2,277,910	194	.....	92,320	1,003,234	213,216
172,466	194	.....	13,446	—78,652	—4,377
88,812	5,210	1,442	45,323	20,820	60,786
120,530	1,506	.....	39,418	30,340	28,479
.....
75,457	.....	1,282	.....	48,900	22,897
16,590	553	943	14,007	6,106	13,401
99,586	6,810	8,507	23,699	78,312	34,365
28,556	900	750	2,600	23,452	2,834
18,596	.....	380	243	20,548	.....
31,371	3,471	5,254	19,450	31,729	14,610
479,498	18,450	18,560	144,749	259,207	177,372
13,822	.....	.....	.....	5,197	700
.....	.....	.....	.....	18,480	.....
47,849	624	2,428	7,189	11,525	10,195
12,552	.....	180	3,401	11,100	.....
1,732	4,874	.....	.....	379	.....
555,453	23,948	21,168	170,653	305,888	188,267
—10,119	9,855	.....	13,437	17,261	—65,637
2,833,363	24,142	21,168	262,973	1,309,122	401,483
162,347	10,049	.....	26,883	—61,391	—70,014
364,044	—7,053	232,322	266,026	—143,821	327,342
19,090,257	107,466	542,322	1,328,930	7,734,641	1,927,370
846,475	.....	19,000	849,121	800,000	.....
1,432,605	91,600	157,600	156,600	2,463,760	1,171,817
9,997,596	.....	362,932	8,860	2,894,023	186,423
2,145,043	.....	.....	.....	87,250	.....
734,527	8,500	.....	.....	.....	1,000
94,752	203	67	21,975	54,487	38,617
2,766,754	.....	.....	154,579	1,347,630	450,918
396,113	4,684	6,259	90,122	74,238	73,370
264,759	.....	1,047	37,246	47,429	56,838
239,059	1,662	69,759	35,361	93,278	38,039
18,917,683	106,549	616,664	1,353,864	7,862,595	2,017,022
197,460	—5,969	.....	227,523	—157,963	341,099
110,973	2,579	910	81,018	14,190	13,678
19,028,656	109,128	617,574	1,434,882	7,876,785	2,030,700

Year Ending December 31, 1914.	Travelers Ins. Co. Hartford, Conn.	Twin City, Minneapolis, Minn.	Two Republics, El Paso, Tex.	Union Central, Cincinnati, O.
LIABILITIES.	\$	\$	\$	\$
Reserves.....	65,713,422	8,984	112,883	83,629,928
Reserve on supplementary contracts.....	4,190,904	.....	.....	980,856
Unpaid losses and claims.....	278,461	.....	.....	248,806
Losses and claims resisted.....	4,000	.....	.....	11,000
Dividends to accumulate.....	.....	.....	.....	4,149
Unpaid dividends.....	6,004	.....	.....	162,510
Dividends apportioned.....	61,834	.....	.....	3,656,586
Amounts set apart.....	201,931	.....	.....	10,899,856
All other liabilities.....	948,895	1,352	29,648	825,074
Total liabilities.....	71,405,451	10,336	142,531	100,418,765
Increase in year.....	4,679,434	5,318	47,909	4,534,963
Unassigned funds and capital.....	5,716,215	166,465	179,661	3,751,699
Surplus apportioned.....	263,765	.....	.....	10,899,856
Total surplus funds.....	5,979,980	166,465	179,661	14,651,555
Increase in year.....	2,765,546	2,405	—30,329	534,812
Gross surplus.....	6,242,603	167,329	238,535	14,810,867
NEW BUSINESS.				
New issues..... { Policies.....	20,382	199	734	21,143
..... { Amount.....	59,475,119	271,000	1,832,388	52,439,636
Policies revived..... { Policies.....	158	9	.....	594
..... { Amount.....	392,603	9,000	.....	1,486,181
Policies increased..... { Policies.....	.....	.....	.....	.....
..... { Amount.....	379,281	.....	2,000	.....
Dividend additions.....	.....	.....	.....	728,729
Total new issues..... { Policies.....	20,540	208	734	21,737
..... { Amount.....	60,283,388	280,000	1,834,388	54,654,546
Increase in year..... { Policies.....	681	—21	.....	579
..... { Amount.....	3,324,623	—87,000	—30,943	3,612,824
TERMINATIONS.				
By death..... { No.....	1,076	2	7	1,433
..... { Amount.....	2,930,159	2,500	12,000	3,363,795
By maturity..... { No.....	445	.....	.....	1,576
..... { Amount.....	1,036,488	.....	.....	2,654,869
By expiry..... { No.....	497	.....	.....	1,434
..... { Amount.....	1,370,678	.....	.....	3,024,489
By surrender..... { No.....	2,237	3	3	3,549
..... { Amount.....	9,118,302	3,000	4,000	8,490,930
By lapse..... { No.....	4,954	74	381	4,743
..... { Amount.....	13,243,352	120,500	800,729	10,790,146
By change..... { No.....	.....	.....	.....	.....
..... { Amount.....	.....	3,500	.....	1,145,449
Total terminations..... { No.....	9,209	79	341	12,735
..... { Amount.....	27,698,979	129,500	816,729	29,369,678
INSURANCE IN FORCE.				
Whole life policies..... { No.....	77,293	324	1,493	153,965
..... { Amount.....	206,503,876	465,500	3,690,244	323,118,288
Endowment policies..... { No.....	27,008	34	126	27,038
..... { Amount.....	50,240,686	52,000	187,100	42,742,887
All other policies..... { No.....	29,898	.....	104	10,627
..... { Amount.....	91,583,991	.....	509,399	30,332,909
Reversionary additions.....	261,240	.....	.....	4,443,529
Total in force..... { No.....	134,199	358	1,723	191,630
..... { Amount.....	348,589,793	517,500	4,386,743	400,637,613
Increase in year..... { No.....	11,331	129	393	9,002
..... { Amount.....	32,584,409	150,500	1,017,659	25,284,868
MISCELLANEOUS.				
Mean ledger assets.....	71,530,720	171,470	346,125	97,970,687
Mean admitted assets.....	73,411,801	173,439	313,402	101,635,576
Invested assets.....	74,302,106	173,695	306,634	100,370,605
Interest and rents earned.....	3,667,113	8,998	21,312	6,290,110
Net assets over all liabilities except reserve.....	71,693,402	176,449	292,544	98,281,483
Mean reserves.....	63,538,055	6,045	87,616	81,492,716
Mean insurance in force.....	332,297,588	442,250	3,877,915	387,995,179
Death claims paid plus net expenses of management.....	4,998,832	17,920	82,036	6,188,874
7½ per cent of renewal premiums.....	627,792	564	4,766	846,204

a Commenced business in 1914.

Union Mutual, Portland, Me.	Union Pacific, Portland, Ore.	United L. and A. Concord, N. H.	U. S. Ann. and Life, Chicago, Ill.	United States, New York, N. Y.	Volunteer State, Chattanooga, Tenn.
\$	\$	\$ a	\$	\$	\$
17,381,395	2,111	3,762	888,106	7,163,388	1,726,851
94,668	.....	.....	1,108	80,178	8,533
134,504	.....	.....	5,552	40,552	5,000
6,535	.....	.....	309	2,000	6,000
11,697	.....	.....	7,726	.....	.....
23,223	.....	.....	3,267	12,864	993
.....	.....	.....	25,354	5,646	19,598
.....	.....	.....	7,553	48,434	.....
85,696	1,658	62,336	68,704	62,420	59,517
17,737,718	3,769	66,098	1,007,679	7,415,482	1,826,492
321,483	—1,712	.....	235,832	—136,312	335,367
1,179,965	102,780	550,566	346,185	447,113	190,530
.....	.....	.....	32,907	54,080	19,598
1,179,965	102,780	550,566	379,092	501,193	210,128
—124,023	—4,257	.....	—9,909	—36,755	25,330
1,290,928	105,359	551,476	460,110	515,383	223,806
3,480	88	175	2,032	1,179	2,025
6,196,289	183,500	327,000	3,163,501	2,063,040	3,942,289
81	.....	.....	73	241	59
137,862	.....	.....	117,250	429,795	108,629
3	.....	.....	.....	1	.....
.....
93,501	.....	.....	.....	6,642	310
3,564	88	175	2,105	1,421	2,084
6,427,652	183,500	327,000	3,280,751	2,499,477	4,051,228
—81	25	.....	115	299	—333
—630,432	80,000	.....	36,448	481,483	—486,453
426	.....	.....	27	228	60
734,967	.....	.....	37,985	378,335	131,407
260	.....	.....	.....	60	1
385,704	.....	.....	.....	98,770	3,000
745	.....	.....	6	134	59
1,141,997	.....	.....	6,500	216,464	87,650
906	.....	.....	82	507	247
1,424,939	.....	.....	179,440	1,022,064	445,941
1,212	31	.....	1,367	688	1,233
2,228,757	49,000	.....	2,119,414	1,240,505	2,194,329
.....	.....	.....	1	.....	49
149,560	.....	.....	91,673	159,260	121,426
3,549	31	.....	1,483	1,617	1,649
5,065,914	49,000	.....	2,435,012	3,115,398	2,983,753
29,146	101	128	6,366	9,268	10,149
43,829,586	208,500	250,000	9,366,819	16,881,072	17,605,188
11,059	19	21	1,005	2,362	574
13,688,372	29,500	27,000	1,573,345	3,327,054	850,056
3,656	.....	26	390	2,919	987
7,278,181	.....	50,000	2,062,697	5,461,242	3,064,577
624,545	.....	.....	182	53,957	6,063
43,861	120	175	7,761	14,549	11,710
65,420,684	238,000	327,000	13,002,861	25,723,325	21,525,884
15	57	175	622	—196	435
361,738	134,500	327,000	845,739	—615,921	1,067,475
18,908,235	110,992	.....	1,195,917	7,806,552	1,763,750
18,818,953	109,533	.....	1,240,103	7,941,576	1,846,472
19,083,835	104,887	.....	1,257,738	7,731,246	1,921,331
853,600	7,008	.....	50,240	395,624	119,744
18,561,360	104,891	.....	1,267,198	7,664,581	1,936,979
17,238,899	1,345	.....	801,507	7,230,030	1,593,317
65,239,820	170,750	.....	12,579,991	26,031,285	20,992,146
1,195,000	18,450	.....	184,264	620,755	291,779
154,722	171	.....	22,429	49,817	38,613

Year Ending December 31, 1914.	West Coast, San Francisco, Cal.	Western and Southern Cincinnati, O.	Western Life, Des Moines, Ia.	Western Reserve, Muncie, Ind.
	\$	\$ b	\$	\$
Capital stock.....	350,000	100,000	100,000	95,883
Ledger assets beginning of year.....	1,314,608	7,537,879	162,403	206,645
INCOME.				
New premiums.....	151,780	88,074	43,750	20,433
Renewals.....	688,685	2,694,378	25,902	34,652
Premiums paid by dividends.....	9,941			2,833
Premiums paid by surrenders.....		11,315	27	
Total new premiums.....	153,299	89,854	43,750	20,433
Total renewals.....	697,439	3,037,611	25,929	37,485
Consideration for annuities.....	22,073			284
Total premium income.....	872,811	3,127,465	69,679	58,202
Increase in year.....	79,975	396,707	33,624	13,765
Interest and dividends.....	48,460	390,991	2,781	9,716
Rental receipts.....	15,600	1,422		
Profit and loss account.....	100			
Supplementary contracts.....				1,060
Other receipts.....	85,128	222	19,159	2,998
Total interest and other income.....	149,288	392,635	21,940	13,774
Increase in year.....	26,529	50,906	19,204	2,374
Total income.....	1,022,099	3,520,100	91,619	71,976
Increase in year.....	106,504	447,613	52,828	16,139
DISBURSEMENTS.				
Death claims paid.....	144,819	742,050	3,210	10,650
Matured endowments.....		91,461		
Paid to annuitants.....	h 3,246			
Lapsed, surrend' and purch's d policies	34,019	152,744	4,571	4,269
Dividends to policyholders.....	22,641		105	3,385
Total paid policyholders.....	204,725	986,255	7,886	18,304
Increase in year.....	21,489	29,288	3,942	2,207
Commissions—New.....	110,704	31,526	38,566	17,211
Commissions—Renewal.....	45,370	425,384	8,295	4,372
Commissions—Annuities.....				
Salaries and expenses of agents.....	186,259	443,725	3,699	4,175
Medical fees and inspections.....	20,061	53,138	3,107	2,686
Salaries of officers and employees.....	50,004	121,658	8,055	4,839
Rents.....	6,132	25,644	2,025	480
Real estate, repairs, etc.....	26	219		
Other management expenses.....	23,238	66,210	3,418	3,267
Total management expenses.....	441,794	1,167,504	67,165	37,030
Paid on supplementary contracts.....				
Dividends to stockholders.....		195,000		
Insurance taxes, licenses, fees and fines	13,408	20,484	225	1,451
Real estate taxes.....	145	2,527		
Profit and loss, etc.....	73,172	175,340		
Total expenses, etc.....	528,519	1,560,855	67,420	38,481
Increase in year.....	33,337	524,332	40,517	14,659
Total disbursements.....	733,244	2,547,110	75,306	56,785
Increase in year.....	54,826	553,620	36,575	16,866
Income saved.....	288,855	972,990	16,313	15,191
Ledger assets end of year.....	1,603,574	8,510,869	178,716	221,835
ASSETS.				
Real estate owned.....	24,000	93,463		
Real estate mortgages.....	471,347	5,653,586	81,100	118,520
Bonds owned.....	433,844	2,436,731	70,000	
Stocks owned.....	2,500			
Collateral loans.....	85,580	1,400		
Premium notes.....	2,617	4,129	453	17,404
Loans to policyholders.....	226,439	181,383	2,800	18,104
Cash in office and bank.....	274,810	114,680	20,957	61,379
Deferred and Unpaid Premiums.....	117,680	112,534	1,744	9,831
All other assets.....	48,406	165,660	1,295	6,540
Total admitted assets.....	1,687,223	8,763,566	178,349	231,778
Increase in year.....	298,434	959,336	113,108	26,518
Not admitted items.....	78,267	29,803	10,649	32,895
Gross assets.....	1,765,490	8,793,369	188,998	264,673

b Transacts industrial business.

h Disability claims.

Western States, San Francisco, Cal.	Western Union, Spokane, Wash.	Wichita Southern, Wichita Falls, Tex.	Wisconsin Life, Madison, Wis.	Wisconsin National, Oshkosh, Wis.	Wyoming Life, Cheyenne, Wyo.
\$ 1,000,000 1,589,471	\$ 200,000 1,301,242	\$ 151,550 308,018	\$ b 368,500	\$ 400,000 754,761	\$ 300,000 348,057
177,073 345,355 2,304 13,459	191,124 435,896 4,661 6,414	81,277 86,820 532 496	15,875 45,590 2,034	58,670 125,134 1,316	11,416 19,280 571
190,662 347,529	197,662 440,433	81,778 87,347 1,579	15,982 47,517 92	59,986 125,134	11,416 19,851
538,191 73,021 90,246 89 10,121 29,577	638,095 87,925 89,309 8,044 303 35,096	170,704 44,410 32,399 2,768	63,591 8,823 20,420 2,387 7,938	185,969 34,039 33,855 2,963 6 3,079 11,361	31,267 3,326 20,690 2,115 99
130,033 27,089	132,752 35,198	35,167 —775	30,745 11,159	51,264 10,219	22,904 2,631
668,224 100,110 71,550 h 1,471 31,731 47,880	770,847 123,123 58,340 h 2,816 58,150 33,888	205,871 43,635 12,597 12,239 532	94,336 19,982 32,391 4,000 63 9,418 4,615	237,233 44,258 41,434 7,010	54,171 5,957 6,000 2,686
152,632 69,378 99,122 36,526 81,268 19,806 49,236 8,697 31,751	153,194 50,876 122,706 21,649 34,354 17,158 45,470 6,000 953 23,573	25,368 15,894 54,794 338 5,157 7,940 14,955 1,122 10,212	50,487 20,111 8,676 2,043 1,227 2,247 7,915 1,149 224 2,486	48,444 30,980 40,206 4,259 15,922 9,066 15,690 1,168 225 6,921	8,686 —1,185 8,275 3,000 1,565 7,404 900 1,921
326,406 1,540 11,948	271,863 550 16,000 9,038 1,040 533	94,518 2,794 7,966	25,967 1,885	93,457 124 6,280 485 8,372	23,065 894 84
339,894 4,462	299,024 56,254	105,278 12,663	27,852 5,377	108,718 11,205	24,043 —2,745
492,526 73,840 175,698 1,765,169 829,141 651,075 22,538 7,158 54,606 169,866 45,132 22,985	452,218 107,130 318,629 1,619,871 130,611 889,698 178,384 9,290 50,667 164,270 163,281 51,763 32,947	130,646 28,557 75,225 383,242 276,785 14,710 5,154 62,078 10,547 9,792	78,339 25,488 15,997 384,547 72,138 216,242 4,428 72,772 14,360 5,923 7,156	157,162 42,185 80,071 834,831 38,562 118,400 622,729 1,200 277 9,939 31,425 15,517 23,282	32,729 —3,930 21,442 369,499 197,020 21,600 500 135 258 15,014 1,598 147,579
1,802,501 196,689 58,298 1,860,799	1,670,911 325,483 43,048 1,713,959	379,066 90,246 25,877 404,943	393,019 15,727 8,111 401,130	861,331 143,926 18,095 879,426	383,704 25,946 1,823 385,527

Year Ending December 31, 1914.	West Coast, San Francisco, Cal.	Western and Southern Cincinnati, O.	Western Life, Des Moines, Ia.	Western Reserve, Muncie, Ind.
LIABILITIES.	\$	\$ b	\$	\$
Reserves.....	1,340,679	8,026,636	64,708	126,718
Reserve on supplementary contracts.....				
Unpaid losses and claims.....	16,183	23,895		5,000
Losses and claims resisted.....	962	4,657		
Dividends to accumulate.....				
Unpaid dividends.....	639			
Dividends apportioned.....				
Amounts set apart.....				
All other liabilities.....	36,633	84,818	2,392	1,982
Total liabilities.....	1,395,096	8,140,006	67,095	133,700
Increase in year.....	369,526	776,358	11,795	25,283
Unassigned funds and capital.....	292,127	623,560	111,254	98,078
Surplus apportioned.....				
Total surplus funds.....	292,127	623,560	111,254	98,078
Increase in year.....	-71,092	182,978	101,313	1,235
Gross surplus.....	370,394	653,363	121,908	130,973
NEW BUSINESS.		c		
New issues.....	{ Policies.....	3,213	787	638
	{ Amount.....	2,865,100	1,270,000	891,275
Policies revived.....	{ Policies.....	8	3	2
	{ Amount.....	8,000	4,841	1,500
Policies increased.....	{ Policies.....			
	{ Amount.....			
Dividend additions.....				
Total new issues.....	{ Policies.....	3,221	790	640
	{ Amount.....	2,873,100	1,274,841	892,775
Increase in year.....	{ Policies.....	495	4	356
	{ Amount.....	-373,400	3,210	498,055
TERMINATIONS.				
By death.....	{ No.....	98		6
	{ Amount.....	85,975		10,650
By maturity.....	{ No.....	1	7	
	{ Amount.....	1,000	8,000	
By expiry.....	{ No.....	179	51	9
	{ Amount.....	174,000	79,000	19,000
By surrender.....	{ No.....	142	182	8
	{ Amount.....	122,593	283,500	14,500
By lapse.....	{ No.....	1,373		163
	{ Amount.....	1,094,500		216,750
By change.....	{ No.....			
	{ Amount.....	12,937		6,250
Total terminations.....	{ No.....	1,793	244	186
	{ Amount.....	1,491,005	373,710	267,150
INSURANCE IN FORCE.				
Whole life policies.....	{ No.....	9,644	1,352	1,258
	{ Amount.....	9,035,682	2,009,387	1,955,391
Endowment policies.....	{ No.....	3,819	39	104
	{ Amount.....	3,040,716	50,000	124,000
All other policies.....	{ No.....	704	8	49
	{ Amount.....	715,109	27,000	99,500
Reversionary additions.....				
Total in force.....	{ No.....	14,167	1,399	1,411
	{ Amount.....	15,601,105	2,086,387	2,178,891
Increase in year.....	{ No.....	1,428	546	454
	{ Amount.....	1,239,587	901,131	625,625
MISCELLANEOUS.				
Mean ledger assets.....		8,024,374	170,560	214,240
Mean admitted assets.....		8,283,948	121,795	218,519
Invested assets.....		8,510,869	168,676	215,406
Interest and rents earned.....		418,925	5,195	11,737
Net assets over all liabilities except reserve.....		8,650,196	175,957	224,796
Mean reserves.....		7,628,972	59,739	114,713
Mean insurance in force.....		12,100,409	1,635,821	1,866,078
Death claims paid plus net expenses of management.....		1,909,554	70,375	47,680
7½ per cent of renewal premiums.....			1,945	2,811

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Western States, San Francisco, Cal.	Western Union, Spokane, Wash.	Wichita Southern, Wichita Falls, Tex.	Wisconsin Life, Madison, Wis.	Wisconsin National, Oshkosh, Wis.	Wyoming Life, Cheyenne, Wyo.
\$ 578,446 18,866 3,615 62,451 22,115	\$ 1,121,799 8,114 3,000 47,654 23,547	\$ 116,332 2,500 8,023 9,885	\$ 354,618 3,794 2,056 18,000 8,106	\$ b 301,582 2,955 12,225	\$ 26,430 3,550 834
685,493 238,109 1,117,008	1,203,114 257,726 467,797	136,740 59,231 242,326	386,574 21,586 6,445 18,000	316,762 91,096 544,569	30,814 15,151 352,890
1,117,008 —41,420 1,175,306 2,635 5,158,406 69 140,500 319	467,797 67,757 510,845 3,113 5,922,475 127 171,784	242,326 31,015 268,203 1,248 2,280,156 12	24,445 —6,348 32,556 354 507,500 620 233	544,569 52,830 562,664 c 1,553 2,136,750 5 5,000 1	352,890 10,795 354,713 160 286,410
2,704 5,299,225 —111 —380,688 27 75,650 28 77,000 134 401,409 1,134 2,324,766 22,457	3,240 6,094,259 —81 —127,798 31 63,000 14 42,000 318 758,604 1,072 2,110,843 61,578	1,248 2,280,168 —240 —123,196 7 15,000 14 25,631 785 1,107,540	354 508,353 55 79,706 25 32,494 3 3,000 8 10,500 25 29,035 47 72,152	1,559 2,141,750 —192 6,500 22 56,283 11 25,516 28 64,530 646 789,125 7,838	160 286,410 —30 —77,590 1 3,000 92 169,000
1,323 2,901,282 5,421 11,278,932 1,031 1,711,105 415 1,471,913 521	1,435 3,036,025 9,319 19,087,282 247 481,487 119 503,322	806 1,148,171 2,652 4,703,688 55 86,500 91 259,000 25	108 147,181 1,489 1,885,460 164 185,492 94 187,428 2,289	707 943,292 3,409 4,564,334 858 1,127,489 273 488,699	93 172,000 47 111,910 82 186,000 263 454,000
6,867 14,462,471 1,381 2,397,943 1,677,320 1,704,156 1,732,932 93,328 1,695,454 479,263 13,263,500 397,956 26,065	9,685 20,072,091 1,805 3,058,234 1,460,556 1,508,170 1,588,302 97,309 1,589,596 1,007,046 18,542,974 330,203 33,032	2,799 5,049,213 442 1,131,997 345,630 333,943 358,432 34,489 358,658 85,933 4,433,215 107,115 6,551	1,748 2,260,669 246 361,172 372,548 385,155 379,006 21,879 379,063 346,218 2,080,083 58,358 3,564	4,540 6,180,522 852 1,198,458 794,796 789,368 822,332 40,315 846,151 257,725 5,581,293 134,891 9,385	392 751,910 67 114,410 358,778 370,731 368,207 24,037 379,320 19,878 694,705 29,065 1,489

INDUSTRIAL INSURANCE.		American Assurance, Philadelphia, Pa.	American National, Galveston, Tex.	Baltimore Life, Baltimore, Md.	Boston Mutual, Boston, Mass.	Carolina Life, Columbia, S. C.	Colonial Life, Jersey City, N. J.	Columbian National, Boston, Mass.	Commonwealth, Louisville, Ky.
NEW BUSINESS.									
New Issues.....	{ Policies. Amount	14,835 1,860,213	105,679 13,522,258	51,585 5,192,449	20,391 3,516,885	87,890 4,207,242	89,246 11,308,533	..... .....	28,014 4,556,911
Policies revived.....	{ No..... Amount	..... .....	..... .....	1,488 385,721	1,292 246,769	..... .....	5,122 503,055	3 564	972 149,853
Policies increased.....	{ No..... Amount	..... .....	..... .....	..... .....	..... .....	..... .....	33,057	1,494	..... 95
Total New Issues.....	{ No..... Amount	14,835 1,860,213	105,679 13,522,258	53,073 5,578,170	21,683 3,763,654	87,890 4,207,242	94,368 11,844,645	3 2,058	28,986 4,706,859
Increase in year.....	{ No..... Amount	-13,067 -1,077,922	-24,182 -4,521,864	-396 -16,392	-1,638 -353,341	16,298 1,322,554	7,131 864,757	-3 -2,020	168 24,266
TERMINATIONS									
By death.....	{ No..... Amount	304 34,464	3,365 433,365	2,772 227,327	788 153,151	..... .....	2,712 283,810	86 9,968	568 89,230
By maturity.....	{ No..... Amount	..........	..........	..........	..........	..........	..........	..........	..........
By expiry.....	{ No..... Amount	..... .....	..... .....	718 99,173	18 4,335	..........	..........	..........	..........
By surrender.....	{ No..... Amount	74 1,100	63 10,951	155 24,659	2,342 410,652	..... .....	676 91,350	91 12,761	1,131 173,079
By lapse.....	{ No..... Amount	20,354 3,102,028	70,753 10,286,558	40,066 4,272,044	14,847 2,761,897	..... .....	78,921 10,196,100	44 7,049	23,693 3,855,947
By change.....	{ No..... Amount	..... .....	..... .....	60,228	..........	..........	..........	..........	..........
Total terminations.....	{ No..... Amount	20,732 3,137,592	74,181 10,730,874	43,711 4,683,432	17,995 3,330,042	86,059 4,156,783	82,309 10,571,440	221 29,778	25,392 4,118,256
Insurance in force.....	{ No..... Amount	25,814 2,721,787	261,865 34,290,578	167,534 16,901,557	66,583 11,844,345	63,463 2,417,380	208,292 25,844,484	1,924 305,779	59,663 9,092,792
Increase in year.....	{ No..... Amount	-5,897 -1,277,379	31,498 2,791,384	9,362 894,738	3,688 433,612	1,831 50,459	12,059 1,273,205	-218 -27,720	3,594 588,603
Mean insurance in force.....	{ No..... Amount	3,360,476	32,894,886	16,454,188	11,627,539	2,392,150	.....	319,639	8,798,490
INDUSTRIAL AND ORDINARY BUSINESS.									
Total new issues.....	{ No..... Amount	15,539 2,384,213	110,465 19,408,703	54,188 6,425,122	22,718 4,593,461	87,975 4,300,742	95,466 12,679,923	5,661 12,852,563	30,474 6,609,102
Increase in year.....	{ No..... Amount	-13 -31,250	-25,829 -3,885,596	-477 -35,850	-1,944 -618,738	16,364 1,382,054	7,951 1,469,807	-1,264 -2,744,348	-37 -202,709
Total insurance in force.....	{ No..... Amount	26,921 3,655,949	242,807 52,509,320	173,730 21,752,352	74,735 19,210,542	63,534 2,512,880	214,372 31,512,744	27,389 65,312,199	65,459 17,681,038
Increase in year.....	{ No..... Amount	-5,933 -1,335,413	33,674 6,122,947	9,694 1,193,577	3,662 431,996	1,808 97,959	12,574 1,511,222	1,790 2,493,264	4,204 1,341,175
Mean insurance in force.....	{ No..... Amount	4,323,655	49,447,846	21,155,564	18,994,544	2,463,900	30,757,132	63,565,507	17,010,450

INDUSTRIAL INSURANCE.		Equitable, Washington, D. C.	Eureka, Baltimore, Md.	Gate City, Life, Dayton, O.	Home Life, Wilmington, Del.	Immediate Benefit, Baltimore, Md.	Independent Life, Nashville, Tenn.	John Hancock, Boston, Mass.	Life and Casualty, Nashville, Tenn.
NEW BUSINESS.									
New Issues.....	{ Policies. Amount	19,331	37,769	26,653	25,911	37,981	18,555	404,829	137,171
Policies revived.....	{ No..... Amount	1,938,092	4,028,472	1,059,565	1,597,091	3,085,088	2,100,172	79,779,252	5,636,372
Policies increased.....	{ No..... Amount	281,700	335,783	.....	1,353	.....	1,962	26,421	8,651
	{ No..... Amount	.....	.....	.....	132,635	.....	263,500	4,745,979	346,040
	{ No..... Amount	.....	.....	.....	.....	290,233	.....	.....	.....
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....	.....
Total New Issues.....	{ No..... Amount	21,926	40,943	26,653	27,264	37,981	20,517	491,250	145,822
Increase in year.....	{ No..... Amount	2,219,792	4,441,932	1,059,565	1,729,726	3,375,321	2,363,672	84,958,672	5,982,412
	{ No..... Amount	220	6,367	7,581	—5,051	7,337	—1,550	26,932	10,680
	{ No..... Amount	—6,856	1,034,558	340,452	—1,474,784	705,039	307,470	5,778,713	—41,028
TERMINATIONS									
By death.....	{ No..... Amount	759	963	308	1,022	1,013	438	32,633	1,438
By maturity.....	{ No..... Amount	67,073	59,860	11,400	84,891	56,988	46,495	5,654,846	58,814
By expiry.....	{ No..... Amount	5	.....	.....	.....	.....	.....	41	.....
By surrender.....	{ No..... Amount	515	.....	.....	.....	.....	.....	4,198	.....
By lapse.....	{ No..... Amount	12	.....	.....	.....	.....	.....	214	.....
By change.....	{ No..... Amount	1,488	.....	.....	.....	.....	.....	53,500	.....
	{ No..... Amount	.....	118	.....	257	1	.....	66,614	.....
	{ No..... Amount	.....	9,338	.....	67,538	306	.....	12,307,597	.....
	{ No..... Amount	17,769	33,775	23,535	24,106	23,314	18,789	268,502	138,280
	{ No..... Amount	1,845,408	3,451,063	998,158	1,668,558	1,740,620	2,119,945	44,604,613	5,689,966
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....	.....
	{ No..... Amount	57,250	.....	.....	.....	.....	.....	.....	.....
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....	.....
Total terminations.....	{ No..... Amount	18,545	34,856	23,843	25,335	24,328	19,227	368,004	139,718
Insurance in force.....	{ No..... Amount	1,971,734	3,520,261	1,009,558	1,820,987	1,797,914	2,166,440	62,624,754	5,748,780
Increase in year.....	{ No..... Amount	53,458	63,978	20,601	52,056	82,480	23,830	2,434,905	108,820
	{ No..... Amount	5,716,048	6,349,608	771,890	5,476,542	8,769,066	2,815,396	413,434,636	4,479,367
	{ No..... Amount	3,381	6,087	2,810	1,879	13,653	1,290	123,246	6,104
Mean insurance in force.....	{ No..... Amount	248,058	921,671	50,007	—91,261	1,577,407	197,232	22,333,918	233,632
	{ No..... Amount	5,592,019	5,888,772	746,886	.....	7,980,362	2,716,780	.....	4,362,551
INDUSTRIAL AND ORDINARY BUSINESS.									
Total new issues.....	{ No..... Amount	22,423	40,965	.....	29,383	37,991	20,889	522,028	.....
Increase in year.....	{ No..... Amount	2,641,125	4,453,807	.....	4,203,508	3,382,321	3,279,172	131,071,993	.....
	{ No..... Amount	184	6,367	.....	—5,070	7,343	—1,857	26,122	.....
Total insurance in force.....	{ No..... Amount	—8,843	1,034,558	.....	—1,523,735	709,539	519,970	5,961,035	.....
Increase in year.....	{ No..... Amount	55,085	64,279	.....	59,878	82,608	24,817	2,650,142	.....
	{ No..... Amount	7,065,625	6,499,233	.....	14,848,234	8,849,873	4,772,896	753,976,117	.....
	{ No..... Amount	248,224	6,083	.....	2,712	13,656	1,089	139,465	.....
Mean insurance in force.....	{ No..... Amount	400,438	919,921	.....	916,514	1,580,657	461,732	45,370,829	.....
	{ No..... Amount	6,865,406	6,039,272	.....	14,389,977	8,059,544	4,542,030	731,290,702	.....

INDUSTRIAL INSURANCE.		Life Ins. Co. of Va., Richmond, Va.	Lincoln American, Jacksonville, Fla.	Metropolitan Life, New York, N. Y.	Mutual Benefit Society, Baltimore, Md.	Mutual of Baltimore, Baltimore, Md.	National L. and A. Nashville, Tenn.	North Carolina Mutual, Durham, N. C.	Ohio National, Cincinnati, O.
NEW BUSINESS.									
New Issues.	{ Policies. Amount	153,298	.....	1,883,233	10,047	27,268	329,356	44,297	3,851
Policies revived.	{ No..... Amount	20,611,367	.....	237,098,457	561,375	4,080,441	15,960,591	2,815,209	837,520
Policies increased.	{ No..... Amount	13,335	.....	306,043	203	1,367	19,239	12,993	354
	{ No..... Amount	1,740,226	.....	46,120,622	11,508	222,501	1,773,781	691,025	83,545
	{ No..... Amount	.....	.....	.....	.....	996,864	.....	.....	.....
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....	.....
Total New Issues.	{ No..... Amount	166,633	13,335	2,189,276	10,250	28,635	348,595	57,290	4,205
Increase in year.	{ No..... Amount	22,351,593	1,494,521	284,931,718	572,883	5,299,806	17,734,372	3,506,234	921,065
	{ No..... Amount	—2,247	11,070	34,379	1,784	6,084	25,013	—10,420	—9,517
	{ No..... Amount	—352,911	1,204,338	4,271,522	11,508	1,299,153	2,720,071	—1,055,000	—2,102,879
TERMINATIONS									
By death.	{ No..... Amount	9,215	.....	163,339	.....	1,483	6,735	1,420	76
By maturity.	{ No..... Amount	946,997	.....	21,449,401	.....	150,234	328,006	81,952	17,635
By expiry.	{ No..... Amount	32	.....	13,756	.....	5	.....	.....	.....
By surrender.	{ No..... Amount	1,577	.....	1,629,458	.....	426	.....	.....	.....
By lapse.	{ No..... Amount	17	.....	19,806	.....	.....	.....	.....	.....
By change.	{ No..... Amount	184	.....	3,208,292	.....	.....	.....	.....	.....
	{ No..... Amount	689	.....	44,138	.....	.....	.....	.....	.....
	{ No..... Amount	68,990	.....	7,012,007	.....	100,482	.....	.....	.....
	{ No..... Amount	144,621	.....	1,180,854	.....	19,681	308,264	49,697	13,335
	{ No..... Amount	18,203,746	.....	173,322,773	.....	3,364,242	14,938,473	2,841,964	2,863,985
	{ No..... Amount	263,689	.....	19,140,667	.....	.....	.....	.....	.....
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....	.....
Total terminations.	{ No..... Amount	154,574	8,980	1,421,893	9,467	21,757	314,999	51,117	13,411
Insurance in force.	{ No..... Amount	19,485,183	775,511	225,762,598	448,275	3,615,384	15,266,479	2,923,916	2,881,620
Increase in year.	{ No..... Amount	630,937	6,620	13,588,050	20,421	84,239	438,894	85,278	1,679
Mean insurance in force.	{ No..... Amount	79,596,130	1,009,193	1,837,584,189	1,207,808	14,676,791	21,267,176	3,294,735	401,815
INDUSTRIAL AND ORDINARY BUSINESS.	{ No..... Amount	12,059	4,355	767,383	783	6,878	33,596	6,173	—9,206
Total new issues.	{ No..... Amount	2,866,410	719,010	59,169,120	—8,644	1,684,422	2,467,893	582,318	—1,960,555
Increase in year.	{ No..... Amount	78,162,925	649,688	1,807,999,629	1,212,130	13,834,580	20,033,230	3,003,576	1,382,092
Total insurance in force.	{ No..... Amount	170,480	.....	2,436,004	.....	.....	.....	.....	5,212
Increase in year.	{ No..... Amount	26,675,240	.....	513,596,171	.....	.....	.....	.....	2,542,165
Mean insurance in force.	{ No..... Amount	—2,497	.....	33,290	.....	.....	.....	.....	—9,282
	{ No..... Amount	—487,174	.....	2,414,599	.....	.....	.....	.....	—1,677,957
	{ No..... Amount	651,234	.....	14,843,108	.....	.....	.....	.....	4,744
	{ No..... Amount	99,256,046	.....	2,991,114,069	.....	.....	.....	.....	5,216,087
	{ No..... Amount	13,261	.....	885,360	.....	.....	.....	.....	—8,610
	{ No..... Amount	4,587,954	.....	174,809,607	.....	.....	.....	.....	—1,035,073
	{ No..... Amount	96,962,069	.....	2,003,809,265	.....	.....	.....	.....	5,733,623

INDUSTRIAL INSURANCE.		Pennsylvania Mutual, Philadelphia, Pa.	Prudential, Newark, N. J.	Prudential Life, San Antonio, Tex.	Public Savings, Indianapolis, Ind.	West Coast Life, San Francisco, Cal.	Western and Southern, Cincinnati, O.	Wisconsin National, Oshkosh, Wis.
NEW BUSINESS.								
New Issues.....	{ Policies. Amount	17,968	2,122,264	23,842	40,134	.....	204,225	9
Policies revived.....	{ No..... Amount	1,828,693	287,381,918	4,296,365	7,760,798	.....	25,769,422	1,659
Policies increased.....	{ No..... Amount	.....	233,770	1,980	3,812	.....	7,032	105
	{ No..... Amount	.....	34,992,962	343,253	765,283	.....	889,804	18,461
	{ No..... Amount	.....	8,794,385	.....	.....	.....	596,333	.....
Total New Issues.....	{ No..... Amount	17,968	2,356,034	25,822	43,946	.....	211,257	114
Increase in year.....	{ No..... Amount	1,828,693	331,169,265	4,639,618	8,526,081	.....	27,255,559	20,120
	{ No..... Amount	.....	230,531	1,420	1,890	.....	20,554	—90
	{ No..... Amount	.....	18,956,923	42,771	401,842	.....	2,479,670	—15,715
TERMINATIONS								
By death.....	{ No..... Amount	515	132,900	262	491	.....	5,987	5
By maturity.....	{ No..... Amount	54,929	15,583,838	45,964	62,506	.....	798,097	926
By expiry.....	{ No..... Amount	.....	358	.....	.....	.....	978	.....
By surrender.....	{ No..... Amount	.....	27,056	.....	.....	.....	90,163	.....
By lapse.....	{ No..... Amount	.....	14,167	.....	.....	.....	28	.....
By change.....	{ No..... Amount	.....	2,682,766	.....	.....	.....	1,278	.....
	{ No..... Amount	10	101,967	.....	.....	.....	4,367	.....
	{ No..... Amount	1,863	12,205,872	.....	.....	.....	410,877	.....
	{ No..... Amount	14,336	1,311,317	22,911	37,820	.....	152,316	162
	{ No..... Amount	1,195,347	195,643,345	4,227,339	7,481,261	.....	20,837,940	28,355
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....
	{ No..... Amount	.....	.....	.....	.....	.....	.....	.....
Total terminations.....	{ No..... Amount	14,861	1,560,709	23,173	38,311	.....	163,676	167
Insurance in force.....	{ No..... Amount	1,252,139	226,142,877	4,273,303	7,543,767	.....	22,138,355	29,281
Increase in year.....	{ No..... Amount	37,140	11,959,621	21,584	51,266	.....	537,802	241
Mean insurance in force.....	{ No..... Amount	5,412,931	1,567,542,431	3,721,490	9,852,680	.....	66,827,928	44,684
	{ No..... Amount	3,107	795,325	2,649	5,635	.....	47,581	—53
	{ No..... Amount	576,554	105,026,388	366,315	982,314	.....	5,117,204	—9,161
	{ No..... Amount	5,124,654	1,515,029,237	3,538,322	9,361,523	.....	64,269,326	49,265
INDUSTRIAL AND ORDINARY BUSINESS.								
Total new issues.....	{ No..... Amount	18,237	2,506,882	26,218	45,249	.....	214,478	1,673
Increase in year.....	{ No..... Amount	2,005,279	503,010,357	5,054,338	9,573,993	.....	30,128,659	2,161,870
	{ No..... Amount	—86	243,591	1,313	2,272	.....	20,059	—282
	{ No..... Amount	—41,414	32,984,604	—342,389	691,762	.....	2,106,270	—9,215
Total insurance in force.....	{ No..... Amount	38,661	12,835,645	22,279	53,309	.....	551,969	4,781
Increase in year.....	{ No..... Amount	6,651,117	2,592,478,248	4,745,570	11,561,592	.....	79,619,435	6,225,206
	{ No..... Amount	2,066	869,923	2,729	6,236	.....	49,009	799
	{ No..... Amount	532,140	185,599,328	312,775	1,461,834	.....	6,499,299	1,189,297
	{ No..... Amount	6,384,947	2,499,678,584	4,589,172	10,830,675	.....	76,369,735	5,630,558

FOREIGN COMPANIES.

Showing the financial standing, etc., of foreign companies operating in the United States for the year 1914.

	Canada Life.	Manuf'r's Life.	North American	Sun Life.	Prussian Life.*
Capital stock.....	\$ 1,000,000	\$ 300,000	\$ 160,000	\$ 250,000	\$
INCOME					
New premiums.....	551,976	526,330	245,990	1,548,981	53,050
Renewal premiums.....	4,271,867	2,628,422	1,601,972	7,352,765	167,825
Received for annuities.....	766,117	12,549	27,253	2,526,199	158
Total premium income.....	5,589,950	3,167,301	1,875,215	11,427,945	221,033
Dividends, interest, etc.....	2,592,952	1,077,276	805,321	3,579,257	25,622
Received for rents.....	262,407	1,213	3,508	87,348	.....
All other receipts.....	169,638	18,624	19,473	2,539,761	23,128
Total interest and other income..	3,024,997	1,097,113	828,302	6,206,366	48,750
Total income.....	8,614,947	4,264,414	2,703,517	17,634,311	269,783
EXPENDITURES.					
Paid for death losses.....	2,069,380	570,909	391,389	1,696,384	110,611
Paid for matured endowments.....	410,429	293,249	299,207	1,251,354	.....
Annuities paid.....	220,440	2,205	12,427	909,295	.....
Paid for surrendered, lapsed and purchased policies.....	396,120	556,568	445,048	1,463,883	.....
Dividends to policyholders.....	274,607	194,373	227,636	858,623	.....
Total payments to policyholders..	3,370,976	1,617,305	1,375,707	6,179,589	110,611
Dividends to stockholders.....	80,000	24,000	6,000	37,500	.....
Commissions, salaries and traveling expenses of agents.....	668,837	605,958	317,008	1,728,369	2,270
Medical fees, salaries and other charges of employees.....	287,916	173,369	104,189	339,844	19,531
All other expenditures.....	468,403	201,508	97,031	576,656	26,976
Total expenses of management...	1,505,156	1,004,835	524,228	2,672,369	48,777
Total expenditures.....	4,876,132	2,622,140	1,899,935	8,852,938	159,388
Excess of income over expenditures..	3,738,815	1,642,274	803,582	8,781,373	110,223
ASSETS.					
Real estate owned.....	3,610,682	60,160	158,428	2,266,966	.....
Real estate mortgages.....	20,496,155	8,893,542	4,739,210	7,460,824	.....
Bonds owned.....	14,302,977	4,455,732	5,040,317	35,164,912	647,970
Stocks owned.....	4,692,522	972,542	1,962,135	7,641,295	.....
Collateral loans.....	787,380	83,900	17,100	1,033,807	.....
Premium notes and loans.....	9,028,482	3,061,249	2,290,578	8,074,048	.....
Cash in office and banks.....	913,827	544,849	168,610	479,807	52,176
Net deferred and unpaid premiums..	741,059	479,582	384,982	1,171,394	.....
All other assets.....	1,391,158	628,832	154,648	894,603	63,752
Total admitted assets.....	55,964,242	19,180,388	14,916,008	64,187,656	763,898
Items not admitted.....	202,965	121,356	181,113	392,023	52,176
LIABILITIES.					
Reserves.....	46,536,490	16,251,784	12,447,388	55,134,137	123,206
Losses and claims not paid.....	363,126	212,002	120,433	662,693	30,521
Claims resisted.....	.....	68,500	2,000	27,487	.....
Dividends to policyholders unpaid..	976,297	32,482	13,627	145,708	.....
All other liabilities.....	904,907	232,835	166,394	1,463,837	9,802
Total liabilities.....	48,780,820	16,797,103	12,749,842	57,433,862	163,529
Surplus to policyholders.....	7,184,422	2,383,285	2,166,166	6,753,794	600,369
POLICY ACCOUNT.					
New business paid for.....	14,313,552	11,409,838	7,052,760	37,513,283	8,105,220
Whole-life policies in force.....	112,526,925	54,131,751	33,494,668	137,430,904	.....
Endowment policies in force.....	33,088,128	25,686,634	11,739,454	75,639,123	.....
All other policies in force.....	10,838,130	2,347,054	7,124,189	2,395,081	21,273,470
Total insurance in force. { Policies.	69,880	53,425	32,297	135,332	3,677
Amount	156,453,183	82,065,439	52,358,311	215,465,108	21,273,470
Total assets (including non-admitted items).....	56,167,207	19,301,744	15,097,121	64,579,679	816,074
Total surplus (including non-admitted items).....	3,387,387	2,504,641	2,347,279	7,145,817	65,845

*U. S. branch; transacts reinsurance only.

†Guarantee fund.

AGGREGATES

Being the Aggregate of the Financial Standing and Business for 1914 of the Ordinary and Industrial Companies embraced in the foregoing Exhibits.

	Ordinary Companies.	Industrial Companies.
Number of companies.....	219	31
Capital Stock.....	45,139,933	8,845,915
INCOME.		
New Premiums.....	74,250,484	14,854,527
Renewal Premiums.....	428,507,456	221,139,013
Received for annuities.....	5,976,040	1,067,462
Total premium income.....	508,733,980	237,061,002
Dividends, interest, etc.....	171,221,631	42,161,326
Received for rents.....	7,322,727	3,313,110
All other receipts.....	14,174,148	1,049,438
Total interest and other income.....	192,718,606	46,523,774
Total income.....	701,452,586	283,584,776
EXPENDITURES.		
Paid for death losses.....	157,075,592	64,983,553
Paid for matured endowments.....	54,568,545	6,169,556
Annuities paid and disability.....	7,481,574	654,897
Paid for surrendered, lapsed and purchased policies.....	94,776,402	15,832,357
Dividends to policyholders.....	92,011,221	15,900,443
Total payments to policyholders.....	405,914,336	103,540,806
Dividends to stockholders.....	2,260,350	1,029,194
Commissions, salaries and traveling expenses of agents.....	63,697,690	45,665,678
Medical fees, salaries and other charges of employees.....	21,480,820	11,375,121
All other expenditures..... a	34,691,320	15,038,098
Total expenses, etc.....	122,130,180	73,108,091
Total expenditures.....	528,044,516	176,648,897
Excess of income over expenditures.....	173,408,070	106,935,879
ASSETS.		
Real estate owned.....	121,340,918	49,832,633
Bond and mortgage loans.....	1,318,627,240	387,738,165
Bonds owned.....	1,552,355,315	429,396,383
Stocks owned.....	71,147,102	11,405,430
Collateral loans.....	16,127,125	4,224,641
Premium notes and loans.....	663,158,797	72,189,217
Cash in office and banks.....	58,747,254	36,413,114
Net deferred and unpaid premiums.....	49,565,100	19,267,580
All other assets..... a	59,462,751	14,254,028
Total admitted assets.....	3,910,531,602	1,024,721,191
Items not admitted.....	25,446,662	5,422,400
LIABILITIES.		
Reserve.....	3,262,170,662	871,190,203
Losses and claims not paid.....	22,592,226	3,143,348
Claims resisted.....	2,657,132	349,376
Dividends unpaid.....	95,193,563	20,333,562
All other liabilities.....	66,687,033	20,246,400
Total liabilities.....	3,449,300,616	915,262,889
Surplus to policyholders (including capital).....	441,836,293	128,552,995
POLICY ACCOUNT.		
New business written and paid for..... { Policies.	1,398,942	6,692,233
Whole life policies in force..... { Amount	2,358,940,418	861,867,719
Endowment policies in force.....	11,718,137,872	
All other policies in force..... a	3,543,778,343	
Total insurance in force..... { Policies.	9,045,081	31,159,038
Total assets (including non-admitted items)..... { Amount	17,425,501,137	4,163,671,236
Total surplus (including non-admitted items).....	3,935,978,264	1,030,143,591
	467,282,955	134,375,395

a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates.

COMBINED AGGREGATES

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

	1914	1913	1912	1911	1910
Number of companies.....	250	260	250	240	214
Capital stock.....	\$53,985,848	\$52,282,428	\$51,165,649	\$46,712,523	\$40,544,728
INCOME.					
New Premiums.....	89,105,011	89,327,451	83,553,186	76,819,492	70,180,419
Renewal premiums..... a	649,646,469	619,131,466	582,770,578	548,029,244	517,535,978
Received for annuities.....	7,043,502	6,350,439	6,690,365	6,494,353	5,671,844
Total premium income.....	745,794,982	714,809,356	673,014,129	632,343,089	593,388,241
Dividends, interest, etc.....	213,382,957	202,019,630	188,291,289	171,902,303	160,513,917
Received for rents.....	10,635,837	10,079,570	10,118,894	10,596,320	10,309,988
All other receipts..... a	15,223,586	18,677,538	21,967,405	21,319,192	16,799,103
Total int. and other income..	239,242,380	230,776,738	220,377,588	208,817,715	187,623,008
Total income.....	985,037,362	945,586,094	893,391,717	836,160,804	781,011,249
EXPENDITURES.					
Paid for death losses.....	222,059,145	209,583,172	205,154,337	194,119,151	180,654,396
Paid for matured endowments..	60,739,101	55,997,447	55,712,220	48,521,631	46,349,075
Annuities Paid.....	8,136,473	8,369,637	7,767,337	7,407,582	7,426,499
Paid for surrendered, lapsed and purchased policies.....	110,608,759	94,408,806	87,388,216	81,172,964	77,518,465
Dividends to policyholders.....	107,911,664	101,234,061	92,795,105	83,047,490	75,353,638
Total payments to policyh'rs.	509,455,142	469,588,123	448,817,715	414,268,448	387,302,073
Dividends to stockholders.....	3,289,544	4,059,784	2,105,584	2,046,779	2,140,037
Commissions, salaries and traveling expenses of agents.....	109,363,368	108,596,751	102,114,335	94,277,144	87,628,519
Medical fees, salaries and other charges of employees.....	32,855,941	31,822,471	30,002,359	28,116,884	26,036,575
All other expenditures..... a	49,729,418	46,475,949	46,119,163	41,173,312	37,235,222
Total expenses, etc.....	195,238,271	190,954,955	180,341,391	165,614,119	153,040,353
Total expenditures.....	704,693,413	660,543,078	629,159,106	579,882,567	540,342,426
Excess of income over exp.....	280,343,949	285,043,016	264,232,611	256,278,237	240,668,823
ASSETS.					
Real estate owned.....	171,173,551	165,648,871	176,248,405	170,799,114	172,960,857
Real estate mortgages.....	1,706,365,405	1,617,873,512	1,485,103,814	1,358,488,374	1,227,231,592
Bonds owned.....	1,981,751,698	1,908,943,098	1,859,523,581	1,787,969,415	1,659,945,447
Stocks owned.....	82,552,532	85,879,873	95,906,396	99,882,124	129,622,493
Collateral loans.....	20,351,766	20,590,870	18,704,471	15,001,771	18,941,120
Premium notes and loans.....	735,348,014	657,994,947	587,704,733	541,789,999	495,099,854
Cash in office and banks.....	95,160,368	73,112,720	67,041,884	74,625,395	71,112,566
Net def'd and unpd' premiums.	68,832,680	63,397,935	58,290,809	55,052,362	50,955,665
All other assets.....	73,716,779	65,254,511	60,768,428	60,883,134	50,107,465
Total admitted assets.....	4,935,252,793	4,658,696,337	4,409,292,521	4,164,491,688	3,875,877,059
Items not admitted.....	30,869,062	26,544,743	26,651,316	29,196,072	25,185,764
LIABILITIES.					
Reserve.....	4,133,360,865	3,903,615,175	3,667,581,229	3,448,053,704	3,225,966,060
Losses and claims not paid.....	25,735,574	20,770,817	19,067,952	18,097,546	17,072,212
Claims resisted.....	3,006,508	2,673,836	2,022,598	1,887,489	1,779,117
Dividends unpaid.....	115,527,125	111,373,932	103,599,415	93,078,578	79,990,050
All other liabilities..... a	86,933,433	97,928,109	87,554,823	84,789,227	61,014,039
Total liabilities.....	4,364,563,505	4,136,361,869	3,879,825,515	3,645,906,544	3,385,821,478
Surplus to policyholders.....	570,689,288	522,334,468	529,467,006	518,585,144	490,055,571
POLICY ACCOUNT.					
New business paid for.....	2,358,940,418	2,549,816,531	2,240,434,665	2,097,156,590	1,822,260,287
Whole life policies in force.....	11,718,137,872	11,073,933,880	10,163,447,058	9,468,239,371	8,811,742,643
Endowment policies in force.....	3,543,778,343	3,435,776,261	3,260,245,355	3,140,425,800	3,043,688,981
All other policies in force..... a	2,163,584,922	2,077,668,802	2,132,208,758	1,969,745,427	1,371,781,544
Total insurance in force.....	17,425,501,137	16,587,378,943	15,555,901,171	14,578,410,598	13,227,213,168
Industrial business written.....	861,667,719	850,115,478	842,041,252	773,138,867	734,793,180
Industrial insurance in force.....	4,163,671,236	3,977,091,002	3,708,892,514	3,424,369,941	3,177,047,874

a Where the various items of a few companies' statements have not been classified the total amounts have been included in these aggregates.

COMBINED AGGREGATES—*Continued*

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

1909	1908	1907	1906	1905	1904
189 \$33,930,050	171 \$28,514,632	160 \$26,452,000	138 \$22,724,130	112 \$18,513,875	93 \$16,919,930
63,620,637 496,652,999 4,955,257	72,416,532 469,566,299 3,875,579	67,796,985 460,548,180 4,732,282	72,929,131 448,586,544 5,079,223	85,813,440 421,866,320 8,317,075	84,628,120 392,520,531 11,104,523
565,228,893 149,218,709 10,585,653 22,994,637	545,858,410 128,604,776 10,656,267 8,810,696	533,077,447 125,509,435 10,537,255 9,532,458	526,594,898 112,738,551 11,030,126 16,822,017	515,996,835 102,100,306 10,780,934 13,180,455	488,253,174 92,606,846 10,388,886 7,832,976
182,798,999	158,071,739	145,579,148	140,590,694	126,061,695	110,828,708
748,027,892	703,930,149	678,656,595	667,185,592	642,058,530	599,081,882
172,280,388 41,213,252 7,382,565	164,698,388 34,857,375 7,241,788	164,182,226 32,970,156 7,300,809	153,028,880 29,271,767 7,049,333	149,711,074 28,006,291 6,747,726	144,511,539 25,313,205 6,249,611
76,813,974 63,040,725	74,472,005 54,508,369	58,904,619 46,339,167	57,707,539 40,268,110	44,360,392 36,143,400	37,399,456 33,579,020
360,730,904 1,421,436	335,777,925 1,744,069	309,696,977 1,137,918	287,325,629 956,520	264,968,883 954,197	247,052,831 916,824
81,477,230	74,417,341	73,059,721	84,004,663	91,582,113	91,329,569
24,072,014 37,658,899	21,810,080 33,926,181	20,205,009 34,687,786	20,257,452 34,317,099	20,902,583 33,442,913	19,511,864 33,017,503
144,629,579	131,897,621	129,090,434	139,535,734	146,881,806	144,775,760
505,360,483 242,667,409	467,675,546 236,254,603	438,787,411 239,869,184	426,861,363 240,324,229	411,850,689 230,207,841	391,828,591 207,253,291
166,712,430 1,084,345,817 1,615,844,321 145,560,549 19,547,873 446,276,468 71,654,128 47,692,111 46,224,274	166,874,569 987,253,140 1,472,827,572 147,069,411 30,618,300 414,259,309 72,487,594 47,405,112 41,499,083	169,968,545 921,166,712 1,280,359,719 133,137,396 46,296,378 348,458,980 67,345,019 47,318,707 38,680,897	170,020,809 826,418,442 1,299,394,605 159,728,118 52,979,490 265,902,863 69,531,565 46,452,082 33,825,874	170,616,599 723,507,218 1,212,636,997 172,742,135 46,320,369 225,568,149 77,053,477 48,099,132 29,642,791	180,875,035 671,577,813 1,067,027,851 172,582,975 42,715,261 189,738,779 104,027,124 45,879,455 24,636,705
3,643,857,971 23,776,459	3,380,294,090 24,261,074	3,052,732,353 24,134,041	2,924,253,848 26,479,236	2,706,186,867 33,488,170	2,498,960,968 19,130,814
3,028,542,773 17,618,759 1,873,391 72,658,990 49,798,798	2,828,657,091 14,898,699 1,921,130 48,210,003 45,795,156	2,650,949,063 14,976,229 1,627,754 30,674,983 38,101,717	2,473,124,563 15,781,078 1,169,123 36,272,354 30,702,745	2,295,289,818 14,720,428 967,162 6,272,548 55,323,064	2,101,052,593 13,183,767 879,788 4,231,189 49,121,204
3,170,492,711 473,365,260	2,939,482,079 440,812,011	2,736,329,746 316,402,607	2,557,049,863 367,203,985	2,372,573,020 333,613,847	2,163,468,541 330,492,427
1,655,899,059 8,217,528,916 2,961,243,548 1,273,316,599	1,468,934,726 7,800,443,208 2,903,108,161 1,146,481,212	1,345,147,040 7,554,200,965 2,915,650,786 1,016,264,007	1,450,829,425 7,374,135,263 2,918,489,140 960,569,674	1,725,747,206 7,225,405,348 2,602,683,820 926,142,453	1,796,332,988 6,767,197,991 2,726,479,127 918,401,220
12,452,069,063 793,216,616 2,967,596,031	11,850,032,581 594,141,679 2,668,919,696	11,486,115,758 576,203,742 2,577,246,881	†11,253,194,077 631,111,688 2,453,603,707	11,054,231,621 660,861,169 2,309,754,235	10,412,078,838 613,404,546 2,135,859,103

† All companies on paid-for basis.

INCREASE IN AGGREGATES

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

	Increase in 10 Years (1905-1914)	1914	1913	1912	1911
Number of companies.....	157	—10	10	10	26
Capital stock.....	\$37,065,918	\$1,703,420	\$1,116,779	\$4,453,126	\$6,167,795
INCOME.					
New premiums.....	4,476,891	—222,440	5,774,265	6,733,694	6,639,073
Renewal premiums.....	257,125,938	30,515,003	36,360,888	33,741,334	31,493,266
Received for annuities.....	—4,061,021	693,063	—339,926	196,012	822,509
Total premium income.....	257,541,808	30,985,626	41,795,227	40,671,040	38,954,848
Dividends, interest, etc.....	120,776,111	11,363,327	13,728,341	16,389,086	11,388,286
Received for rents.....	246,951	556,267	—39,324	—477,426	286,332
All other receipts.....	7,390,610	—3,453,952	—3,289,867	648,213	4,520,069
Total int. and other income..	128,413,672	8,465,642	10,399,150	16,559,873	16,194,707
Total income.....	385,955,480	39,451,268	52,194,377	57,230,913	55,149,555
EXPENDITURES.					
Paid for death losses.....	77,547,606	12,475,973	4,428,335	11,035,686	13,464,755
Paid for matured endowments.	35,425,896	4,741,654	285,227	7,190,689	2,172,456
Annuities paid.....	1,886,862	—233,164	602,300	359,755	—18,917
Paid for surrendered, lapsed and purchased policies.....	73,209,303	16,204,953	7,015,590	6,215,522	3,654,229
Dividends to policyholders....	74,332,644	6,677,603	8,438,956	9,747,615	7,693,852
Total pay. to policyholders..	262,402,311	39,867,019	20,770,408	34,549,267	26,966,375
Dividends to stockholders.....	2,372,720	—770,240	1,954,250	58,755	—93,258
Commissions, salaries and traveling expenses of agents.....	18,033,799	766,617	6,482,416	7,837,191	6,648,625
Medical fees, salaries and other charges of employees.....	13,344,077	1,033,470	1,820,112	1,885,475	2,080,309
All other expenditures.....	16,711,915	3,253,469	356,786	4,945,851	3,938,090
Total expenses, etc.....	50,462,511	4,283,316	10,613,564	14,727,272	12,573,766
Total expenditures.....	312,864,822	44,150,335	31,383,972	49,276,539	39,540,141
Excess of income over expend..	73,090,658	—4,699,067	20,810,405	7,954,374	15,609,414
ASSETS.					
Real estate owned.....	9,701,484	5,524,680	—10,599,534	5,449,291	—2,161,743
Real estate mortgages.....	1,034,787,592	88,491,893	132,769,698	126,615,440	181,256,782
Bonds owned.....	914,723,847	72,808,600	49,419,517	71,554,166	128,123,968
Stocks owned.....	—90,030,443	—3,327,341	—10,026,523	—3,975,728	—29,740,369
Collateral loans.....	—22,363,495	—239,104	1,886,399	3,702,700	—3,939,349
Premium notes and loans.....	545,609,235	77,353,067	70,290,214	45,914,734	46,690,145
Cash in office and banks.....	8,866,756	22,047,648	6,070,836	—7,583,511	3,512,829
Net def'd and unp'd premiums.	22,953,225	5,434,745	5,107,126	3,238,447	4,096,697
All other assets.....	49,080,074	8,462,268	4,486,083	—114,706	10,775,669
Total admitted assets.....	2,436,291,825	276,556,456	249,403,816	244,800,833	288,614,629
Items not admitted.....	11,738,248	4,324,319	—106,573	—2,544,766	4,010,308
LIABILITIES.					
Reinsurance reserve.....	2,032,308,272	229,745,690	236,033,946	219,527,525	222,087,644
Losses and claims not paid....	12,551,807	4,964,757	1,702,865	970,406	1,025,334
Claims resisted.....	2,126,720	332,672	651,240	135,107	108,372
Dividends unpaid.....	111,295,936	4,153,193	7,774,517	10,520,837	13,088,528
All other liabilities.....	37,812,229	—9,994,676	10,373,786	2,765,096	23,775,188
Total liabilities.....	2,201,094,964	228,201,636	256,536,354	233,918,971	260,085,066
Surplus to policyholders.....	240,196,861	48,354,820	—7,132,538	10,881,862	28,529,563
POLICY ACCOUNT.					
New business actually paid for.	562,607,430	—190,876,113	309,381,866	143,278,075	274,896,303
Whole life policies in force....	4,950,939,881	644,203,992	910,486,822	695,207,087	656,496,728
Endowment policies in force....	817,299,216	108,002,082	175,530,906	119,819,555	96,736,819
All other policies in force.....	1,245,183,702	85,916,120	—54,539,956	162,463,331	597,963,883
Total insurance in force.....	7,013,422,799	838,122,194	1,031,477,772	976,490,573	1,351,197,430
Industrial business written.....	248,463,173	11,752,241	8,074,226	68,902,385	38,345,687
Industrial business in force.....	2,027,812,133	186,580,234	268,198,488	284,522,673	247,321,967

a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates.

INCREASE IN AGGREGATES—*Continued*

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

1910	1909	1908	1907	1906	1905
25 \$6,614,678	18 \$5,415,418	11 \$2,062,632	22 \$3,727,870	26 \$4,210,255	19 \$1,593,945
6,559,782 20,882,979 716,587	—8,795,895 27,086,700 1,079,678	4,619,547 9,018,119 —856,703	—5,132,146 11,961,636 —346,941	—12,884,300 26,720,224 —3,237,852	1,185,320 29,345,789 —2,787,448
28,159,348 11,295,208 —275,665 —6,195,534	19,370,483 10,613,933 —70,614 14,183,941	12,780,963 13,095,341 119,012 —721,762	6,482,549 12,770,884 —492,871 —7,289,559	10,598,063 10,638,245 249,192 3,641,562	27,743,661 9,493,460 392,048 5,347,479
4,824,009	24,727,260	12,492,591	4,988,454	14,528,999	15,232,987
32,983,357	44,097,743	25,273,554	11,471,003	25,127,062	42,976,698
8,374,408 5,135,823 43,934	7,582,000 6,355,877 140,777	516,162 1,887,219 —59,021	11,153,346 3,698,389 251,476	3,317,806 1,265,476 301,607	5,199,535 2,693,086 498,115
704,491 12,312,913	2,341,969 8,532,356	15,567,386 8,169,202	1,197,080 6,071,057	13,347,147 4,124,710	6,960,936 2,564,380
26,571,169 718,601	24,952,979 —322,633	26,080,948 606,151	22,371,348 181,398	22,356,746 2,323	17,916,052 37,373
6,151,289	7,059,889	1,357,620	—10,944,942	—7,577,450	252,544
1,964,561 —423,677	2,261,934 3,732,768	1,605,071 —761,655	—52,443 370,687	—645,131 874,186	1,390,719 425,410
8,410,774	12,731,958	2,807,187	—10,445,300	—7,346,072	2,106,046
34,981,943 —1,998,586	37,684,937 6,412,806	28,888,135 —3,614,581	11,926,048 —455,045	15,010,674 10,116,388	20,022,098 22,954,550
6,248,427 142,885,775 44,001,126 —15,928,056 —606,753 48,823,386 —541,562 3,263,554 3,883,191	—162,139 97,092,677 143,016,749 —1,508,862 —11,070,427 32,017,159 —833,466 287,999 4,725,191	—3,093,976 66,086,428 192,467,853 13,932,015 —15,678,078 65,800,329 5,142,575 86,405 2,818,186	—52,264 94,748,270 —19,034,886 26,590,722 6,683,112 82,556,117 2,186,546 866,625 4,855,023	—595,790 102,911,224 86,757,608 —13,014,017 6,659,121 40,334,714 —7,521,912 —1,647,050 4,183,083	—10,258,436 51,929,405 145,609,146 159,160 3,605,108 35,829,370 —26,973,647 2,219,677 5,006,086
232,019,088 1,409,305	263,563,881 —484,615	327,561,737 127,083	128,478,505 —2,345,195	218,066,981 —7,008,934	207,225,899 14,357,350
197,423,287 —546,547 —94,274 7,331,060 11,215,241	199,885,682 2,720,060 —47,739 24,448,987 4,003,642	177,708,028 —77,530 293,376 17,535,020 7,693,439	177,824,500 —804,849 458,631 —5,597,371 7,398,972	177,834,745 1,060,650 201,961 29,999,806 —24,620,319	194,237,225 1,536,661 87,374 2,041,359 6,201,860
215,328,767 16,690,321	231,010,632 32,553,249	203,152,333 124,409,404	179,279,883 —50,801,378	184,476,843 33,590,138	204,104,479 3,121,420
166,361,228 594,213,727 82,445,433 98,464,945	186,964,333 417,085,708 58,135,387 126,835,387	123,787,686 246,242,243 —12,542,625 130,217,205	—105,682,385 180,065,702 —2,836,354 55,694,333	—274,917,781 148,729,915 15,805,320 34,427,221	—70,585,782 458,208,357 176,204,693 7,741,233
775,124,105 —58,423,435 209,451,843	602,056,482 199,074,937 298,676,335	363,916,823 17,937,937 91,672,815	232,921,681 —54,807,946 123,643,174	†198,962,456 —29,749,481 143,840,472	642,153,283 47,456,623 173,895,132

† All companies on paid-for basis.

TABULATED RESULTS OF TWO HUNDRED AND TWO FROM THEIR COMMENCEMENT

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM	
		Number of Policies in Force Jan. 1, 1915.	Amount in Force Jan. 1, 1915.	Total No. Policies Issued from Organization to Jan. 1, 1915.	Total Insurance Issued from Organization to Jan. 1, 1915.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Mutual of N. Y.	72	723,829	1,612,574.168	2,010,978	5,242,638,337	1,577,902,290	565,529,793
New England.	71	119,868	290,732,446	269,858	761,038,069	188,016,887	60,899,218
New York Life.	70	1,142,253	2,847,098,388	2,702,288	6,344,405,162	1,683,002,687	465,077,694
Mutual Benefit.	70	297,170	714,233,070	651,003	1,625,732,247	459,870,472	155,238,401
State Mutual, Mass.	68	70,624	177,895,473	143,606	377,336,618	101,687,721	29,604,396
Connecticut Mutual.	68	96,033	228,305,763	321,036	823,006,375	294,743,274	141,137,608
Penn Mutual.	68	228,944	620,779,667	541,156	1,481,009,681	323,941,300	93,539,451
Union Mutual.	65	43,861	65,420,684	212,460	376,505,377	73,556,596	21,203,686
United States.	64	14,549	25,723,325	129,863	310,166,917	49,431,809	16,848,153
Etna Life.	64	187,400	380,798,405	627,817	1,200,726,279	290,942,911	109,882,304
Manhattan.	64	35,288	67,687,959	172,765	451,039,634	90,485,362	34,814,940
National Life.	64	98,030	194,625,366	252,924	517,207,610	124,889,714	35,969,673
Phoenix Mutual.	64	86,279	162,931,810	286,424	554,778,498	110,725,449	37,118,526
Mass. Mutual.	63	154,358	351,003,262	329,195	801,849,339	177,457,615	60,217,851
Berkshire.	63	31,179	75,903,794	94,311	236,086,295	64,227,650	18,422,854
German Mutual.	57	2,334	4,267,007	4,678	9,028,307	2,032,935	1,326,625
Northwestern Mut.	56	527,872	1,365,299,749	1,028,549	2,633,553,991	715,744,692	228,002,796
Equitable, N. Y.	55	612,997	1,494,234,342	1,871,781	5,678,475,118	1,412,308,946	424,092,208
Home, New York.	55	50,600	120,893,433	186,280	380,075,920	82,292,579	24,889,996
Germania Life.	54	81,357	150,273,242	253,150	647,235,667	188,435,336	47,572,387
John Hancock.	52	n2,434,905	n143,434,636	n9,167,186	n1,382,396,783	319,100,938	43,699,229
Provident L. and T.	50	o215,237	o340,541,481	o412,655	o667,822,478	183,839,789	64,923,903
Connecticut General.	49	119,326	316,615,000	232,916	670,474,937	28,357,481	8,571,386
Maryland.	49	41,613	84,562,505	90,637	177,118,244	9,384,862	3,962,166
Travelers.	49	7,347	12,169,549	22,474	42,082,494	128,623,855	52,492,100
Metropolitan.	48	n13,588,050	n1,837,584,189	n46,170,883	n6,667,526,059	1,184,889,790	168,688,676
Union Central.	48	o1,255,058	o1,153,529,880	o2,705,437	o2,346,192,050	179,799,633	65,422,958
Equitable, Ia.	48	191,630	400,637,613	458,965	966,453,113	24,919,639	6,986,830
Michigan Mutual.	47	57,559	86,404,211	90,325	139,838,648	38,834,193	11,197,647
Pacific Mutual.	47	36,191	53,894,754	152,279	246,240,897	68,348,082	18,567,833
National of U. S. A.	46	82,146	154,525,447	246,748	394,820,271	44,599,944	14,488,315
Life Ins. Co. of Va.	44	48,904	79,729,387	240,977	390,085,231	40,857,364	4,332,745
Presbyterian Min.	39	n630,937	n79,596,130	n3,040,888	n322,024,405	8,321,627	2,630,685
Prudential, N. J.	39	o20,297	o19,659,916	o58,900	o52,004,214	925,579,164	115,131,701
Fidelity Mutual.	36	12,808	20,643,913	20,175	32,927,321	73,719,410	14,730,980
Royal Union.	29	n11,959,621	n1,567,542,431	n40,605,990	n5,327,889,719	11,280,596	2,376,268
Franklin Life.	29	o876,024	o1,024,935,817	o1,693,468	o1,915,569,209	18,331,386	3,759,096
Security Mut., N. Y.	28	64,825	134,064,215	218,420	477,245,946	24,616,689	4,543,899
Bankers of Neb.	28	22,457	34,945,696	47,937	79,125,914	11,724,595	2,039,592
West. and South.	27	27,110	48,507,114	94,034	158,163,388	28,224,004	2,811,778
Register Life.	26	30,460	48,410,726	111,338	201,154,556	2,770,694	469,199
State Life.	20	30,276	46,874,795	58,472	92,222,045	32,118,024	5,373,695
Central of U. S.	19	n537,802	n66,827,928	n2,519,554	n285,836,698	6,813,897	977,318
Reserve Loan.	18	o14,167	o12,791,507	o32,506	o29,655,119	8,242,318	1,130,972
Immediate Benefit.	18	6,311	10,116,932	11,150	16,666,114	2,182,924	134,691
Colonial Life.	17	32,406	73,616,621	98,516	270,537,841	9,963,181	2,386,100
Baltimore Life.	17	23,895	36,859,398	49,836	76,111,820	11,210,547	970,306
Meridian Life.	17	14,020	25,143,640	33,401	67,888,275	4,997,976	917,268
Boston Mutual.	16	n82,608	n8,849,873	n306,034	n55,878,752	7,015,399	765,335
Security Mut., Neb.	16	n208,292	n25,844,484	n1,198,996	n137,338,885	2,811,886	425,804
Wisconsin Life.	16	o6,080	o5,668,260	o20,388	o18,225,844	963,375	188,468
Kansas City Life.	16	n167,534	n16,901,567	n882,186	n92,160,323	11,109,640	1,636,947
Bankers Reserve.	16	o6,196	o4,850,796	o15,574	o10,613,290	9,915,070	1,103,098
American, Ia.	16	9,443	23,866,645	24,843	65,810,486	2,574,196	423,550
American Central.	16	n66,583	n11,844,345	n351,731	n69,824,592	10,591,080	1,632,315
Home of Delaware.	16	o8,162	o7,366,197	o36,106	o26,486,432	2,311,345	314,242
		5,470	7,003,514	16,364	20,501,040		
		1,748	2,260,669	5,050	7,167,401		
		39,737	65,801,727	74,631	124,484,923		
		16,926	33,347,481	30,872	64,401,776		
		8,646	13,101,556	18,163	26,631,636		
		17,636	36,161,986	45,412	106,787,927		
		o7,832	o9,371,692	o13,929	o17,201,432		
		n52,056	n5,476,542	n201,975	n21,044,648		

NTY TWO AMERICAN LIFE INSURANCE COMPANIES

TO JANUARY 1, 1915.

ORGANIZATION.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1915.	Surplus Jan. 1, 1915.
	Total Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	
\$	\$	\$	\$	\$	\$	\$	\$
2,143,432,073	534,988,104	175,792,154	263,081,447	217,645,406	1,191,507,111	611,033,900	100,421,820
248,916,105	71,413,956	14,486,072	23,933,447	32,818,077	142,651,552	70,163,011	7,300,484
2,148,080,381	452,974,027	162,487,021	207,159,686	170,092,678	992,723,412	790,935,396	119,010,977
615,108,873	170,509,136	30,904,246	59,631,420	93,785,988	355,030,790	176,733,516	11,219,684
131,292,117	28,058,146	9,190,195	12,198,963	15,093,828	64,541,132	46,464,071	4,615,684
435,880,882	167,192,369	19,974,508	37,983,268	79,645,443	304,795,588	72,768,917	4,353,944
417,480,751	90,738,851	29,077,002	34,787,652	40,017,066	194,620,571	151,940,637	19,764,090
94,760,282	25,593,028	7,894,809	11,607,056	7,185,897	52,180,790	18,917,683	1,179,965
66,279,962	22,479,199	3,756,515	10,317,263	3,750,020	40,302,997	7,862,595	501,193
400,825,215	99,875,898	53,471,751	41,837,653	35,923,082	231,108,384	109,297,849	14,432,700
125,300,302	45,507,713	5,407,763	14,788,270	9,570,748	75,269,494	21,658,390	1,699,954
160,859,387	30,269,303	12,705,116	17,656,820	9,822,190	70,453,429	61,606,848	8,995,337
147,843,975	39,263,009	9,413,212	12,883,084	17,744,629	79,303,984	38,207,387	2,441,826
227,675,466	53,367,531	7,604,511	18,660,655	28,429,983	108,062,680	81,606,934	7,456,571
82,650,504	19,560,064	5,289,162	12,194,186	9,168,002	46,211,414	22,396,621	2,066,270
3,359,580	1,112,664	120,178	153,311	276,384	1,662,567	1,004,364	171,091
943,747,488	175,754,486	47,252,793	99,348,228	154,676,205	477,031,712	328,247,427	22,526,513
1,836,401,154	453,930,159	116,984,917	228,328,643	183,122,789	982,366,808	536,376,840	85,411,366
107,182,575	24,619,574	8,506,629	9,877,261	10,168,592	53,172,056	30,631,249	2,241,649
186,007,723	44,734,914	26,114,347	16,163,451	12,484,282	99,496,994	51,112,748	6,615,648
362,799,167	93,254,792	4,586,025	17,258,915	22,930,159	138,038,891	116,186,474	10,453,469
248,763,592	40,964,960	41,560,378	16,365,353	27,192,905	126,113,596	86,509,727	9,684,622
36,928,867	6,705,951	3,152,223	2,861,121	1,912,218	14,681,543	14,678,576	1,745,328
13,347,028	4,172,283	8,066,790	770,700	1,005,402	6,755,115	3,549,593	482,570
181,115,955	41,499,327	12,915,365	10,482,886	505,415	65,402,993	77,121,666	5,979,980
1,353,528,466	348,056,933	14,812,166	28,555,007	53,297,978	444,722,084	498,862,771	43,662,775
245,222,551	37,990,445	18,527,585	20,574,685	18,666,730	95,759,445	104,170,464	18,308,141
31,906,469	3,562,655	837,124	2,194,484	2,968,380	9,562,643	15,840,196	2,286,228
50,032,042	12,209,663	5,553,582	5,086,687	1,874,138	24,724,070	12,084,657	1,059,344
96,915,915	15,541,022	2,418,143	7,497,339	5,212,752	30,669,256	32,604,612	3,987,390
59,068,259	13,453,297	5,677,178	7,284,070	1,118,350	27,530,795	12,690,285	1,458,087
45,190,109	12,491,926	152,555	1,733,823	810,094	15,188,398	11,125,828	1,995,828
10,952,312	1,576,664	758,946	741,455	565,784	3,642,849	6,606,157	738,494
1,040,710,855	250,927,852	6,236,709	43,639,660	36,941,356	337,745,577	361,104,317	64,552,336
88,450,390	26,191,707	375,637	5,977,928	2,046,401	34,591,673	30,548,578	3,360,335
13,656,864	2,090,379	64,630	1,006,292	725,211	3,886,512	5,258,737	480,824
22,090,482	5,380,935	573,794	2,431,841	537,304	8,923,874	6,633,653	1,099,461
29,160,588	8,541,891	35,437	3,051,936	569,294	12,198,558	7,268,589	450,713
13,764,187	1,903,680	159,485	532,208	214,112	2,209,485	8,041,189	2,351,072
31,035,782	7,259,890	291,289	812,883	.....	8,364,062	8,763,566	623,560
3,239,893	416,204	15,750	198,240	397,115	1,027,309	1,469,566	60,773
37,491,719	6,722,330	89,833	2,903,076	1,743,318	11,458,557	14,769,985	2,468,626
7,791,115	657,823	317,091	362,853	89,678	1,427,445	3,425,344	566,021
9,373,290	1,103,966	34,162	1,512,522	56,563	2,707,213	3,375,715	233,953
2,317,615	486,914	.....	5,104	3,117	495,135	540,511	87,185
12,299,281	2,931,114	8,500	194,971	74,477	3,209,071	2,506,760	306,662
12,180,853	2,235,147	1,792,768	119,333	117,229	4,333,519	2,895,862	415,087
5,915,244	574,798	.....	725,477	172,215	1,472,490	2,686,531	458,179
7,780,734	2,076,340	27,248	438,599	153,154	2,695,341	2,430,104	190,821
2,787,690	327,717	31,005	195,718	82,444	636,884	1,271,585	315,633
1,151,843	254,954	6,663	114,123	21,147	396,887	393,019	24,445
12,746,587	1,252,715	337,096	706,847	659,534	2,956,192	4,953,930	376,840
11,018,168	1,025,898	A3,250	678,205	903,275	2,610,628	5,012,809	997,290
2,998,046	239,297	130,200	206,722	90,272	666,491	1,180,363	194,116
12,123,295	1,406,544	151,485	1,546,548	116,622	3,221,199	4,521,202	471,946
2,625,587	602,461	A94	36,529	53,332	692,416	696,313	165,121

TABULATED RESULTS OF TWO HUNDRED AND TWENTY-

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM OR	
		Number of Policies in Force Jan. 1, 1915.	Amount in Force Jan. 1, 1915.	Total No. Policies Issued from Organisation to Jan. 1, 1915.	Total Insurance Issued from Organisation to Jan. 1, 1915.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Illinois Life.....	15	42,989	75,175,284	103,936	198,531,688	21,376,290	9,239,333
Niagara Life p.....	15	4,795	8,006,336	43,810	45,079,373	7,648,519	1,108,954
Atlantic.....	15	14,376	25,373,071	29,091	52,718,219	4,616,091	1,380,103
Federal Life.....	15	10,807	22,395,085	32,713	68,145,803	5,170,381	3,457,926
Minnesota Mutual p	14	13,455	25,154,362	25,528	55,011,829	9,466,801	2,013,862
Liberal Life.....	14	2,963	5,429,627	9,059	18,380,584	1,185,929	471,934
Texas Life.....	14	4,399	8,048,322	9,343	18,635,322	2,317,582	512,599
Northwestern Nat. p	13	19,978	31,842,869	97,875	123,666,556	18,598,191	6,603,824
Security of Am.....	13	9,027	16,912,625	26,380	69,245,736	5,522,414	1,341,048
Missouri State p....	13	54,779	93,364,394	95,139	165,302,563	66,998,455	10,857,153
Equitable, D. C. ps.	13	n53,458	n5,716,048	n217,022	n26,121,036	2,036,470	168,524
		1,627	1,349,577	3,645	2,854,854		
Columbian National	12	25,465	65,006,421	58,301	156,534,511	18,756,811	5,014,652
Pittsburgh L. & T....	12	57,424	106,075,390	230,951	497,113,136	92,250,035	32,516,857
Guaranty Life.....	12	3,691	5,028,913	36,389	12,925,291	1,008,208	391,788
Reliance Life.....	12	27,870	50,494,401	52,658	99,172,741	8,833,696	2,440,628
Southern L. & T....	12	8,165	14,560,037	12,959	23,050,778	2,311,531	520,006
Columbia Life, Ohio	12	6,922	8,110,299	19,123	21,542,186	1,450,993	639,941
Southwestern.....	12	14,507	26,150,554	33,719	55,555,139	5,000,648	1,041,974
Volunteer State.....	11	11,710	21,525,884	27,485	44,840,418	4,252,374	570,121
Eureka, Va. ps.....	11	n64,279	n6,499,233	n354,394	n29,937,778	2,371,954	95,907
Continental, Utah..	11	7,750	14,530,284	18,082	36,026,475	2,909,216	481,237
Intermediate.....	10	4,142	7,007,300	7,428	14,522,168	1,417,672	533,591
Reliable Life.....	10	998	1,943,104	2,843	6,521,114	551,433	149,324
Scandia Life.....	10	16,517	20,303,225	28,886	35,950,910	4,106,411	843,334
		n261,865	n34,290,578	n648,400	n64,821,397		
American Nat'l, Tex.	10	14,616	18,218,742	28,576	36,819,280	9,082,297	742,959
Beneficial Life.....	10	11,510	15,019,038	29,102	24,414,282	1,860,062	298,657
Commonwealth, Ky	10	n59,663	n9,092,792	n232,133	n36,295,637		
		5,796	8,588,246	23,421	21,126,165	3,261,722	392,100
Poetel Life.....	10	22,990	44,242,318	37,539	78,524,867	67,380,025	9,653,099
Capitol Life.....	9	9,623	16,050,310	20,429	35,715,551	3,428,779	503,482
Geo. Washington....	9	4,605	9,310,124	8,023	16,985,788	1,257,999	374,090
Lincoln National....	9	14,795	21,745,653	19,417	29,066,330	2,149,277	1,066,863
Indianapolis Life....	9	5,466	8,496,788	9,199	14,218,629	1,243,048	172,239
La Fayette Life.....	9	5,403	9,469,579	11,426	19,997,647	2,351,880	240,658
Southeastern Life....	9	3,791	7,611,806	7,607	14,792,545	1,066,385	196,472
U. S. Ann. & Life....	9	7,761	13,002,861	17,200	29,660,722	2,223,417	333,330
Columbia L. & T....	9	3,723	8,014,107	6,478	13,418,565	894,961	249,624
Florida Life.....	9	3,684	7,619,635	9,225	19,051,919	1,467,449	616,970
Oregon Life.....	9	3,959	8,108,480	6,524	13,075,247	1,346,842	165,964
Lamar Life.....	9	3,948	6,080,804	7,318	10,994,490	784,547	224,573
Philadelphia Life....	9	9,840	25,044,594	19,734	57,696,572	7,231,398	1,331,506
Southern States, Ala.	9	10,008	18,656,163	19,622	38,216,389	3,804,104	391,198
Midwest Life.....	9	4,196	6,580,604	6,729	10,334,074	891,105	142,583
Fort Worth.....	9	3,376	6,463,504	6,702	12,693,231	979,228	331,822
Cedar Rapids.....	9	3,039	4,612,680	4,918	7,493,961	615,277	95,121
Western Reserve....	8	1,411	2,178,891	2,405	4,160,711	340,228	140,047
Girard Life.....	8	2,166	6,478,267	3,099	9,977,538	1,275,990	394,808
Midland Mut.....	8	11,576	15,346,367	18,720	24,606,346	2,112,932	327,005
Guarantee Life.....	8	6,202	15,724,581	15,756	40,667,571	3,345,276	595,841
Northern, Wash.....	8	5,088	9,439,228	9,344	18,532,607	1,713,556	282,797
Ohio State.....	8	5,668	8,154,155	9,644	14,460,917	1,089,798	327,083
North State.....	8	3,138	4,039,942	34,298	12,685,354	862,261	195,586
Dakota Life.....	8	4,851	8,630,610	11,674	21,685,914	1,473,536	303,319
Western Union.....	8	9,685	20,072,091	15,989	35,250,106	2,931,694	619,115
Occidental, Cal.....	8	4,588	10,394,419	8,710	20,347,353	1,708,797	351,989
Occidental, N. Mex.	8	2,936	6,918,074	6,279	15,043,078	1,079,389	199,199
Indiana National....	8	4,936	8,507,416	11,466	21,789,892	1,331,076	448,975
North American....	8	13,815	28,091,914	26,234	58,518,234	3,702,080	949,694
Inter-Southern *....	8	15,539	37,352,226	21,161	57,592,334	1,968,139	1,634,966
Central Life, Ill....	8	7,993	12,214,279	14,120	22,695,654	1,701,814	294,363
Central Life, Kan....	8	2,015	3,278,603	4,719	8,150,294	806,947	84,439
Conserv. Life, W. Va.	8	3,725	7,397,790	6,678	14,506,028	488,886	411,378
Peoples Life, Ind....	8	4,961	6,779,471	8,818	13,696,135	962,549	140,016
Old Colony.....	8	4,453	7,113,153	15,189	25,211,053	1,308,634	562,356
Ger.-Amer., Neb....	8	2,825	7,757,906	4,456	12,804,137	1,263,687	75,801

TWO AMERICAN LIFE INSURANCE COMPANIES—Continued

ORGANIZATION.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1915.	Surplus Jan. 1, 1915.
Total Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.		
\$	\$	\$	\$	\$	\$	\$	\$
30,615,623	6,544,150	516,177	3,521,430	485,896	11,067,653	11,403,596	1,457,684
8,757,473	3,279,459	68,435	1,345,259	184,953	4,878,106	1,535,905	153,700
5,996,194	805,203	9,650	212,607	156,121	1,183,581	2,639,216	477,046
8,628,307	1,210,466	323,831	1,468,166	125,597	3,128,060	3,305,245	398,857
11,480,663	3,836,816	2,000	1,330,487	433,166	5,602,469	4,383,578	510,035
1,657,489	171,077	1,049	117,503	50,922	340,551	448,381	107,604
2,830,181	451,015	108,200	199,205	89,432	847,852	1,117,423	274,024
25,102,015	5,085,741	6,062,853	1,560,439	746,918	13,455,951	3,955,479	559,032
6,863,462	768,487	8,660	720,312	39,652	1,537,111	2,360,910	417,335
77,855,608	39,767,853	502,293	2,648,236	2,152,433	45,070,815	10,511,517	2,087,175
2,204,994	625,804	16,130	8,401	4,871	655,206	445,385	158,750
23,771,463	2,892,322	117,593	1,639,295	416,613	5,065,823	10,319,471	1,511,671
124,766,892	34,484,903	15,361,377	14,732,168	7,829,416	72,407,864	24,202,555	1,929,622
1,399,996	115,767	5	44,570	11,907	172,249	465,124	140,604
11,274,324	1,412,470	29,575	578,804	120,008	2,140,857	4,832,008	1,304,030
2,831,537	256,906	4248	77,609	80,213	414,976	1,792,605	657,039
2,090,934	256,441	5,475	107,504	57,859	427,279	1,027,528	201,501
6,042,622	753,625	28,404	229,922	121,517	1,133,468	3,129,764	741,101
4,822,495	797,426	6,753	267,399	102,704	1,174,282	2,017,022	210,128
2,467,861	351,467	440,728	8,197	.....	800,387	328,112	63,986
3,390,453	377,498	440,951	189,314	22,303	630,065	1,309,232	322,469
1,951,263	184,995	1,350	220,447	49,141	455,933	888,134	224,285
700,757	82,712	.....	40,463	22,913	146,088	295,360	106,295
4,949,745	1,837,453	.....	98,343	80,357	2,016,153	1,799,951	537,861
9,825,256	1,802,765	4410,426	166,323	94,584	2,474,098	3,059,392	885,452
2,158,719	190,398	4698	40,766	25,699	257,561	1,182,522	450,168
3,652,822	626,063	.....	105,773	158,027	889,863	1,330,785	416,352
77,033,124	30,408,072	931,742	6,287,709	5,874,402	43,501,925	9,613,849	229,881
3,932,261	531,742	.....	237,550	111,725	781,017	1,587,814	230,149
1,632,089	198,734	.....	81,439	3,963	284,136	988,765	282,447
3,216,140	274,278	4780	127,101	210,932	613,091	1,983,384	287,342
1,415,287	70,299	11,500	39,475	109,928	231,197	629,717	38,163
2,592,838	262,193	.....	181,256	259,844	703,293	964,212	109,154
1,262,857	168,982	.....	83,442	.....	252,424	596,983	102,456
2,556,737	197,132	.....	69,282	109,415	375,829	1,353,864	379,093
1,144,585	132,920	59	43,306	73	176,358	614,157	235,000
2,084,419	300,370	.....	100,830	8,542	409,742	1,016,121	252,589
1,512,606	91,343	.....	46,697	80,615	218,655	816,381	175,117
1,009,120	126,476	4100	29,943	4,615	161,134	487,732	154,969
8,562,904	1,278,984	.....	426,803	404,936	2,110,723	4,155,089	849,937
4,195,302	628,541	41,932	285,250	204,505	1,120,228	1,560,277	155,245
1,033,688	72,600	2,997	33,952	27,592	137,141	591,872	160,584
1,211,050	122,686	.....	41,433	67,466	232,215	585,435	169,320
710,398	43,137	.....	14,129	11,275	68,541	358,807	74,258
480,275	77,155	429	17,777	17,680	112,641	231,778	99,077
1,670,798	186,072	.....	71,856	91,292	349,220	1,088,225	466,427
2,439,990	162,224	4900	47,682	77,852	288,658	1,357,119	324,314
3,941,117	315,289	4818	143,196	.....	459,303	1,550,684	226,727
1,996,353	120,299	497,503	77,776	119,441	425,019	814,733	188,685
1,416,881	128,245	1,800	27,400	49,527	207,062	754,119	236,901
1,057,847	193,920	43,921	34,532	9,038	241,411	330,602	53,441
1,776,845	119,440	494	82,955	67,285	269,774	944,465	343,576
3,550,809	273,586	412,492	144,859	49,386	480,323	1,670,911	467,797
2,060,786	141,697	8,615	52,043	4,877	207,232	1,052,139	305,709
1,248,578	158,836	.....	53,897	8,309	221,042	581,871	173,774
1,780,051	205,361	.....	95,629	66,205	367,195	865,264	405,292
4,651,774	476,998	4773	147,251	301	625,323	2,515,847	740,296
3,583,105	347,640	146	136,161	40,968	524,915	3,544,662	989,543
1,996,177	161,230	.....	98,764	50,256	310,246	1,101,908	318,588
891,386	65,659	.....	42,537	22,665	130,861	374,578	63,259
900,264	79,900	4450	7,143	.....	87,493	547,668	355,361
1,102,565	86,429	.....	27,292	33,474	147,195	513,045	126,594
1,866,019	508,515	.....	108,356	.....	616,781	790,256	128,728
1,339,488	57,700	42,964	79,421	161,428	301,513	480,651	38,472

TABULATED RESULTS OF TWO HUNDRED AND TWENTY-

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM	
		Number of Policies in Force Jan. 1, 1915.	Amount in Force Jan. 1, 1914.	Total No. Policies Issued from Organization to Jan. 1, 1915.	Total Insurance Issued from Organization to Jan. 1, 1915.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Jefferson Standard..	7	26,951	43,458,384	40,281	66,603,701	9,191,544	4,128,287
Pioneer Life, Mo....	7	1,850	2,556,223	5,446	8,535,667	589,501	448,085
Cleveland Life.....	7	7,077	10,680,772	12,151	21,230,811	1,281,375	309,585
Protective Life.....	7	2,973	5,173,412	5,636	9,658,741	805,016	138,009
Pioneer Life, N. D..	7	5,681	10,848,313	8,581	16,380,872	1,038,923	135,681
Western Life, Ia....	7	1,399	3,574,387	3,627	6,541,841	302,645	35,632
Continental, Del....	7	5,714	13,702,655	7,933	19,791,034	1,342,797	347,509
Puritan, R. I.....	7	1,106	2,394,045	1,666	3,980,407	500,456	140,090
Northern, Mich....	7	5,428	11,146,091	8,535	18,342,124	1,461,397	184,982
First Nat'l., Wash..	7	1,537	2,848,954	2,842	5,773,447	418,832	156,585
Independent Life....	7	n23,830	n2,815,396	n141,473	n17,133,904	775,225	665,038
Iowa Life.....	7	o987	o1,957,500	o4,736	o7,608,200	316,600	78,074
Peoria Life.....	7	1,726	2,602,379	2,758	4,228,701	1,651,832	222,378
Columbus Mut.....	7	6,692	11,959,006	52,046	26,994,777	695,586	143,633
Great Southern, Ala.	7	4,365	5,740,478	7,424	9,707,723	699,248	196,230
Wisconsin National.	7	3,249	4,617,000	6,991	9,338,076	698,153	728,618
Peoples Life, Ill....	6	4,781	6,227,206	9,753	10,720,418	355,453	154,904
Scranton Life.....	6	16,489	6,004,330	26,549	11,589,628	3,800,996	595,233
Bank Savings.....	6	8,100	16,571,891	20,364	46,088,755	620,754	201,408
Marquette Life.....	6	3,498	6,141,944	5,662	10,530,106	439,769	175,349
International.....	6	3,169	3,590,943	4,867	5,924,593	7,099,583	4,094,666
Southland.....	6	21,399	40,913,384	36,485	70,359,888	1,769,045	606,227
Great Northern, Wis.	6	6,309	12,615,950	13,069	25,791,264	526,621	238,725
First Nat'l L. & A..	6	3,049	5,555,075	4,778	8,659,425	604,538	614,271
Dakota Western.....	6	2,335	4,536,055	3,994	8,440,494	290,804	117,433
Midland, Mo.....	5	909	1,811,350	2,142	4,926,000	819,396	212,155
Standard, Ia. p....	5	3,910	6,700,890	7,019	12,048,643	494,353	18,059
Great Southern, Tex.	5	2,849	4,739,953	4,481	7,631,186	2,330,976	740,078
Southern Union....	5	11,020	31,163,999	15,782	43,512,180	565,668	207,774
Central States, Ind.	5	2,520	4,698,624	4,686	8,630,682	98,393	24,937
	5		1,255,923		1,824,010		
Public Savings c....	5	n51,266	n9,852,680	n185,012	n36,821,379	879,375	264,458
Preferred Life.....	5	o2,043	o1,708,912	o4,362	o3,547,618	607,459	180,803
Idaho State.....	5	5,471	7,327,930	7,354	9,770,525	533,667	351,619
Rockford Life.....	5	3,541	6,011,708	5,773	10,359,405	205,135	90,434
Amicable Life.....	5	1,436	2,515,399	2,285	3,860,492	1,744,798	1,777,416
Oklahoma National.	5	9,294	15,259,562	15,925	26,468,271	926,907	203,241
Our Home.....	5	4,299	6,636,104	7,968	12,303,018	133,095	155,229
Home L. & A.....	5	932	2,282,810	1,764	3,968,400	702,305	445,549
Old Line Life.....	5	2,738	5,144,418	3,283	7,044,550	556,178	468,456
Mid-Continent.....	5	3,878	6,251,500	4,955	8,120,750	326,779	235,228
Western States.....	5	1,617	2,800,254	4,182	7,527,737	1,609,021	793,783
Amarillo National.	5	6,867	14,462,471	10,430	22,979,313	643,187	270,002
American Bankers..	4	2,840	4,057,868	4,670	8,030,823	670,368	626,016
Commonwealth, Neb	4	4,419	7,302,654	7,120	12,315,787	700,714	177,067
Montana Life.....	4	5,005	8,327,364	6,750	11,206,734	955,585	466,437
Equitable, Tex.....	4	3,666	9,203,329	5,185	13,080,270	267,060	158,966
Great North., N. D.	4	1,760	2,757,333	3,591	5,509,654	145,675	38,296
Ohio National.....	4	938	1,635,500	1,726	2,926,500	510,331	781,251
Guardian Life.....	4	4,744	5,216,087	24,922	13,060,987	313,116	130,618
Central States, Mo..	4	2,696	4,519,533	3,445	5,838,919	580,540	641,057
Cherokee Life.....	4	6,082	9,544,359	8,831	13,501,359	782,871	1,722,043
Two Republics.....	4	4,504	8,379,752	7,352	13,626,752	277,115	255,818
Wichita Southern..	4	1,723	4,386,743	2,500	6,218,049	394,716	188,047
Peninsular.....	4	2,799	5,049,213	4,250	7,290,612	127,185	54,122
Standard, Pa. p....	4	1,042	1,402,499	1,472	1,951,303	1,169,595	217,073
Forest City.....	4	4,679	10,261,911	5,837	13,441,786	223,473	51,236
Midland, Minn....	4	1,665	2,508,538	2,098	3,402,538	107,183	75,299
Detroit Life.....	4	1,860	2,450,680	1,825	3,335,135	285,326	171,016
Farmers & Bankers.	4	3,492	5,463,169	5,613	8,541,247	140,827	176,113
	4	5,527	8,661,990	8,704	13,629,255		
Prudential, Tex....	4	n21,584	n3,721,490	n81,139	n14,746,721	273,849	216,665
New World.....	4	o695	o1,024,080	o1,351	o2,174,480	206,105	1,020,089
Continental, Ill....	4	1,266	2,475,700	1,964	4,137,450	171,013	75,299
Central Life, Ky....	3	1,372	2,176,994	2,235	3,017,721	285,326	171,016
Louisiana State....	3	3,138	15,919,470	6,451	27,358,710	140,827	176,113
	3	1,591	2,484,000	2,130	3,176,000		

TWO AMERICAN LIFE INSURANCE COMPANIES—Continued

ORGANIZATION.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1915.	Surplus Jan. 1, 1915.
	Total Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	
\$	\$	\$	\$	\$	\$	\$	\$
13,319,831	1,768,778	A114,147	498,803	74,075	2,455,803	5,520,208	909,604
1,037,586	102,410	A2,118	41,233	1,179	156,940	380,672	162,420
1,590,960	188,338	A240	32,619	26,028	247,125	954,620	282,198
993,311	90,500	.....	13,542	15,184	119,226	558,693	223,032
1,174,604	80,825	.....	25,645	.....	106,470	612,629	186,684
338,277	16,310	.....	15,597	216	32,123	178,249	111,254
1,690,306	95,666	A425	55,213	39,275	190,579	1,214,412	668,580
640,546	76,087	.....	15,407	10,937	102,431	420,351	168,602
1,646,879	125,015	A628	62,747	.....	188,390	823,475	122,460
575,417	26,138	1,174	20,218	18,598	66,123	401,161	240,984
1,547,938	199,909	.....	28,710	700	229,319	501,647	312,326
394,674	29,000	.....	9,541	4,580	43,121	227,303	103,847
1,874,211	189,575	A500	65,999	16,399	272,473	847,273	181,922
842,519	38,163	A31	12,071	33,097	83,362	542,127	227,967
895,478	104,489	A2,900	19,474	22,503	149,366	492,529	216,671
1,426,771	100,387	.....	33,284	.....	138,621	861,331	544,569
510,357	55,262	121	33,464	8,547	97,394	328,451	101,722
4,396,219	403,680	A127	142,192	431,624	977,623	1,880,905	397,060
822,162	59,230	.....	18,221	.....	77,451	546,472	279,460
615,118	103,055	.....	15,140	.....	118,194	420,938	242,635
12,194,249	751,249	A923	299,718	789,122	1,841,012	4,463,177	863,173
2,375,272	205,303	.....	131,161	4,156	340,620	1,102,019	394,309
765,346	58,150	A399	8,146	.....	66,685	597,018	249,727
1,218,809	60,482	A6,740	122,256	33,001	222,479	598,936	238,457
408,237	37,065	.....	14,358	4,894	56,317	217,111	121,708
1,031,554	52,500	A100	14,502	86,498	153,600	482,744	161,697
512,412	159,736	.....	11,035	7,740	178,511	173,050	44,357
3,071,054	271,376	.....	158,002	.....	429,378	1,675,533	615,108
773,442	41,489	A106	24,062	17,514	63,171	439,858	214,348
123,330	10,067	.....	1,132	1,326	12,515	121,520	78,491
1,143,833	169,927	.....	3,390	.....	173,217	382,615	258,227
768,262	70,303	A368	4,909	8,780	84,360	369,128	121,916
885,286	40,500	.....	12,974	18,848	72,322	422,558	235,437
295,569	25,000	.....	4,958	.....	39,958	209,744	116,518
3,522,214	202,335	.....	20,751	71,357	294,443	2,285,214	1,594,967
1,129,848	93,475	.....	32,735	8,739	134,949	735,623	333,212
288,324	22,000	.....	1,507	.....	23,507	205,165	106,644
1,147,854	104,272	.....	29,110	41,898	175,280	703,274	289,621
1,024,634	42,000	A165	3,636	.....	45,801	1,151,262	858,757
562,007	35,950	.....	6,424	.....	42,374	406,670	305,048
2,402,804	150,829	2,942	43,368	97,393	294,532	1,802,501	1,117,008
913,189	53,160	A48	25,134	1,868	80,210	613,733	247,549
1,296,384	66,845	.....	10,258	.....	77,103	695,804	367,808
877,781	65,761	A1,132	3,802	1,229	71,924	541,645	296,076
1,422,022	53,895	A90	6,494	69,556	130,035	982,202	561,921
426,026	26,525	.....	3,545	.....	30,070	277,537	171,012
183,971	9,000	.....	834	.....	9,834	223,617	157,933
1,291,582	144,467	1,000	5,989	.....	161,456	830,003	654,561
443,784	21,150	.....	5,426	.....	26,576	330,717	171,635
1,221,597	63,625	.....	7,622	6,670	77,917	1,074,677	544,732
2,504,914	228,082	A9,593	6,227	.....	243,902	254,823	135,101
532,933	37,725	.....	909	.....	38,634	322,192	179,661
582,763	20,597	.....	14,050	815	35,462	379,066	242,325
181,307	3,000	.....	964	.....	3,964	173,629	116,261
1,386,668	114,015	.....	16,680	136,422	267,117	992,993	425,086
274,699	19,342	.....	9,954	9,203	38,499	232,934	113,877
385,427	6,000	.....	20,364	.....	26,364	410,202	216,917
830,685	34,541	A120	6,241	.....	40,902	331,470	124,171
1,011,317	28,235	.....	15,153	11,619	55,007	672,434	456,745
490,514	46,301	.....	1,664	.....	47,965	256,623	154,034
1,228,194	8,500	.....	2,904	5,207	16,611	1,716,404	1,639,681
182,472	6,127	280	.....	.....	6,407	196,458	142,684
456,342	6,125	.....	.....	11,689	17,814	271,899	140,470
316,940	10,500	.....	221	.....	10,721	360,731	303,026

TABULATED RESULTS OF TWO HUNDRED AND TWENTY-

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM OR	
		Number of Policies in Force Jan. 1, 1915.	Amount in Force Jan. 1, 1915.	Total No. Policies Issued from Organization to Jan. 1, 1915.	Total Insurance Issued from Organization to Jan. 1, 1915.	Premium and Annuity Receipts.	Interest, Rents, etc.
			\$		\$	\$	\$
Inter-Mountain.....	3	3,093	5,076,950	4,683	7,392,700	384,328	120,473
National, Mont.....	3	1,858	4,209,250	3,102	7,689,750	481,328	160,736
Am. Assurance s....	3	n25,814	n2,721,787	n86,570	n10,153,579	453,055	24,682
		o1,107	o934,162	o2,705	o2,147,528		
German-Amer., Col.	3	1,446	2,501,000	2,070	3,680,000	180,557	232,469
German-Amer., Ia. p	3	2,027	3,098,214	2,217	3,417,700	181,589	13,290
California State....	3	4,428	13,059,371	6,143	18,107,944	1,220,794	143,595
Lexington Life.....	3	565	855,500	790	1,192,842	39,068	46,331
Conservative Life, Ind.	3	1,463	924,750	4,534	2,352,350	82,268	157,931
Gibraltar Life.....	3	1,006	2,259,653	1,368	3,099,813	109,116	62,782
Gem City.....	3	.....	1,130,250	.....	1,630,500	50,955	125,801
Pan-American.....	3	7,221	15,669,988	10,392	22,564,031	1,199,433	788,986
Gulf Coast.....	3	476	794,342	862	1,458,450	57,362	223,472
Wyoming Life.....	3	392	751,910	531	1,266,410	86,404	86,510
Cotton States.....	2	597	836,500	721	997,000	47,652	45,681
Farmers National..	2	1,244	1,717,750	1,675	2,422,000	66,262	348,679
Columbia Life, Neb. p	2	884	1,093,809	538	784,926	53,547	3,143
Twin City.....	2	358	517,500	437	649,000	27,795	94,871
Agg. (193 Cos.) u....		o9,045,081	o16,905,479,931	o21,984,115	o44,691,768,142	9,399,304,143	2,991,057,541
Agg. (18 Cos.) v.....		n30,290,147	n4,108,612,119	n106,371,556	n14,597,952,315	2,540,514,427	341,561,443

e Includes industrial insurance. A Accident and health claims. n Industrial business. o Ordinary business written and in force of industrial companies. v Industrial companies. s Paid as sick benefits.

TWO AMERICAN LIFE INSURANCE COMPANIES—Continued

ORGANIZATION.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.					Admitted Assets, Jan. 1, 1915.	Surplus Jan. 1, 1915.
	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.		
\$	\$	\$	\$	\$	\$	\$	\$
504,801	18,000	44,439	518	.....	22,957	266,863	131,257
642,064	48,100	.....	7,667	11,597	67,364	403,902	213,444
477,737	108,304	.....	3,395	.....	111,697	465,813	324,194
413,026	10,000	4642	968	7,033	18,643	318,281	258,567
194,879	50,490	.....	1,139	31,101	82,730	101,793	65,029
1,364,389	57,059	489	18,411	82,660	158,219	1,222,413	800,481
85,399	6,861	.....	.....	1,190	8,051	123,137	109,136
220,199	8,389	.....	3,913	.....	12,302	162,146	136,651
171,898	5,064	.....	.....	139	5,203	184,308	144,880
176,756	6,000	.....	.....	.....	6,000	155,775	134,814
1,988,419	184,466	1,180	34,741	41,397	261,784	2,416,370	1,641,810
280,834	8,000	.....	2,487	.....	10,487	152,380	119,392
172,914	14,000	.....	571	3,986	18,557	383,704	352,890
93,333	1,000	.....	644	352	1,996	145,962	123,080
414,931	1,102	.....	.....	.....	1,102	199,012	158,198
56,690	5,555	44,136	3,798	4,838	18,327	49,314	4,792
122,666	1,900	.....	6,791	.....	8,691	177,801	166,465
12,390,361,684	2,937,696,436	866,331,281	1,172,248,109	1,224,957,824	6,201,233,650	3,891,414,396	531,510,633
2,882,075,870	724,253,920	28,774,638	93,147,488	114,787,140	960,963,186	1,012,737,288	125,412,347

ness. p Did business formerly under the assessment laws. u Ordinary companies but including ordinary

**CASUALTY,
SURETY AND MISCELLANEOUS
INSURANCE COMPANIES
IN THE
UNITED STATES**

STATUTORY REQUIREMENTS

SYNOPSIS OF THE STATUTORY REQUIREMENTS OF THE SEVERAL STATES AND TERRITORIES AS THEY APPLY TO STOCK CASUALTY, SURETY, FIDELITY AND MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES

In the following pages will be found concise statements of the statutory requirements for the admission of stock casualty, surety, fidelity, and miscellaneous insurance companies other than fire and life, to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company on entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it, and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

SUPERVISING OFFICER, JOHN SURIFOY, INSURANCE COMMISSIONER, MONTGOMERY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Abstract of statement for publication in newspaper of general circulation. A uniform charge of \$10 is made for publishing statement. This amount may be remitted direct to such paper or to Insurance Department and matter will have attention. Copy of paper containing statement must be filed in office of Insurance Commissioner within thirty days after license issues to company.

AGENT DEFINED.—Any person who solicits insurance, or takes or transmits, other than for himself, any applications for insurance, or any policy of insurance, to the company, or in any way gives notice that he will receive or transmit the same, or receives or delivers a policy of insurance, or examines or inspects a risk, or receives, collects or transmits any premium, or does or performs any other act or thing in the making or consummating of any contract of insurance, other than for himself, or examines or adjusts, or aids in adjusting any loss, whether such acts shall be done at the request or instance or by the employment of such insurance company, or of or by any other person. Held to be agent of company and not the insured.

AGENT'S LICENSE.—Fee for local agent, \$3.50; general or special agent, \$3.50. Each member of firm or corporation to have individual certificate. Date of expiration December 31 and renewable not later than January 31. By a ruling of the Insurance Department all general and special agents or managers of companies transacting business in Alabama, whether such agents reside in the State or not, are required to obtain an agent's license from the Department.

Any agent or person shall be personally liable for the full amount of loss sustained on all contracts of insurance unlawfully made by or through him.

ANNUAL STATEMENT.—Date for filing, on or before March 1 or as soon thereafter as Commissioner may require.

The annual statement of a company of a foreign country shall only be required to embrace its business and condition in the United States.

Fidelity and Surety Company. Required to file with the Insurance Commissioner a statement on or before March 1, or as soon thereafter as Insurance Commissioner may require.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

Fidelity and Surety Company. File with the Insurance Commissioner a statement designating Insurance Commissioner agent thereof, upon whom service of process may be made.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged directly or indirectly as principals in any business of insurance.

COMPANY LICENSE.—Casualty Company: Annual fee, \$101. Date of expiration, December 31; renewable on or before March 1.

Fidelity and Surety Company. File with the Insurance Commissioner a statement as of December 31 of year preceding. Date of expiration, December 31; renewable March 1.

COMPANY OF FOREIGN COUNTRY.—See "Annual Statement," "Deposit."

DEPOSIT.—Reciprocal law.

Company organized under a foreign government shall have on deposit with the Treasurer of this State, or with the proper official of some State of the United States, at least \$200,000, such deposit to be in exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in bonds of this State or of the United States, or of some State of the United States, or other good securities satisfactory to the Insurance Commissioner, and such deposit shall be deemed for all purposes of the insurance law the capital of the company.

Any admitted company of a foreign country may appoint trustees, citizens of the United States, and approved by the Insurance Commissioner, to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, but may accept the sworn published statement made to and approved by the proper official of the company's home State. Fee for examination, actual expense incurred. Annual license fee, \$101.

Fidelity or Surety Company. The Governor may order an examination when he considers it in the interest of the public.

FEES.—Filing copy of charter or deed of settlement and financial statement \$101, and a similar amount with each annual statement; for each certificate of renewal to an agent, \$3.50; \$1 for copies of any paper on file with the Insurance Department, 10 cents per 100 words. \$10 for permit from Secretary of State.

FUNDS.—A company other than life, except miscellaneous company, casualty, surety, etc., to have an actual paid-up cash capital of not less than \$100,000, of which at least \$50,000 shall be invested in bonds of the United States, or other good securities, to be certified as such by the Insurance Commissioner of the State in which said company is organized, reckoning the same at their current market value;; or in lieu of a cash capital stock such company shall have and maintain surplus above all liabilities, including reinsurance reserve of not less than \$100,000.

Fidelity and surety company to include the writing of strictly official surety bonds must have \$250,000 capital and \$100,000 on deposit with the proper official of home State, and \$50,000 on deposit with the State of Alabama, and comply with the laws relating to other State companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upon examination or other evidence, that a foreign insurance company is in an unsound condition, that its actual funds, exclusive of capital, are less than its liabilities, certificate of authority may be revoked.

Fidelity and Surety Companies. The liabilities of such corporation must not exceed its available assets, but such liabilities must not be construed to include its capital stock, nor its contingent liabilities upon bonds or undertakings executed by it under the provisions of this article, but shall include its outstanding debts and a premium reserve equal to fifty percentum of the annual premiums of all outstanding risks in force.

MISREPRESENTATION IN APPLICATION OR PROOF OF LOSS.—No written or oral misrepresentation, or warranty therein made, in the negotiation of a contract or policy of life insurance, or in the application therefor or proof of loss thereunder, shall defeat or void the policy, or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—In towns of 5000 or less \$10 and \$1 on each \$100 of gross premiums less returns on cancellations received during preceding year on policies issued during said year to citizens of said towns or cities. In towns of 5000-10,000, \$15 and \$1 per \$100 as above. In cities of 10,000-50,000, \$20 and \$1 per hundred as above. In cities of over 50,000, \$50 and \$1 per \$100 as above. Tax statement to be filed with city executive on January 1, or within sixty days thereafter annually.

PENALTIES.—For not making tax returns, \$500, in addition to taxes; for not paying taxes within 60 days, \$500; for not following summons to testify, \$100 to \$500; for not filing statements promptly and correctly, fine of \$250 and forfeit of certificate for one year; for any violation not specifically provided for by law, a fine of not more than \$500.

Fidelity or surety company, or agent thereof, doing business without authority, fine not exceeding \$1000. Reciprocal law.

POLICY FORM OR PROVISIONS.—No company or agent thereof shall make any contract of insurance, nor agreement, as to policy contract, other than is plainly expressed in the policy issued thereon.

All contracts of insurance, the application for which is taken within the State, shall be deemed to be made in this State.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified copy of charter or deed of settlement, and a statement of financial condition and business on December 31 preceding. Designation of Insurance Commissioner, or his successor, as attorney for service of legal process. Certificate of valuation of policies. (Life and liability companies only.) Certificate of compliance with laws of home State. Certificate by proper officer of home State that capital stock is sufficient and that required deposits have been made.

PUBLICATION.—Annual statement to be published in a daily or weekly newspaper of general circulation at company's expense and file copy of paper with Insurance Commissioner within thirty days from date of license.

REBATES.—Prohibited.

RECIPROCAL LAW.—Same deposits, fees, etc., required of other States by this State, as such other State requires of company this State.

REMOVAL OF SUITS.—From State to United States courts not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon the contracts of an insurance company other than life, the Insurance Commissioner shall require such companies to charge as a liability for reinsurance of outstanding policies fifty per cent of the premiums received on policies or risks having not more than one year to run, and a pro rata of all premiums received on policies or risks having more than one year to run, and in the case of companies doing a liability insurance an additional reserve fund

shall be charged, and known as "liability reserve," to an amount not less than \$300 for each suit pending against such company's policyholders for which it may be liable in the lower court, and \$700 additional when such suit is appealed by the defendant to higher court. The Insurance Commissioner shall allow to the credit of an insurance company, in the account of its financial condition, all such assets as are or can be made available for the payment of losses in Alabama. He shall not allow stockholders' obligations of any description as part of the assets or capital of any insurance company unless the same are secured by collateral satisfactory to the Insurance Commissioner.

RESIDENT AGENT LAW.—Casualty company, yes. Surety company, yes.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employers' liability insurance, shall, on the first day of January of each year, pay to the Insurance Commissioner two per cent upon the gross amount of premium receipts from policyholders in this State. Reciprocal law. See also "Municipal Taxes."

TAX STATEMENT.—Final date for filing March 1, unless excuse for longer time is acceptable to Insurance Commissioner.

ALASKA.

SUPERVISING OFFICER, CHARLES E. DAVIDSON, SECRETARY OF ALASKA, JUNEAU.
CHAPTER THIRTY-SIX OF THE INSURANCE LAW.

SEC. 360.—No company, corporation, or association, or firm, or individual, shall be permitted to transact a life, fire, or marine insurance business in the district until he or it has filed in the office of the Secretary of the District a certificate by the Secretary of State or other proper officer of some State of the United States, setting forth that the said company, corporation, association, firm, or individual has been qualified to carry on the business of insurance in such State in accordance with the laws thereof.

SEC. 361.—No insurance company, corporation, association, firm or individual shall be permitted to transact a life, fire, or marine insurance business in the district until it shall have filed with the Clerk of each Division of the District Court a power of attorney which shall set forth that such company is a corporation or duly organized insurer (naming the principal place of business of the company and principal place of business for the Pacific Coast), which power of attorney shall authorize a citizen and resident of the district to receive and accept service in any proceeding in a court of justice of the district. If any attorney of any insurance company appointed under the provisions of this section shall remove from the district or become disqualified in any manner from accepting service, and if any citizen or resident of the district shall have any claim by virtue of any insurance policy issued by any such company not represented by attorney in the district, valid service may be made on such company by service on the Clerk of the District Court or any division thereof: Provided, in such case the Clerk of the District Court shall immediately notify such company and the principal agent for the Pacific Coast, inclosing a copy of the service by mail postpaid: And, provided further, In such case no proceedings shall be had within 60 days after such service on the clerk.

SEC. 362.—All orders or secret societies, such as Masons, Odd Fellows, Druids, Knights of Pythias, Ancient Order of United Workmen, Modern Woodmen of America and other benevolent, fraternal, or co-operative societies associated or incorporated for the sole purpose of mutual protection and relief of its members only, and for the payment of stipulated sums of money to the families of deceased members, or for property of its members only destroyed by fire, are hereby declared not to be fire or insurance companies in the sense and meaning of this chapter, and they are exempt from the provisions hereof.

SEC. 363.—The provisions of this chapter, under either term or designation of company, corporation, association, firm or individual in either case, where either term or designation is used, shall apply to any insurer, company or corporation, association, firm, or individual, engaged as an insurer or who may hereafter engage as insurers in the district, or who may engage in offering or affording indemnity against the casualties of fire or life.

SEC. 364.—Any officer, agent, or employe of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than \$100 nor more than \$500, and in default of payment of such fine shall be imprisoned not less than 10 days nor more than six months.

SEC. 365.—The Secretary of the District shall collect from each company or person for the service provided in this chapter the following fees: For filing certificate of qualification, \$5; for filing power of attorney, \$5. * * * *

ARIZONA.

SUPERVISING OFFICER, C. C. THOMPSON, SUPERINTENDENT OF INSURANCE, PHOENIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Advertisements must only show those assets actually held for the protection of policyholders, and must correspond with the last statement to the Department.

AGENT DEFINED.—Yes. (See Life Companies.)

AGENT'S LICENSE.—Obtain a certificate of authority from the Superintendent of Insurance. Fee for local agent, \$2; general or special agent, \$2; expiration of license, March 31.

ANNUAL STATEMENT.—To be filed on or before March 1 with the Superintendent of Insurance.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—None required.

EXAMINATION.—Fidelity and surety company; the Corporation Commission may, at any time, institute inquiry as to the solvency of such company and may publish the result of the findings in a newspaper in Phoenix.

FEES.—Payable to the Corporation Commission. Filing charter or articles of incorporation, \$25; issuing certificate of authority, \$50; statement, \$25; amended articles of incorporation, \$10; renewed certificate of authority, \$30; copy of papers, 20 cents per folio; filing miscellaneous papers, \$1; agent's license, \$2.

FUNDS.—Fidelity and surety companies must have \$200,000 unimpaired capital and surplus of \$50,000, and where liability is written \$100,000 additional capital. Other companies \$100,000 paid-up capital.

IMPAIRMENT OF CAPITAL.—Impairment amounting to twenty per cent must be remedied within ninety days.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent placing risks with unauthorized companies \$500 and \$100 for every month practice is continued. Fraudulent advertising by a company \$250 for first and \$500 for each subsequent offense. Failure to file statement and pay taxes after time specified \$25 per day. A company or agent violating any section of the insurance act is liable to prosecution.

POLICY FORMS OR PROVISIONS.—Standard provisions.

PRELIMINARY DOCUMENTS.—File with Corporation Commission copy of charter or articles of incorporation and copy of by laws, with all amendments to either.

Foreign and Fidelity and Surety Companies. Must file with the Corporation Commission copy of charter or articles of incorporation and financial statement.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—See Arizona code, section 51.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two per cent on gross premiums, payable to Corporation Commission, which tax shall be payment in full of all demands of any tax on said company, or license for conducting business. Final date for payment, March 31.

TAX STATEMENT.—File on or before March 1.

ARKANSAS.

SUPERVISING OFFICER, M. F. DICKINSON, AUDITOR AND INSURANCE COMMISSIONER, LITTLE ROCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, \$2; general or special agent, no provision; date of expiration, March 1.

Fidelity and Surety Company. Agent's certificate, \$2.

ANNUAL STATEMENT.—Final date for filing with Auditor of States March 1. Also sworn statement of premium receipts in State for the year ending December 31.

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Secretary of State, or any agent.

COMPANY DEFINED.—Must be incorporated. Individuals and co-partnerships not recognized.

COMPANY LICENSE.—Fee, \$2. License expires March 1.

COMPANY OF FOREIGN COUNTRY.—Shall file in the office of the Insurance Commissioner a certified copy of charter and a statement of its financial condition as of December 31, next preceding application, to transact business. Other qualifications as Insurance Commissioner may direct.

DEPOSIT.—Accident companies required to give bond in the sum of \$20,000, with three sureties, to be approved by the Auditor of State, two of whom shall be residents of the State, or in a surety company, same as life companies, or, at the company's own option, deposit securities equal to the amount of capital stock, such securities to be approved by the Insurance Commissioner. No other miscellaneous companies specified in the act. Regarded the same as accident company.

Fidelity and Surety Companies. \$50,000 in approved securities or give a \$50,000 bond, approved by and filed with the Auditor of State.

EXAMINATION.—At the option of the Auditor of State. No provision as to fee.

FEES.—Filing charter or articles of incorporation, a fee of \$25; where the capital stock is \$50,000 or under, \$75; where the capital stock is over \$50,000 and not more than \$100,000, \$25 additional for each \$100,000 of capital stock; filing annual statement or certificate of Commissioner of Home State, \$10; issuing certificate of authority, \$2; copy of papers on file, 20 cents per folio; certifying same and affixing seal, \$1; depositing additional securities after first deposit, 25 cents.

Fidelity and Surety Companies. Filing statement, \$10; filing charter, \$15; agent's certificate \$2; certificate for company, \$2.

FUNDS.—All companies to have \$100,000 subscribed capital, 50 per cent paid-up.

Fidelity and surety company, \$250,000 capital fully paid up.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent. Sixty days allowed for replacement.

MISCELLANEOUS PROVISIONS.—Mutual live stock companies. Act 365, approved May 28, 1907, provides for the formation and regulation of mutual live stock insurance companies.

Collection of Claims.—In all cases where a loss occurs and the fire, life, health or accident insurance company liable therefor shall fail to pay the same within the time specified in the policy after demand made therefor, such company shall be liable to pay the holder of such policy in addition to the amount of such loss, 12 per cent damages upon the amount of such loss, together with all reasonable attorneys' fees for the prosecution and collection of said loss; said attorney's fee to be taxed by the Court where

the same is heard on original action, by appeal or otherwise, and to be taxed up as a part of the costs therein and collected as other costs are or may be by law collected.

Anti-Trust Act.—Any corporation, partnership or individual, or other association, or persons whatsoever, who are now or shall hereafter create, enter into, become a member of, or a party to, any pool, trust, agreement, combination, confederation or understanding made in this State or elsewhere, to regulate, fix or maintain insurance premiums on property in this State, shall not be licensed.

MISREPRESENTATION.—Officer or agent of any company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony and on conviction, shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund \$500, and shall be deemed guilty of a misdemeanor, and on conviction fined \$500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than \$20 nor more than \$100. For violation of the act of 1907 in regulations for admission of foreign companies, fine not less than \$1000.

For violating law regarding resident agents, company shall have its license revoked from three to six months for first offense, and one year for each offense thereafter; and agent's license shall be revoked for first offense from three to six months and for second, for one year, for all companies for which he has been licensed.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—There are no special laws governing miscellaneous casualty companies.

Every company or corporation incorporated under the laws of any other State, Territory or country shall file in the office of the Secretary of State a copy of its charter or articles of incorporation, or association, or a copy of its certificate of incorporation, duly authenticated and certified by the proper authority, together with a statement of its assets and liabilities and the amount of its capital employed in this State, and shall also designate its general office or place of business in this State, and shall name an agent upon whom process may be served. Also, file with the Secretary of State a resolution adopted by its board of directors consenting that service of process upon any agent of said company in this State or upon the Secretary of State. A fee of \$1 for filing resolution appointing agent for service.

PUBLICATION.—Not compulsory.

Fidelity and surety company; statement of condition to be published once a year in a newspaper having general circulation not compulsory.

REBATES.—Not allowed to unauthorized companies or agents.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal Courts prohibited.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums received on all unexpired risks that have less than one year to run and a pro rata of all premiums received on risks that have more than one year to run. Provided, that when the reinsurance reserve, calculated as above, is less than 40 per cent of all the premiums received during the year, the reinsurance in this case shall be the whole of the premium received on all its unexpired risks.

RESIDENT AGENT LAW.—Yes.

Fidelity and surety and liability companies are affected by the resident agent law.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—One and one-half per cent on net premiums collected in State. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing March 1.

CALIFORNIA.

SUPERVISING OFFICER, J. E. PHELPS, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No person shall act as agent or solicitor until he has produced to the Insurance Commissioner, and filed with him, a duplicate power of attorney from the company, or its authorized agent, authorizing him to act as such agent or solicitor and been licensed. Licenses expire July 1. Fee, \$1. While licenses do not issue to corporations or partnerships, to act as solicitors, corporations and partnerships may in some cases properly act as agents for certain purposes.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country must file both home office and United States branch statements. Financial statement must be on the latest convention form, and must be verified by an examination made either by the Department of the State in which the company is organized, or by this Department at the company's expense. Statement must be as of December 31 preceding or later.

ATTORNEY FOR SERVICE.—General agent.

COMPANY DEFINED.—Every association, corporation, firm or person transacting or desiring to transact any kind of insurance under laws of State of California, except county fire insurance companies and certain corporations doing mutual insurance on the assessment plan.

COMPANY LICENSE.—Expires annually on July 1. Fee for original certificate of authority or renewal thereof, \$10.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Companies of foreign countries, an amount equal to the minimum capital or available cash assets required under the laws of California. Deposit to be made either in California or with some other State of the United States. (See also, "Reciprocal Law.") Deposit held for sole benefit of policyholders.

Company of another State to file with the Insurance Commissioner a bond in favor of the people of the State of California, to be signed by the company, as principal, with sureties, to be approved by the Commissioner, in the penal sum of twenty thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Companies required to pay in advance in gold the following fees: (1) For filing articles of corporation or certified copies thereof, or other certificates required to be filed in his office, \$55; (2) For filing annual statements required, \$20; (3) For filing any other papers required, \$5; (4) For furnishing copies of papers filed in his office, 20c. per folio; (5) For certifying copies, \$1 each; (6) For each certificate issued, \$5; (7) For filing any copy of any paper, \$10; (8) For registering each policy, \$1; (9)

For issuing each annual certificate of authority authorizing the company to transact business in the State, \$10 annually; (10) For issuing each annual license to agent, \$1; (11) For attaching official seal to papers, \$1; (12) For issuing any other certificate, \$2.

FUNDS.—Any company writing title, fidelity or surety, accident or health, plate glass, liability, steam boiler, burglary, credit, sprinkler, or any other casualty line, must have \$100,000 capital, and if writing more than one of said lines, \$50,000 additional capital. A company must have \$250,000 to do either marine or fire, combined with team and vehicle insurance; \$400,000 to do marine and fire without anything else, and \$450,000 to do marine, fire, and team and vehicle insurance; \$100,000 is necessary to do team and vehicle insurance alone.

A mutual company doing a business other than life must have available cash assets equal to at least \$100,000 over and above all liabilities.

No life insurance company shall write any other kind of insurance except accident, and health, provided that any life company desiring to do any one of the last line mentioned must have in addition to \$200,000 capital stock at least \$50,000.

IMPAIRMENT OF CAPITAL.—A capital stock company is insolvent if its paid-in capital is impaired more than twenty-five per cent, although the balance exceeds the required amount above specified. Only that portion of the capital stock can be considered as unimpaired which is free from all liabilities, including statutory requirements, etc.

Where policyholders participate in the management of the company (whether capital stock or not), the company must (in lieu of such capital stock) hold in "available cash assets" free from all liabilities the amount above specified unless some special provision governs.

MISREPRESENTATION.—By insured entitles injured party to rescind contract.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Every person who in this State procures, or agrees to procure, any insurance for a resident of the State from any insurance company not incorporated under the laws of this State from any insurance company, not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relating to insurance, is guilty of a misdemeanor.

Except in cases where a different punishment is prescribed by the code, every offense declared to be a misdemeanor is punishable by imprisonment in the county jail not exceeding six months, or by a fine not exceeding \$500 or by both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Generally, each company on applying for admission, must file the following documents and pay the fees specified: (1) Certified copy of charter (or articles of incorporation) and certificate as to organization, capital and assets from the Insurance Commissioner of its own State, \$55; (2) appointment of general agent and stipulation, \$5; (3) bond in the sum of \$20,000, \$5; (4) statement as to financial condition, \$20; (5) certificate of authority, \$10; (6) certificate of deposit of securities (required only of companies organized outside of the United States), \$5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not the full statement as presented in the convention form of blank, to be published by the company in the city or city and county where principal office is located. Publication to appear daily for one week in a daily newspaper or four consecutive times in a weekly newspaper. Company to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the law of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed on the insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance com-

panies of such other State or country doing business in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of any of the countries or incorporated cities or towns of the State of California* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

RESIDENT AGENT LAW.—There must be an appointment of agent under section 616 of Political Code, but the statute does not require that all State business shall be written through him, or through "a resident general agent."

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—622a. Every insurance company other than life, not organized or incorporated under the laws of California, and doing business in this State, and every other insurance company other than life shall annually pay to the State of California a tax of two per cent (2%) upon the amount of the gross premiums received upon its business done in the State, during the year ending on the preceding thirty-first day of December, less return premiums and reinsurance in companies authorized to do business in this State.

This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of section 622 of the Political Code, and whenever the taxes imposed by the application of section 622 exceed those imposed by the application of this section, the provisions of the former section shall prevail. Franchise tax on stock corporations graded according to authorized capital stock, from \$10 to \$250, payable to Secretary of State on July 1 or before September 1. Company subject to local taxation.

* By acts approved April 15, 1909, section 594a, and section 618 of the Political Code were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

CANAL ZONE.

SUPERVISING OFFICER, C. A. MCILVAINE, EXECUTIVE SECRETARY, ANCON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company doing business within the Canal Zone shall be subject to a fine not exceeding \$25.00 for the first offense and not exceeding \$100 for the second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business done within the Canal Zone for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—\$10,000 in cash or current securities with the Collector of Revenues.

FEES.—Filing preliminary documents, \$50; annual fees, \$50. Companies whose sole business consists of furnishing fidelity bonds for United States employees are exempt from payment.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORMS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Collector of Revenues a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the Board of Governors designating an attorney for service, a certified copy of last annual statement to the Insurance Commissioner of the home State, and a sworn

statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually on or before March 1 to the Collector of Revenues, in lieu of all other taxes, save taxes on real estate, and the annual fee of \$50. A license tax of one and one-half per centum of premium receipts for the preceding calendar year. Companies whose sole business consists of furnishing fidelity bonds for United States employees are exempt from payment.

TAX STATEMENT.—No provision.

COLORADO.

SUPERVISING OFFICER, E. R. HARPER, COMMISSIONER OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See Misrepresentation.)

AGENT DEFINED.—Held to be agent of company and not of the insured.

AGENT'S LICENSE.—Expires last day of February. Fee for local agent, \$2; general or special agent, no provision; broker's license, \$25.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the insurance business or suretyship, excepting fraternal and benevolent orders and societies.

COMPANY LICENSE.—Date of expiration last day of February.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Company of another State or country, \$100,000 with the Commissioner of Insurance of Colorado, or proper officer of some State.

EXAMINATION.—Company may be examined at the option of the Commissioner of Insurance. Company to pay reasonable expenses of Insurance Department in making such examination.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing power of attorney and preliminary statement, \$50; filing copy of charter or deed of settlement and examination thereof, \$30; filing annual statement, \$50; certificate of authority for use by agent, \$2; copy of any paper, 20 cents per folio; affixing seal and certification, \$1. Total annual fees payable by foreign company, \$55 and tax.

FUNDS.—Company doing other than fire or life business, capital required \$100,000; surety company, \$250,000.

IMPAIRMENT OF CAPITAL.—License to be revoked.

LOSSES PAYABLE.—Through agent in county where contract is made or at office of general agent within the State. Contract deemed made and payable in the State of Colorado.

MISCELLANEOUS PROVISIONS.—Political contributions prohibited.

No foreign fire or casualty company shall make, write or place any policy, duplicate policy or contract of insurance of any kind, or any general or floating policy, upon persons or property in this State, except after the said risk has been approved, in writing, by a resident agent regularly commissioned and licensed, who shall countersign all policies so issued, and receive the commission thereon, when the premium is paid, to the end that the State may receive the taxes required by law to be paid on the premiums collected for insurance on all property located in this State.

No such company shall reinsure in any manner whatsoever, the whole or any part of a risk taken by it on property or persons resident, situated or located in this State,

in any other company or association not authorized to transact business in this State. No fire or casualty insurance company shall transfer or cede, in any manner whatsoever, to any company or association not authorized to do business in this State, any risk or liability or any part thereof assumed by it, under any form of contract of insurance, covering property located in this State, including any risk or liability under any general or floating policy, or any agreement, general, floating or specific, to reinsure excess loss. No fire or casualty insurance company shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or liability, covering property located in this State, of any insurance company not authorized to transact business in this State.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of perjury and punished accordingly; and any person who shall wilfully refuse or fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appear and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding \$500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor and, upon conviction thereof, fined not exceeding \$1000, or imprisoned for from two to twelve months, or both. Soliciting for an unauthorized company or without a license, fine of \$100, or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, \$100 to \$1000, or imprisonment not exceeding one year.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance certified copy of charter or articles of incorporation, or deed of settlement, also statement under oath of condition of company on December 31 preceding and power of attorney.

PUBLICATION.—Synopsis of annual statement and certificate of authority in one newspaper published at the capital four times.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of a misdemeanor.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited without consent of both parties.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liability of insurance companies other than life, the amount required to safely reinsure all outstanding risks should be estimated by taking 50 per cent of gross premiums on all risks and policies in force and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All companies pay on or before March 1 annually two per cent gross premiums. Companies comply with requirements of Secretary of State and pay filing fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Furnished by Department.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER,
HARTFORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public announcement and every circular or card made or issued by any company which shall purport to make known its financial standing shall with equal conspicuousness give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department of this State.

AGENT DEFINED.—An acknowledged agent or surveyor, and any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Local agent, reciprocal; general or special agent, no provision; date of expiration, April 1; broker's license, \$10; corporation, \$4.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1; annual fee, \$10. Reciprocal.

COMPANY OF FOREIGN COUNTRY.—License, \$50; filing statement, \$20; charter, \$30; agent's license, \$2.

DEPOSIT.—No provision.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by company.

FEES.—License, \$10; filing statements, \$10; copy of statement, \$10; copy of certificate of condition, \$10; other papers required by law, 25 cents; filing every certificate of valuation, organization, reciprocity or authority, \$2; copy of charter, reciprocal provision, other fees, reciprocal.

Fidelity and Surety Company. Every such company or agent thereof shall pay the same fees and taxes as are imposed by the home State of such company upon companies and agents of this State.

FUNDS.—Capital of foreign company must be at least \$250,000, whether company does surety business solely or other insurance business, together with surety business, invested as specified.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholders, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from \$100 to \$500 for each offense. Agents liable to a fine from \$100 to \$1,000 for doing business for unauthorized companies.

POLICY FORM OR PROVISIONS.—Standard. Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—Deposit with Commissioner copy of charter and statement of capital and manner of investment, and such other information as Commissioner may desire.

PRELIMINARY DOCUMENTS.—Life and accident insurance companies of other States must furnish Insurance Commissioner with a satisfactory certificate from the proper official of home State, setting forth condition on December 31, preceding, and certificate of compliance with the laws of home State and that company is authorized to transact business, and that such State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

Fidelity and Surety Company.—Pay \$10 for filing copy of charter; \$10 for preliminary statement, and \$10 for each annual statement thereafter.

PUBLICATION.—No provision.

REBATES.—Forbidden.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—

Fidelity and Surety Company. Reinsurance reserve to be 50 per cent of gross premiums on insurance in force.

Every accident company shall maintain a reserve on such business equal to the unearned portion of the gross premiums charged.

Section 6. The indebtedness for outstanding losses under insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of the employer, shall be determined as follows: Each corporation which, in this State, writes policies covering any of said kinds of insurance shall include in the annual statement required by section four of this act a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States, giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance, payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (3) the number of suits being defended at the date as of which the statement is made, under policies written during said period, except suits in which liability is not dependent upon negligence of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period and not paid for at the date as of which the statement is made, and a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims, at the date as of which the statement is made, on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item (1), and as the dividend the amount of payments shown in item (2), plus the amounts charged in items (3), (4) and (5); (7) the number of suits being defended, at the date as of which the statement is made, under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims, at the date as of which the statement is made, on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date.

Section 7. All unallocated payments in item (2) made in a given calendar year subse

quent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding; and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year; in the second calendar year fifty per centum shall be charged to the policies written in that year, and fifty per centum to the policies written in the preceding year; in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding; and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in such annual statement.

Section 8. Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) For all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made, an amount determined as follows: multiply the earned premiums of each of such five years as shown in item (1) by the loss ratio ascertained as in item (6) on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item (1) for such first five years, and as the dividend the sum of the payments shown in item (2) for such first five years plus the sum of the charges in items (3), (4) and (5) for such first five years; but the ratio to be used shall in no event be less than fifty per centum at and after December thirty-first, 1911, nor less than fifty-one per centum at and after December thirty-first, 1912, nor less than fifty-two per centum at and after December thirty-first, 1913, nor less than fifty-three per centum at and after December thirty-first, 1914, nor less than fifty-four per centum at and after December thirty-first, 1915, nor less than fifty-five per centum at and after December thirty-first, 1916; and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item (2), and the remainder in the case of each year shall be deemed the indebtedness for that year; provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year, and a charge of seven hundred and fifty dollars for each suit; (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are

liable without proof of negligence, covered by policies written in that year, then the sum of said items (a), (b) and (c) shall be the indebtedness for that year.

Section 9. A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebtedness determined in the same manner; but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratios hereinbefore prescribed shall be used, subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more.

Section 11. This act shall take effect October 1, 1911.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Governed by reciprocal law. No local taxation.

TAX STATEMENT.—Must be filed in month of January.

DELAWARE.

SUPERVISING OFFICER, WM. R. McCABE, INSURANCE COMMISSIONER, DOVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prescribed by commissioner and done by him. Cost pro-rated among companies.

AGENT DEFINED.—Any person soliciting insurance or receiving premiums.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner for each company represented, and also one State license. Certificate of agency appointments to be filed annually on, or before February 28. Fees: Yearly license \$5, payable to Insurance Commissioner, and a fee of 50 cents for issuing same, and \$2 for certificate of authority that the company is entitled to do business in the State. Total annual fee for local agent of foreign company, \$7.50; general or special agent, no provision; date of expiration, February 28. One license sufficient for a firm or co-partnership. One State license can represent any number of companies.

ANNUAL STATEMENT.—Final date for filing February 28. United States branch office statement of company of a foreign country held to be sufficient.

ATTORNEY FOR SERVICE.—Company to appoint the Insurance Commissioner. Surety company must appoint attorney in this State.

COMPANY DEFINED.—Every corporation, company, association, society, partnership or body of any kind, chartered, incorporated, organized or associated together, and issuing or proposing to issue any policy or certificate, or instrument of any kind by which any sum or assessment or benefit of any kind is promised.

COMPANY LICENSE.—Expires February 28. Annual fee, \$27.

COMPANY OF FOREIGN COUNTRY.—Regarded same as of another State.

DEPOSIT.—Reciprocal law. Surety companies deposit with the State Treasurer \$10,000 in bonds; \$100,000 of the capital stock must consist of approved securities deposited with the Insurance Department of home State.

EXAMINATION.—At option of Insurance Commissioner. Fee, actual expense incurred, including hire and fees of experts and attorneys.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of \$25, with a \$2 fee for issuing said license; filing charter, \$10; filing annual statement, \$10; certificate to an agent \$2 for each company he represents. Copies of papers on file in office, 20 cents per folio; affixing seal and certifying same, \$3; examination, expenses incurred; publication, \$3.

Surety company regarded same as casualty company. Reciprocal law.

FUNDS.—Personal accident and health, burglary, credit, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies must have \$100,000 above all liabilities. Surety companies must have capital of \$250,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be made good within sixty days.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For every violation of the law a fine not exceeding \$1000, or imprisonment not exceeding one year, or both. Agent neglecting to take out license, fine of \$500 or imprisonment not exceeding two years, or both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

PUBLICATION.—Synopsis of statement in one paper, one insertion. Fee, \$3.

REBATES.—No surety company, trust company or corporation doing business in this State shall make or permit any distinction or discrimination in favor of applicants for bonds of suretyship between applicants of the same class and for the same kind of suretyship in the amount of payment of premiums charged for said bonds of suretyship when any such bond is filed in or required by any Court of Record in this State, nor shall any such company or any agent thereof pay or allow, or offer to pay or allow, an inducement to obtain bonds of suretyship of any kind whatsoever, any rebate or premiums payable on any bonds, or any special favor or advantage in the premiums payable on said bonds, nor shall any such company or the agent thereof allow to anyone other than a duly authorized agent of said company, and duly qualified to act as such in this State, any rebate, commission or other valuable consideration as an inducement for bringing bonds of suretyship to any said companies or agents thereof.

Any surety company, trust company or corporation doing a surety business in this State, or the agent or agents of any such company violating the above section of this act, shall be guilty of a misdemeanor, and upon conviction thereof shall pay a fine of \$500 for each and every offense.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—One and one-half per cent on premiums collected in the State. Reciprocal law.

TAX STATEMENT.—Final date for filing February 28.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, CHARLES F. NESBIT, SUPERINTENDENT OF INSURANCE,
WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—(See Company License.)

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Appoint a resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations. For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, \$10.

Local and Foreign Companies. Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business from another company, or from

agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, \$50.

Foreign Companies. Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a Principal, or Policy-Writing Agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, \$50.

Principal, or Policy-Writing Agent's License. This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming the secretary and one assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, \$50.

Broker's "General Insurance License." This license carries with it all the privileges granted a Principal, or Policy-Writing Agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, \$50.

Solicitor's License. A solicitor may be employed by any number of companies. Fee for each company represented, \$5. Fee to be paid by solicitor.

Industrial Solicitor's License. Fee to be paid by the solicitor, \$2 for each company represented.

Licenses for companies, agents, solicitors, and brokers doing business in the District will be in force until April 30; fees for which must be prepaid in the month of March, per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses for agents, brokers and solicitors are transferable by assignment; fee for each assignment being 25 cents.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Company of a foreign country, \$100,000, with the proper official of some State of the United States; or in the registry of the Supreme Court of the District; United States or municipal bonds, in the sum of \$100,000, to be approved by the Commissioners of the District.

EXAMINATION. No provision.

FEES.—See (Company License.)

IMPAIRMENT OF CAPITAL.—No provision. (See Note.)

MISREPRESENTATION.—No provision.

PENALTIES.—Doing business without a license, \$20 for each day; agent transacting business for an unlicensed company, a fine not exceeding \$100, or imprisonment in jail for not less than ten or more than sixty days.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—There is substantially no law in the District of Columbia regulating the business of casualty insurance. File a copy of charter, or articles of incorporation, duly certified by the proper officer of the State wherein the company was organized; also, a certificate that it is entitled to transact business, assume risks and issue policies of insurance therein. Fidelity and surety companies do not qualify through the Insurance Department but through the office of the Comptroller of the Currency.

PUBLICATION.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All insurance companies, except mutual fire insurance companies, and health, accident and life insurance companies or associations, operating under Section 653 of the District code, shall pay the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate. Health, accident and life insurance companies, operating under Section 653 of the District code, pay one per cent of all receipts from policyholders.

TAX STATEMENT.—Final date for filing, January 31.

NOTE.—When capital is impaired twenty-five per cent, company subject to suspension of license, sixty days allowed in which to make good impairment.

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person or firm in this State who receives or receipts for any money on account of or for any contract of insurance made by him or them, or for any insurance company, association, firm or individual, aforesaid, or who receives or receipts for money from other persons to be transmitted to any company, association, firm or individual aforesaid, for any policy of insurance, or any renewal, although such policy of insurance is not signed by him or them, as agent or representative of such company, association, firm or individual, or who in anywise, directly or indirectly, makes or causes to be made, any contract of insurance for or on account of such insurance company, association, firm or individual, shall be deemed to all intents and purposes an agent or representative of such company.

AGENT'S LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall, on the first day of October of each year, furnish to the State Treasurer the name and address of each agent or solicitor authorized to write insurance in this State; for each local agent or solicitor, each insurance company shall pay to the State Treasurer a license tax of \$5. Counties, cities and towns may require a license tax of any such agent not to exceed fifty per cent of the State tax for such agent. For each insurance adjuster, whether resident or non-resident, who has not paid a license as agent or traveling agent, who adjusts insurance losses in this State, each insurance company shall pay a license tax of \$10. For each insurance rate maker or rate agent traveling in this State, who makes, fixes or recommends the fixing or adjustment of rates in this State, each insurance company represented by him, or whose rates are affected by his services, whether such company is operating alone or as a member of any association or combination of companies, shall pay a license tax of \$25. After April 1 fifty per cent of these amounts.

Each insurance company shall pay to the State Treasurer for each traveling agent or solicitor doing business in this State, a license tax of \$25 for such agent. Counties, cities and towns may require from any such traveling agent or solicitor a license tax of \$5 for each county he does business in.

Date of expiration of all licenses October 1.

ANNUAL STATEMENT.—Final date for filing January 31.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process. All surety companies required to file an agreement that service of process may be made upon any agent of said company; and such company must further agree to deposit with the State Treasurer, in case of contest with the holder of any surety or fidelity bond over any claim for loss or damage growing out of a contract of insurance or guarantee of fidelity, an amount in current funds of marketable securities sufficient to cover such claim in full, to be held until and subject to the termination of the controversy. This agreement must be signed by the Treasurer and Secretary, or officers of similar powers,

and have the seal of the company attached. When signed by an American manager or agent of a foreign company, his authority from such company, duly executed and attested under the company's seal or a certified copy of the same, should accompany his signature.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employer's liability, shall pay to the State Treasurer a license tax of \$200; plate glass companies, \$50. Date of expiration of license October 1. Licenses issued after April 1 issued at half rates. No person shall engage in or manage an insurance or surety company unless a State license shall have been procured from accident, surety, fidelity or employers' liability shall pay the State Treasurer a license tax of \$200; plate glass companies, \$50. Date of expiration of license October 1. the State Treasurer, County license issued by Tax Collector countersigned by County Judge, which license shall be issued to each person on receipt of the amount hereinafter provided, together with the County Judge's fee of 25 cents for each license countersigned by him, and shall be signed by the Tax Collector and the County Judge, and shall have the County Judge's seal thereon.)

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Solvent guarantee, fidelity and surety companies, with \$500,000 cash capital, may be accepted upon the bonds of all city, county and State officers, provided a deposit of \$50,000 in approved securities be made with the State Treasurer of Florida.

EXAMINATION.—The State Treasurer, Comptroller and Attorney-General constitute a board of insurance commissioners, who may make examinations whenever deemed necessary. Company to pay the expenses of examination.

FEES.—Total annual license fee, \$200; filing annual statement, \$10.

FUNDS.—Any company doing business in the State must have at least \$250,000 capital. Surety companies are required to have \$500,000 capital, of which \$100,000 must be invested in United States or other approved securities.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Counties, cities or towns may impose a tax not exceeding 50 per cent of the State tax and may require a license tax from agents, not to exceed 50 per cent of the State tax.

PENALTIES.—For making false returns or statements a fine is incurred of not less than \$500 nor more than \$5000. For violation of any of the provisions of the law a fine not exceeding \$1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified copy of charter and remit him a charter tax equal to \$2 upon each \$1000 of its capital stock—this tax, however, not to exceed \$250 in any case. Also, pay the Secretary of State a filing fee of \$5.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall pay, upon the first day of January of each year, to the State Treasurer two per cent upon the gross amount of receipts of premiums from policyholders in this State. No other State tax subject to local taxation. Final date for payment January 31.

TAX STATEMENT.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement, one time.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company carrying the insurance.

AGENT'S LICENSE.—Every local agent or firm shall pay a tax of \$10 for each county in which they solicit business, and every agent of a matrimonial, natal or nuptial company, or traveling special or general agent of life, fire, accident or other insurance company shall pay a tax of fifty dollars for the whole State, payable to the Comptroller-General and shall be in addition to the license fee required by Act of October 24, 1887. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1, or sixty days thereafter.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Life and accident insurance companies must show that they have on deposit with the proper officer of the State in which they are incorporated, or of the State of Georgia, not less than \$100,000 in securities that he may deem equivalent to cash, subject to his order, as guaranteed fund for the security of policyholders. Where other States require larger deposits than this State, reciprocal law governs fidelity and surety company, \$25,000 with the State Treasury.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expense incurred.

FEES.—For filing charter or certificate relative to same, \$20; filing statement, \$20; certificates to agents, \$3; reciprocal provisions.

FUNDS.—Company must possess at least \$100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

Fidelity and surety companies, capital of at least \$250,000, and conform to the laws pertaining to life companies. Special deposit of \$25,000 with State Treasurer in registered bonds of the United States or State of Georgia, or registered and validated bonds of counties or municipalities of Georgia.

Live stock or steam boiler companies governed same as life companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upon examination or other evidence, that an insurance company is in an unsound condition, that its assets are not sufficient for carrying on business, he shall communicate the fact to the Attorney-General, who shall apply to a judge of the Superior Court for an order requiring said company to show cause why the business should not be closed.

MISCELLANEOUS PROVISIONS.—It is unlawful for companies or agents to enter into any compact or agreement for preventing or lessening competition. Penalty for violation, revocation of license.

MISREPRESENTATIONS.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local, county, and State license fees.

PENALTIES.—For violation of any of the provisions of the law relating to insurance a penalty is provided of not less than \$100 nor more than \$1000. For default in payment of taxes, a penalty of \$500.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also certificate of proper officer of State in which the company is organized, showing that it has deposited with him not less than \$100,000 for the security of policyholders.

Miscellaneous companies other than life, fire and surety, governed same as life and fire companies.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on the first day of January and July or within sixty days thereafter, showing condition of company on June 30 and December 31.

TAXES.—Make report to the Comptroller-General for year ending April 30 of premiums received in State, and not later than July 1 pay a tax of 1 per cent on gross premiums, less return premiums on canceled policies. When any insurance company invests as much as one-fourth of its total assets in taxable property in Georgia, it shall be required to pay only one-half of one per cent on premium receipts; and when it invests as much as three-quarters of its total assets in Georgia, its premium tax shall be only one-tenth of one per cent.

TAX STATEMENT.—Final date for filing, July 1.

HAWAII.

SUPERVISING OFFICER, C. J. McCARTHY, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Every person, firm or corporation who shall procure, agree to procure, or assist in procuring insurance.

AGENT'S LICENSE.—Local agent, \$2, plus stamp duty, 50 cents; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ATTORNEY FOR SERVICE.—Appoint a resident.

COMPANY DEFINED.—No provision.

COMPANY LICENSED.—Date of expiration, April 15.

COMPANY OF FOREIGN COUNTRY.—Governed same as domestic company.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., \$25; certificate of authority, \$10, plus stamp duty, 50 cents; renewal thereof, \$10, plus stamp duty 50 cents; annual statement, \$10; same territorial business, \$10; any other paper, \$1; copies of papers filed, per folio, 25 cents; certifying copies, \$1 each; agent's license for each company represented, \$2, plus stamp duty, 50 cents. The total annual fees of foreign company, \$33.

FUNDS.—Capital or net surplus of \$100,000 is required.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capital.

MISREPRESENTATIONS.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business by or for an unauthorized company, \$100 to \$500 and revocation of license. For failure to procure agent's license, \$500 for first offense and \$100 for each month thereafter. Failure to pay taxes after thirty days of due date, \$25 for each additional day.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and certificate of authority; certificate of capital stock and organization, and power of attorney to accept service of process.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums on all unexpired risks.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross premiums. No other tax. Final date for payment, July 1.

TAX STATEMENT.—Final date for filing, June 1.

IDAHO.

SUPERVISING OFFICER, GEORGE F. STEELE, INSURANCE COMMISSIONER, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to show financial condition must correspond with or include the last verified statement to the Insurance Commissioner.

AGENT DEFINED.—Fidelity company. Any person who solicits business for or in behalf of such corporation, or makes or transmits for any person other than himself, any application for a guaranty, or security, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a contract of guaranty or security, or who shall examine or investigate the character of any applicant for a guaranty or security, for any person or persons other than himself, or who shall refer any applicant for a guaranty or security to such corporation, whether any of said acts shall be done at the instance or request, or by the employment of such corporation or other corporation or person, or any person who shall issue indemnifying bonds or contracts, whose solvency and compliance with his said bonds or obligations is guaranteed directly or indirectly by any corporation, shall be held to be the agent of the corporation, so far as relates to all the liabilities and penalties prescribed by this article.

AGENT'S LICENSE.—Fee for local agent, \$3; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on or before the first day of March, showing condition of company December 31 preceding, on form supplied by the Insurance Commissioner.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual fee payable to the Insurance Commissioner, \$50. Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—May be authorized and licensed by the Insurance Commissioner.

DEPOSIT.—With Insurance Commissioner or duly authorized officer of some other State, \$100,000.

EXAMINATION.—Compulsory examination by the Insurance Commissioner.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, \$1. For filing articles of incorporation, \$10; for filing power of attorney or legal agent for service of process, \$2; for filing annual statement, \$50; license fee, \$50; agent's certificate, \$3; copy of State license, \$3; receiving and forwarding summons, \$2.

FUNDS.—Actual paid-up capital of not less than \$100,000. If mutual, surplus of equal amount.

Fidelity and Surety Company. Cash capital required, \$250,000.

IMPAIRMENT OF CAPITAL.—When the stock of any company becomes impaired to the extent of 25 per cent, such impairment must be made good within sixty days, either by assessment upon stockholders or a reduction of capital stock.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding \$100, or imprisonment in the county jail not exceeding six months, or both, and section 2,953, which applies to fidelity companies. Risks must be written in authorized companies, and resident agents must receive commission and countersign policies under penalty of \$500 fine.

POLICY FORMS OR PROVISIONS.—Standard form required; must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residences of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Suits may be instituted and prosecuted against any fire, marine, inland, life or health insurance company in any county where loss occurs, or where the policyholder instituting such suit resides, and the process in any such suit may be served upon the Insurance Commissioner.

RESERVED FOR REINSURANCE.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Pay to the State Treasurer a tax of two per cent on gross premiums. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

ILLINOIS.

SUPERVISING OFFICER, RUFUS M. POTTS, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must give location of principal office and State or government under whose laws company is organized.

AGENT DEFINED.—Any acknowledged agent, surveyor, broker or any other person or persons who shall in any way aid in transacting the business of any insurance company not incorporated by the laws of one of the United States.

AGENT'S LICENSE.—Date of expiration, March 1. Reciprocal law.

ANNUAL STATEMENT.—Date for filing, casualty companies, March 1. Form prescribed by Insurance Superintendent.

ATTORNEY FOR SERVICE.—Casualty and liability companies appoint Insurance Superintendent.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Automatically renews annually unless revoked.

DEPOSIT.—Companies organized outside United States must have at least \$200,000 on deposit in some State of United States in specified securities. Other companies must deposit \$100,000 in authorized securities for benefit of policyholders.

EXAMINATION.—At discretion of Insurance Superintendent, or when he has reason to suspect condition of company.

FEES.—Filing copy of charter, \$30; annual statement, \$10; agent's certificate, \$2; copies of papers, 20 cents per folio; affixing seal of office to such copy, \$1; examinations, expenses incurred.

FUNDS.—Every company of a foreign State or government doing any kind of insurance except life must conform to all requirements of this State regulating such companies, provided that no plate glass, accident or steam boiler company shall be required to have a larger capital than \$100,000 actually paid up, nor shall any company be allowed to transact business without depositing with State Treasurer, or in home State, securities amounting to \$100,000, to be held in trust for policyholders.

Casualty companies must have \$100,000 capital, with \$50,000 additional stock for every additional kind of insurance. Liability companies must have \$200,000 capital and a deposit of \$100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for company whose capital is impaired to extent of 20 per cent thereof; in case of accident life companies, to the extent of 25 per cent thereof.

MISCELLANEOUS PROVISIONS.—No accident company shall expose itself to loss on

any one risk to amount exceeding 10 per cent of capital; boiler companies to amount exceeding 25 per cent.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For continuing to do business with impaired capital, fine of \$1000; for acting through unauthorized agents, revocation of authority for not less than 90 days; neglecting to file statement of business and affidavit, fine of \$500 and \$100 for each month neglect continues; for infringing law regarding casualty companies, \$1000 for each offense.

POLICY FORM OR PROVISION.—No provision.

PRELIMINARY DOCUMENTS.—File with Insurance Superintendent a written application for license, stating desire to transact business in State, and that license shall cease if company removes action to United States Court; copy of charter, together with statement of name, partnership, place of business, amount of capital, etc.; certificate of deposit of securities; appointment of attorney.

PUBLICATION.—Annual statement to be published in two newspapers of general circulation, the one printed in the city of Chicago and the other printed in the city of Springfield not less than 15 days. Publication fee, \$80.

REBATES.—No provision.

RECIPROCAL LAW.—Casualty companies. Yes.

REMOVAL OF SUITS.—If any company make application for removal of suits to any United States Court, although there may have been a stipulation authorizing such removal, Auditor shall immediately revoke license, which may not be renewed within three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liabilities of casualty companies, all outstanding indebtedness shall be counted and a premium reserve on policies in force equal to the unearned portions of gross premiums charged for covering risks computed on each respective risk from date of issue of policy. Further reserve for liability companies is computed as in California (which see). Reserve of accident life companies shall be 50 per cent of gross premiums of all outstanding policies.

RESIDENT AGENT LAW.—No provision.

TAXES.—The act providing for a tax of two per cent on gross premium receipts to be paid at time of making annual statement, approved, April 19, 1899, and in force July 1, 1899, was held void in *Raymond vs. Hartford Fire Insurance Company*.

SEMI-ANNUAL STATEMENT.—No provision.

TAX STATEMENT.—Final date for filing, no provision.

INDIANA.

SUPERVISING OFFICER, DALE J. CRITTENBERGER, AUDITOR OF STATE, INDIANAPOLIS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who makes insurance contracts or collects premiums, except banks.

AGENT'S LICENSE.—Date for renewing in January; must be filed with Clerk of Circuit Court, fee 50 cents. Clerk's entries to be conclusive evidence in case of suits.

ANNUAL STATEMENT.—Date for filing in January; if statements are not made by August 31, Auditor shall revoke license. Certified copy of statement to be filed with Clerk of Circuit Court; fee, 50 cents. Live stock companies must make semi-annual statements in January and July.

Statements regarding company and proofs of required investments for requiring certificate to be filed annually in January.

ATTORNEY FOR SERVICE.—Appoint agent, or in default of agent, Auditor of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—No provision.

DEPOSIT.—Companies organized outside of United States must have on deposit in one or more States of United States \$100,000, held by a citizen thereof as agent for such company. Fidelity and surety company, \$100,000 with some State.

EXAMINATION.—At discretion of Auditor, expense to be borne by company.

Auditor who examines into reported violation of laws not to charge more than \$10 per day besides his necessary traveling expenses.

If he believes company is conducting its business fraudulently, Attorney General shall be authorized to commence quo warranto proceedings against it.

FEES.—Examination of charter, \$5; examination of statement and investment of assets, \$5; certified copies of such statements, \$2; filing resolution appointing attorney, \$5; filing burglary and live stock companies' statements, each \$25; filing annual statements, \$10; service of process on Auditor, \$3; license of authority, including seal of office and certified copy of statement, \$3.

FUNDS.—Every company must have capital stock of at least \$100,000 invested in stocks or bonds of some one or more States of United States, or in bonds of a county, town or city of this or any other State at their current market value or in real estate bonds or mortgages with double the amount for which same is mortgaged.

Accident and health and live stock companies must have \$100,000 of assets invested in United States or State bonds, county, city or town bonds of any State of United States, or first mortgage bonds on real estate in any State. No surety company shall transact business either singly or generally in connection with casualty business unless it has \$250,000 capital, \$100,000 of which is invested as required above.

Plate glass companies need have only \$100,000 capital, provided that company having less than \$200,000 capital shall not engage in any other kind of insurance.

Fidelity and surety, \$250,000 capital stock paid up in cash.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For making political contribution, fine not exceeding \$1000; for violating provisions concerning live stock companies, from \$100 to \$1000; for violating burglary provisions from \$100 to \$500; for violating any provision of insurance act, \$1000, or imprisonment for not more than thirty days or both; for not making tax statement within thirty days, fine of \$100 for each day's delay.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified statement showing name and locality of company, capital and business and act of incorporation; instrument appointing attorney; evidence of investments. These statements to be renewed semi-annually in January and July. Live stock companies must furnish certificate from home department that company is authorized to do business.

PUBLICATION.—Annual statements and semi-annual statements to be published in two leading daily newspapers having largest circulations; \$1 per square limit to expense of publication, paid by company.

REBATES.—Forbidden.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENTS.—None required.

TAXES.—Companies to pay \$3 on every \$100 of gross amount of all receipts in State less losses actually paid within State.

TAX STATEMENT.—Date for filing, in January and July, report to end December 31 and June 30. If not made within thirty days, company shall be fined \$100 for each additional day report is delayed.

IOWA.

SUPERVISING OFFICER, EMORY H. ENGLISH, COMMISSIONER OF INSURANCE, DES MOINES.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state a country under laws of which it is organized.

AGENT DEFINED.—Any person who shall in any manner, directly or indirectly, transact the insurance business for any insurance company complying with the laws of the State.

Any person who shall hereafter solicit insurance or procure application therefor shall be held to be the soliciting agent of the company issuing a policy on each application, or on a renewal thereof, any thing in the application or policy notwithstanding.

AGENT'S LICENSE.—Date of expiration, end of insurance year for which company is authorized; fee, \$2.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days thereafter. Statements of foreign companies shall also show losses incurred and premiums received in this State. Auditor to furnish printed forms.

ATTORNEY FOR SERVICE.—Appoint Auditor of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Reciprocal law.

EXAMINATIONS.—To be made only by order of Auditor of State at said time as it may direct. Not to exceed two years.

FEES.—Publication of annual report and certificate, \$6; agent's license, \$2; filing first application and copy of charter, \$25; permission to do business and certified copy thereof, \$2; filing annual statement, \$20; and issuing renewal of permission, \$2; official examinations, actual expenses incurred; every copy of paper, 20 cents per folio; affixing seal to and certifying same, \$1; certificate for publication of foreign companies, \$2.

FUNDS.—Foreign companies must have capital of at least \$200,000 actually paid up and exclusive of assets deposited in any other State for benefit of policyholders there. But this shall not apply to mutual insurance companies or associations formed for the purpose of insuring a single class of property only. Plate glass companies need have only \$100,000 capital, and companies insuring against personal accident exclusively and having \$100,000 paid up capital and \$100,000 cash surplus safely invested and exclusive of assets deposited in other States, shall be deemed to be possessed of \$200,000 actual capital. No company shall issue policies of insurance for more than one of the eight classes of insurance provided for, or expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless amount is safely reinsured. Any company organized to insure health of persons and against personal accident, to insure employers against accident to employees or to property, resulting from any act of an employee or any accident or casualty to persons or property occurring in connection with their business or from the operation of any machinery connected therewith (except explosion of steam boilers), if it has a capital of \$250,000, may also insure against steam boiler casualties or breakage of plate glass, and, if it has \$300,000 capital, it may do all of above, including plate glass insurance.

Provided that fidelity and surety companies may also insure against burglary. Restrictions applying to amount of risk do not apply to fidelity companies nor to safe deposit companies.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to act for any company whose capital is impaired to the extent of 20 per cent thereof.

MISCELLANEOUS PROVISIONS.—Authorized stock fire companies may issue the following policy aside from the standard fire policy:

(Automobile-Marine.) Insure vessels, freights, goods, wares, merchandise, specie, bullion, jewels, profits, commissions, bank notes, bills of exchange and other evidences of debt, bottomry and respondentia interests, and every insurance appertaining to or connected with marine risks of transportation and navigation, and insurance upon automobiles against loss or damage by fire, from any cause whatsoever, explosion, self-ignition, lightning, salvage, theft, robbery, pilferage, collision, or marine or railroad perils.

The law requires notice or proofs of claim against health and accident companies to be filed within sixty days after knowledge by beneficiary.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent acting without license, \$25 for each day he solicits; soliciting insurance for company which does not conform to laws, \$100 to \$1000, or imprisonment

not exceeding 1 year. Any officer doing business for company failing to comply with law, not more than \$1000, and imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Must contain application; must provide for cancellation of policy upon request of the insured upon equitable terms, and the return of any premium paid in excess of the customary short rates up to the time of cancellation. Must show whether company is stock or mutual; must be subscribed by president or other officer and attested by secretary; may not be forfeited without due notice; may be canceled by paying prescribed short rates and insured shall not be liable for greater amount. Limit of time for filing proofs of loss not to be greater than sixty days. Must be approved by Commissioner of Insurance.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement regarding company and its financial condition; copy of last annual report.

PUBLICATION.—Commissioner of Insurance shall publish, as soon after March 1 as practicable, in two newspapers of general circulation, a synopsis of annual statement and statement that company has complied with insurance laws of State. One publication to be made at seat of government. Fee, \$6.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXATION.—Companies of other States of United States and of other countries shall at time of making annual statements, pay a tax of $2\frac{1}{2}$ per cent on gross premiums collected in State.

TAX STATEMENT.—Date for filing, January 1.

KANSAS.

SUPERVISING OFFICER, CAREY J. WILSON, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee, \$2. Company may appoint one or more general agents, with authority to appoint other agents in this State. Certified copy of appointment to be filed with Superintendent. Application executed by agent and approved by company is required before license will be issued.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, last day of February.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Superintendent. Fees, \$10 per day for any person engaged in making examination in addition to necessary traveling expenses, to be paid by company.

FEES.—Filing and examining copy of charter and issuing certificate of authority thereon, \$55; filing annual statement, \$50; agent's license, \$2; copies of papers filed in insurance department, 20 cents per folio; affixing seal of office and certifying any paper, \$1. If expenses of insurance office are not covered by amount received from fees, the excess amount shall be assessed on all companies doing business in State.

Every company shall pay \$50 annually to school fund.

FUNDS.—Capital required of foreign companies shall be same as that required of domestic companies, \$100,000 for joint stock company, and no company organized to do one of following kinds of insurance: first, fire and lighting or transportation; second, health or casualty; third, live stock, shall do more than one of the three kinds.

Fidelity and Surety. Paid-up capital, \$250,000. Corporations of this class admitted upon the same terms and by the same procedure as foreign life insurance companies, pay the same fees and comply with the same conditions required of foreign life insurance companies. (See life companies.)

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 20 per cent, and stockholders fail to repair it, company shall be enjoined from doing business.

LIMIT OF RISK.—No company shall expose itself to loss on any one risk to amount exceeding 5 per cent. of capital, unless same shall be reinsured in some other reliable company.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or any other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor. [For penalties see Statutory Requirements Life.] Laws of 1909.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Doing business for unauthorized company, \$500; for not filing annual statement, \$500, and additional \$500 for every month violation continues; for company or person acting without authority, \$500; for violating any insurance law, \$500, and person besides shall be deemed guilty of a misdemeanor, and, if convicted, may be fined from \$50 to \$500, or imprisoned not more than six months or both; for not paying losses within three months after final judgment, company shall be perpetually enjoined from doing business in State until claims and costs have been paid.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Superintendent consent of company to receive process and appoint attorney; copy of charter or deed of settlement, together with sworn statement giving name, location and financial condition of company and copy of last annual report.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay 2 per cent, and companies of foreign countries, 4 per cent on all premiums collected in State during year ending preceding December 31.

Tax to be paid March 1.

TAX STATEMENT.—Final date for filing, no provision.

KENTUCKY.

SUPERVISING OFFICER, M. C. CLAY, INSURANCE COMMISSIONER, FRANKFORT.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and exhibit paid-up capital only.

AGENT DEFINED.—Whoever solicits and receives application for insurance on behalf of any insurance company, or transmits for any person other than himself an application for insurance, or a policy of insurance to or from such company, or advertises that he will receive or transmit the same, or who shall in any manner, directly or indirectly, aid or assist in transacting the insurance business of any insurance company.

AGENT'S LICENSE.—To be renewed annually upon renewal of certificate of authority to company. Fee, \$3.

ANNUAL STATEMENT.—Date for filing, January 10, or within one month thereafter. Time may be extended by Commissioner for good cause, but not beyond sixty days. Separate statement shall be made for each kind of business done. Printed forms furnished by Commissioner.

ATTORNEY FOR SERVICE.—Insurance Commissioner and all agents of the company.

COMPANY DEFINED.—Any association, individual, company, corporation, partnership or joint stock company, engaged in or carrying on in any manner, the business of insurance in this State.

COMPANY LICENSE.—Issued annually upon Commissioner's finding that company has complied with law and maintains its capital.

DEPOSIT.—Reciprocal law.

Companies must have on deposit in some other State, or this State, \$100,000. Companies of foreign countries must have at least \$200,000 deposited in authorized securities in some State of United States.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter, \$30; filing annual statement, \$25; agent's license, \$3; seal of office, with certificate, \$1; copies of any paper, 20 cents per folio.

Commissioner is authorized to assess an equal amount on each company, to provide for any deficiency in expense of department.

FUNDS.—No company can do more than one of the following kinds of insurance: first, health, accident and employer's liability; second, fidelity and surety; third, live stock; fourth, plate glass; fifth, steam boiler; sixth, burglary or theft, or both; seventh, real estate title; eighth, credit guarantee, without having on deposit in this or some other State of the United States \$100,000, and an additional \$50,000 for each additional kind of insurance more than one. And no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless same is reinsured.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for any company whose capital is impaired to the extent of 20 per cent thereof while such deficiency continues, unless it be repaired in sixty days.

MISREPRESENTATION.—Unless material or fraudulent, shall not prevent recovery on policy.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For unlicensed agent or one who procures premiums through fraudulent representations, from \$50 to \$100; false annual or other statement, imprisonment from two to ten years; making insurance for authorized company, but not in compliance with law, fine not exceeding \$1000; transacting insurance for company which has not paid fees and taxes, fine from \$50 to \$100, and imprisonment from thirty to fifty days; refusing to testify, fine not exceeding \$1000, or imprisonment not exceeding one year.

For not making tax statement, following provisions:

Article XIII., subdivision 5, 1906. Any company failing or refusing for thirty days to return statement and pay taxes shall forfeit \$100 for each offense.

Same act, subdivision 6. (Every insurance company, other than life insurance companies and assessment casualty companies), if taxes not paid within thirty days, a penalty of \$5 additional of each \$100 of gross premiums shall attach. Any such company failing to make such report shall be fined from \$100 to \$500 for each offense.

POLICY FORM OR PROVISIONS.—Policy to be headed by proper or corporate name of company and state whether same is mutual or stock.

Policy is valid even if agent has not acted in compliance with law.

All statements shall be deemed representatives and not warranties.

Live stock companies liable to full face value of policy.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Commissioner resolution of company appointing attorney; copy of charter; last annual statement; certificate of deposit.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUIT.—If any company shall, without consent of other party, remove any suit to Federal Court, or institute any suit in any Federal Court, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—The Legislature of 1912 passed an act prescribing a very complicated system for calculating the reserve liability on policies written by casualty companies doing an accident and employer's liability insurance business.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies other than life shall pay \$2 on each \$100 of all premiums received in this State, less returned premiums on canceled policies and reinsurance in companies transacting business in this State.

TAX STATEMENT.—Date for filing, Article XIII., 1906, subdivision 4; "Every insurance company other than life, and all fire insurance companies not organized under laws of this State, shall, on December 31 or within thirty days thereafter," return statement of premiums for taxes.

Article XIII., subdivision 6, 1906: "Every insurance company other than life insurance companies and assessment casualty companies, not organized under laws of this State shall, on the first day of December or within thirty days thereafter," file statement of premiums.

LOUISIANA.

SUPERVISING OFFICER, WILLIAM F. MILLSAPS, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No company shall advertise any assets not actually possessed by it nor subscribed capital not paid up in cash. Advertisements must agree with last annual statement and must state specifically sum of assets and liabilities.

AGENT DEFINED.—Any person who solicits insurance for a consideration on behalf of any insurance company, or transmits for a person other than himself an application for, or a policy of insurance to or from such a company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of this act, should he receive from the company any compensation whatever, either for himself, or for any other person, partnership or corporation, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject.

AGENT'S LICENSE.—Every company must appoint an agent for business purposes, with an established domicile in Louisiana, who will be responsible for the State license. Date of expiration before March 31.

ANNUAL STATEMENT.—Date for filing, before March 1. Companies must also file annual certificate from proper officer of home State, or if foreign company, of State in which it has deposit, showing that it has complied with laws. No company not reporting to home State shall be allowed to do business in this State. Fidelity and guaranty companies make statement in January.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Personal accident and health companies are licensed same as life companies. Burglary, credit, liability, plate glass, steam boiler, live stock, same as fire. No special provision is made for the organization of title or bond and mortgage guarantee companies. Every accident company (society), association, corporation or other organization or firm, or individual doing and conducting an accident business of any kind in this State, whether located, domiciled, or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for \$30,000 premiums or less is \$120-

and the license is increased \$60 for each additional \$10,000 of premiums based on a percentage of three-fourths of 1 per cent for the full \$10,000 additional premiums; \$1,500,000 of premiums is the highest class provided for.

DEPOSIT.—Company organized outside of United States shall have on deposit in this or some other State of United States, where it has been duly authorized to transact business, \$200,000 in trust for creditors and policyholders in United States, which shall be deemed capital of such company. Fidelity and guaranty companies must have invested in specified securities in some State of United States at least \$100,000 of cash capital, as trust for all obligees of such companies in United States. Companies of foreign countries may appoint trustees, but they must be residents of this State and citizens of United States. Surety and fidelity company to deposit \$50,000 in bonds of Louisiana, or of the United States, with the State Treasurer of Louisiana. All companies except surety, fidelity and plate glass must give a bond of \$20,000 to State Treasurer of Louisiana. Live stock company to deposit \$5000.

EXAMINATION.—At discretion of Secretary of State. He may accept certificate of proper officer of home State, or of State where company has deposit, in lieu of such examination.

FEES.—For each certificate to any instrument of writing or otherwise, where the seal of office is affixed, \$1; for recording or copying, 25 cents per folio; for each certificate of authority to a company or association, \$10; agent's certificate, \$2; filing annual statement, \$15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

FUNDS.—Foreign companies must have same capital as is required of similar domestic companies, viz: fidelity, accident, steam boiler, elevator, bicycle and vehicles, plate glass, credit or guaranty and burglary companies must have capital of \$100,000. Any company which combines two or more of subjects specified must have capital equal to joint sum of capital required for each subject. Live stock company \$25,000.

Fidelity and guaranty companies must have \$100,000 cash capital, proper assets in excess of capital and a premium reserve besides deposit.

IMPAIRMENT OF CAPITAL.—If capital is impaired to the extent of 25 per cent thereof, or assets of company are insufficient to justify its continuing business, Superintendent shall revoke certificate of authority.

MISREPRESENTATIONS.—Any company issuing a health or accident policy without a medical examination, waives right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—Municipalities allowed to charge same license as State.

PENALTIES.—For agent acting without certificate, fine from \$100 to \$300; for unauthorized agent, or one acting for company which has not complied with laws, fine from \$100 to \$300, or imprisonment from thirty to ninety days; and any one who attempts to solicit insurance after his license is revoked, subjects himself to same penalty; for rebating, forfeit of right to do business and liable to refund double the amount of rebate and all damages; for paying commission to agent without certificate, revocation of license for three months for first offense and one year for second. Any company paying commission to agent during period his license is revoked shall be liable to a revocation of its certificate.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File appointment of attorney; certified copy of charter or deed of settlement; statement of financial condition; proofs that company is legally organized under laws of home State and has requisite capital; appointment of resident agents. Fidelity and guaranty companies file written application; copy of charter; financial statement; power of attorney.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited from State to Federal Courts.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fidelity and guaranty companies

to eliminate amount of liability for unearned portion of premiums at 50 per cent of annual premiums on all outstanding risks for one year or less, and pro rata for terms of more than one year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—(See "License.")

TAX STATEMENT.—Final date for filing March 1.

MAINE.

SUPERVISING OFFICER, E. J. CARTER, INSURANCE COMMISSIONER, AUGUSTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—An agent authorized by an insurance company, whose name is borne on its policy, is its agent in all matters of insurance. Must be resident. Surety, credit and title companies. Every person who shall so far represent any such company as to receive or transmit applications for suretyships or insurance or to receive for delivery, bonds or policies founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State or upon bonds given to persons or corporations in this State, or otherwise to procure such insurance in the State, shall be deemed to be acting as agent for said company.

AGENT'S LICENSE.—Date of expiration, July 1. Any agent shall be personally liable on all insurance contracts unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date of filing, January 31. Date may be extended by Commissioner to February 15. Surety, credit and title companies make statement in January.

ANTI-DISCRIMINATION LAW.—Yes. (See life section.)

ATTORNEY FOR SERVICE.—Same as for life companies.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Same as for life companies.

DEPOSIT.—Reciprocal law. Companies organized outside United States must deposit a sum not less than the capital required of other foreign companies with Treasurer of this State or proper officer of some other State in United States for the benefit of all policyholders and creditors in United States. Such companies shall appoint trustees who are citizens of United States to hold all real estate, securities and assets of such company in United States.

EXAMINATION.—At discretion of Commissioner. It shall be optional with Commissioner to accept certificate of Insurance Department of home State of company as to its condition. If company objects to examination its license shall be revoked.

FEES.—License to company and each renewal thereof, \$20, subject to reciprocal law; agent's license, or firm of agents, \$2; \$2 for each individual or member of firm, subject to reciprocal law; receiving service of process, \$2; investigating frauds, \$10 a day and expenses, with witnesses' fees.

FUNDS.—Life, casualty, health and live stock companies must have capital of \$100,000, paid up and unimpaired, invested in or secured by real estate, bonds, stocks or securities other than named above.

Surety, title or credit companies must have \$250,000 capital.

IMPAIRMENT OF CAPITAL.—Same as life companies.

MISREPRESENTATION.—Penalty for false statement made in application or in proof of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual or tax statements, or for not paying taxes, \$5 for each day's neglect and suspension of license; for continuing to do business after Commissioner has suspended authority because of suspected condition, not more than \$200; for

not publishing annual statement, not less than \$50; for doing insurance without license, not more than \$50 for each offense, policy binding, however, if otherwise valid; for acting as agent for surety company which has not complied with laws, \$100; for making false statement in regard to application for accident, health or casualty insurance, from \$100 to \$500 or imprisonment, or both.

POLICY FORM OR PROVISIONS.—Must bear correct copy of application if policy contains reference to it. Application for each policy to have certain form of words printed on or attached to it. No stipulations limiting time within which notice of accident, injury or death shall be given to company to a period less than thirty days after happening of accident shall be valid.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition; power of attorney.

PUBLICATION.—Condensed statement of company's condition, conformable to its last annual report, must be published annually, before May 1, three weeks successively in some daily or weekly paper printed in every county where it has an agent.

REBATES.—Prohibited. (See Anti-Discrimination Law.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Reciprocal law. Surety, title or accident, health or credit guarantee company, one and one-half per cent on gross premiums. Companies to pay a tax of one and one-half per cent on contracts made in State.

TAX STATEMENT.—Date of filing, on or before January 31. Taxes to be assessed on or before April 1 and paid on or before May 1.

MARYLAND.

SUPERVISING OFFICER, WILLIAM MASON SHEHAN, INSURANCE COMMISSIONER, BALTIMORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—[See Publication.]

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, December 31. Fee, general agent, \$10; sub-agent, \$2.

ANNUAL STATEMENT.—Date for filing, January 1, within sixty days thereafter.

Forms furnished by Commissioner.

Foreign companies may transmit their statement of business other than done in United States any time prior to July 1.

ATTORNEY FOR SERVICE.—Appoint resident in State, or in case of his death or absence, service may be made on the Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—None required except from companies of foreign countries; this, however, does not authorize casualty companies to insure automobiles or other property against loss or injury caused by fire.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Commissioner. Expenses not to exceed \$25 per day for special examiner, \$15 per day for Department examiner, and \$10 per day per person or persons employed, and expenses.

FEES.—Annual license (for foreign companies only), \$100, or in like proportion for fraction of year; filing copy of charter, \$25; filing annual statement, \$25; agent's certificate of authority, \$10; sub-agent, \$2; abstract of annual statement for publication, \$2; copy of papers, 20 cents per folio; affixing seal thereto and certifying same, \$1.

Surety, liability, fidelity, accident, boiler, plate glass, health, burglary, sprinkler leakage, credit, indemnity, and casualty shall not pay license fee. All miscellaneous casualty and surety companies of other States are exempted from the payment of the annual license fee of \$100, which must be paid by companies of foreign countries, except as above noted.

FUNDS.—Capital of foreign companies shall be same as required of domestic companies, and shall in no case be less than \$100,000 or more than \$2,000,000 invested in proper securities. Every company must keep an amount equal to its entire reinsurance reserve and all other debts and claims against it, exclusive of capital stock, invested as specified.

IMPAIRMENT OF CAPITAL.—Any impairment must be remedied.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Reciprocal Law. Agent acting for company which has not complied with laws, \$500 for every day he shall so act; for rebating, from \$100 to \$1000; company neglecting for thirty days to make required statement, \$100 for each day's neglect; for violating general provisions, from \$100 to \$1000.

POLICY FORM AND PROVISIONS.—Policy shall be headed and entitled only by proper or corporate name of company. Must be signed and countersigned by authorized officer or agent.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter or deed of settlement; power of attorney; statement of financial condition; certificate of appointment of general agent and list of agents in State.

PUBLICATIONS.—Abstract of annual statement to be published annually at the time of issuing license in a daily newspaper in Baltimore once a week for three consecutive weeks by the Insurance Department, and the company must publish the abstract in another newspaper in Baltimore three consecutive times, and in both cases the first publication of the abstract must appear before April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—For taxes, no.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Regulated by National Convention of Insurance Commissioners.

SEMI-ANNUAL STATEMENT.—Not required.

TAXES.—Companies to pay tax of one and one-half per cent on premiums actually collected or received in State.

TAX STATEMENT.—Date for filing at time of obtaining license. Embodied in annual statement.

MASSACHUSETTS.

SUPERVISING OFFICER, FRANK H. HARDISON, COMMISSIONER OF INSURANCE, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Assets shall be published with equal conspicuousness as liabilities. Capital published shall be only such as is paid in cash.

AGENT DEFINED.—A person not a duly licensed broker, who for compensation solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be an insurance agent within the intent of this act, and shall thereby become liable to all the duties, requirements, liabilities and penalties to which an agent of such company is subject. Must be resident.

AGENT'S LICENSE.—Date of expiration, June 30; fee, \$2. Insurance agent or broker acting for a person other than himself in negotiating a contract for the purpose of receiving the premium, be held to be the company's agent. Such agent or broker, who knowingly procures by fraudulent representations payment of a premium shall be fined \$100 to \$1,000, or by imprisonment not more than one year. An insurance agent shall be per-

sonally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth.

ANNUAL STATEMENT.—Date for filing January 15, showing financial condition on preceding December 31. For cause Commissioner may extend time limit not later than March 1.

Form furnished by Commissioner.

Annual statement of foreign company shall show business only in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance. "Foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, June 30.

COMPANY OF FOREIGN COUNTRY.—Shall not be admitted until, besides complying to the requirements imposed upon companies of other States of the United States, it has made with the Treasurer and Receiver-General or with the financial officer of some State of the United States a deposit of an amount not less than the capital required for domestic companies.

DEPOSIT.—Title companies must set apart amount not less than two-fifths of capital and not less than \$100,000 as guaranty fund invested according to specifications governing domestic companies.

Companies of foreign nations must deposit in this State or in some other State of United States amount not less than capital required of similar domestic companies as an exclusive trust fund for benefit of policyholders and creditors in the United States.

Any admitted company of a foreign country may appoint trustees who are citizens of the United States and approved by the Insurance Commission to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—At discretion of Commissioner, company to pay expenses.

FEES.—Filing copy of charter or deed of settlement, \$30; filing statement with application for admission and for each annual statement, \$20; license to insurance broker, \$10; license or renewal thereof to insurance agent, \$2; certificate of compliance, \$2; for each service of process on Commissioner as attorney, \$2; copy of paper on file in insurance office, 12 cents a page and \$1 for certifying same.

FUNDS.—Capital of companies fixed according to following kinds of insurance:

1. Guarantee fidelity of persons in positions of trust and to act as surety on bonds.
2. Against loss or damage to property of assured or loss to life, person or property of another for which assured is liable, caused by explosion of steam boilers.
3. Against personal bodily injury or death by accident, or against loss or damage on account of bodily injury or death by accident of any person, or against damage caused by automobiles to property of another for which insured person, firm or corporation is responsible and on health of individuals.
4. Plate glass insurance.
5. Against loss or damage from breakage or leakage of sprinklers, pumps, water pipes or plumbing and its fixtures, and accidental injury to same from other causes than fire or lightning.
6. Loss to property arising from accidents to elevators, bicycles and vehicles, except rolling stock of railways.
7. Credit or guaranty insurance.
8. Title insurance.
9. Burglary insurance.
10. Against loss arising from the death of domestic animals and to furnish veterinary service.

Companies under clauses 1, 2, 3, 5, 6, 7, 9, 10 must have not less than \$200,000; under 3, to insure only against sickness and bodily injury or death of insured by accident, and under 4 and 10, \$100,000. If under 8, capital shall not exceed \$1,000,000.

IMPAIRMENT OF CAPITAL.—If not impaired beyond one-quarter domestic company can continue business, but capital is legally subject to be made good by assessment of stock.

MISREPRESENTATION.—False statements by solicitor, agent or physician. Any solicitor, agent, examining physician or other person, knowingly or wilfully making false statements in reference to an application for insurance, for the purpose of obtaining a fee, commission, money or other benefit, shall be deemed guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Unlicensed agent, or one who transacts for unauthorized company, \$100 to \$500; licensed agent who acts for unauthorized company or makes false affidavit or statement forfeits license and is liable to fine of \$100 to \$500 or imprisonment of not more than one year or both; violation of advertising law, \$50 to \$500; limiting jurisdiction in time for bringing action to less than two years, \$50 to \$200; neglect to file annual statement, \$100 for each day neglect continues: wilful false annual or other statement, \$500 to \$5000; person who makes oath to such statement guilty of perjury; insuring on single risk larger amount than law permits, \$500; neglect to obey summons to testify or hindering examinations, not more than \$1000 or imprisonment not more than one year; rebating, not more than \$200; any violation not specified, not more than \$500.

POLICY FORM OR PROVISIONS.—Must be headed by incorporated name of company, and company must transact business under such name. Must show whether company is mutual or stock and show country or State under which it is organized. Contracts of insurance against loss from burglary, theft or house-breaking shall not be incorporated in any fidelity insurance contract, but shall be contained in a separate policy. Contracts shall be in separate policies for each class as specified under "Funds." Any stipulation depriving courts of this jurisdiction of actions against companies, or limiting time for commencing such actions to less than two years, shall be void. Policy, however, to be binding on company. Penalty for same, \$50 to \$200. Copies of personal accident and health policy forms must be filed with and approved by Commissioner.

No company shall insure in a single risk a larger amount than one-tenth of its net assets.

POLITICAL CONTRIBUTIONS.—Prohibited.

PENALTY.—Fine of not more than \$1000, or imprisonment of not more than one year.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; sworn statement of financial condition and business; proof that company is legally organized in its home State; proof that it has fully paid-up capital required, and that it insures on any single hazard no amount larger than one-tenth of its assets; appointment of Insurance Commissioner as attorney for service; appointment of resident agent.

PUBLICATION.—Not required.

REBATES.—Prohibited; penalty not more than \$200.

RECIPROCAL LAW.—Yes.**REMOVAL OF SUITS.—No.**

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability upon its contracts of an insurance company other than life and real estate title insurance, and the amount such company shall hold as a reserve for reinsurance, Commissioner may take 50 per cent or the actual unearned portion of the premiums written in its policies. Besides the reserve each company shall be charged as a liability with all unpaid losses and claims and debts, including capital stock. He shall allow to credit of company in the account of its financial condition only such assets as are immediately available for the payment of losses in this commonwealth, but may credit any deposits or funds of the company set apart as security for a particular liability in set-off to the amount charged on account of such liability.

Liability companies' reserves for outstanding losses computed under special provisions enacted May, 1911. This is the F. E. Law bill agreed upon by liability companies in conference with the Commissioners' committee.

Companies which have not had ten years' experience shall compute their liabilities in same way by using experience of other companies, which shall be furnished them by Commissioner December 1.

RESIDENT AGENT LAW.—Yes.**SEMI-ANNUAL STATEMENT.—No.**

TAXES.—Casualty, liability, surety and fidelity companies shall pay tax of 2 per cent upon all premiums collected in this commonwealth.

TAX STATEMENT.—Date of filing, on or before October 15, covering business done by agent making report during year ending September 30.

MICHIGAN.

SUPERVISING OFFICER, JOHN T. WINSHIP, INSURANCE COMMISSIONER, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Life law applies.

AGENT DEFINED.—Appointment of must immediately be reported to Commissioner, with specification of name and kind of insurance he is authorized to solicit.

AGENT'S LICENSE.—Date of expiration, February 28. Fee, reciprocal.

ANNUAL STATEMENT.—Date for filing, February 15. Evidences of investments also to be renewed annually. Fidelity companies on February 15, with certificate of deposits required of all casualty companies, and life companies also, annually.

ATTORNEY FOR SERVICE.—Any resident of State, also Commissioner of Insurance and his Deputy.

COMPANY DEFINED.—Any company, association, corporation, partnership, individual or association of individuals, doing or attempting to do in this State, under any charter, compact, agreement or statute of this or any other State or foreign government, or whether incorporated or not, involving a guaranty contract or pledge of insurance upon plate glass or steam boilers, or upon the life of domestic animals, or upon individuals, residents of this State, against disease, accident or personal injury, disablement or death resulting from accident, or against loss from burglary, theft, or both, or against any other casualty specified in the charter which may lawfully be the subject of insurance, or guaranteeing the fidelity of any person holding public or private trust, or involving any contract to guarantee and indemnify merchants, traders and those engaged in business and giving credit, from loss and damage, by reason of giving and extending credit to their customers and those dealing with them.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—Reciprocal law. Companies transacting surety bonding in addition to general indemnity lines must have deposit of not less than \$300,000.

Plate glass, accident, live stock, steam boiler and fidelity companies must have deposit of at least \$100,000; fidelity companies, \$200,000; surety bonding companies, \$200,000.

EXAMINATION.—It shall be lawful for Commissioner to visit any insurance company in other States, or foreign governments, to examine its affairs, expenses to be paid by companies, and Commissioner or person delegated by him shall be entitled to \$10 a day in addition to his expenses.

FEES.—Reciprocal; copies of papers, 20 cents per folio, and attaching certificate thereto, 25 cents.

FUNDS.—Capital of surety bonding companies shall be not less than \$250,000 nor more than \$1,000,000, and its deposit not less than \$200,000. Plate glass, accident, live stock, steam boiler and fidelity companies must have capital of at least \$100,000, and deposit of at least \$100,000 in this or some other State of United States. Fidelity companies must have at least \$250,000 capital and \$200,000 in good securities. deposited and held by officer or officers of not more than two States for benefit of holders of obligations of such company.

IMPAIRMENT OF CAPITAL.—Whenever capital of company shall become impaired to extent of 15 per cent, or shall otherwise become unsafe, license of company shall be canceled.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not procuring agent's license, \$10-\$100; for fraudulent advertisement or circular, fine not exceeding \$100, or imprisonment not exceeding three months, or both, and moneys received thereafter on any policy shall be deemed to have been received without consideration, and such advertisement shall be sufficient ground for forfeiture of license; for violating any provision regarding management and reports of casualty com-

panies, \$250; for acting through unlicensed agent any company shall have its license revoked for a period not less than ninety days.

POLICY FORM OR PROVISIONS.—Standard provisions for health and accident.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with Commissioner statement showing nature and financial condition of company; appointment of attorney; evidences of required investments and deposits; copy of charter. File with County Clerk copy of financial statement and certificate from Commissioner. (Filing with County Clerk, Michigan companies only.)

PUBLICATION.—No provision.

REBATE.—Prohibited as to all companies.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF COMPUTATION.—Plate glass, accident, live stock, steam boiler and fidelity insurance, by taking 50 per cent of premiums received upon all risks not expired at time of making computation. In addition thereto, in case of employers' liability companies, liabilities for unsettled claims at not less than 50 per cent of premiums earned each year, less amount paid for losses upon claims brought under policies issued during said year, provided reserve shall not be computed for more than five years previous to date, and that amount of unliquidated earlier claims shall be added thereto.

SEMI-ANNUAL STATEMENT.—No.

TAXES.—Two per cent on gross premiums received in State less return premiums, and reinsurance premiums received from companies which have paid the two per cent tax.

TAX STATEMENT.—Date for filing, February 15.

MINNESOTA.

SUPERVISING OFFICER, S. D. WORKS, COMMISSIONER OF INSURANCE, ST. PAUL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets and only actually paid-up capital to be quoted. Company to do business only under its own name, and foreign companies to state conspicuously State or country under laws of which they are organized.

AGENT DEFINED.—One who acts for another in negotiating a contract of insurance by an insurance company.

AGENT'S LICENSE.—Granted upon written application by company upon forms prescribed by Commissioner. Fee, \$2. Agent is personally liable for policies made for unauthorized companies.

ANNUAL STATEMENT.—Date for filing, February 15; for good cause shown time may be extended to March 1.

Blanks furnished by Commissioner.

Statements of foreign companies limited to business in United States.

Statements also to contain, in separate schedule, details necessary for taxation.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—Every corporation or association engaged in insurance as principal.

COMPANY LICENSE.—Date of expiration, March 1; fee, \$2.

DEPOSIT.—\$100,000; reciprocal law.

Companies organized outside United States must deposit a sum not less than capital required of like companies, such deposit to be in exclusive trust for all policyholders and creditors in United States. Foreign companies may appoint trustees who are citizens of United States to hold funds.

EXAMINATION.—At discretion of Commissioner; at expense of company. Expenses incurred and \$15 per diem if examination is made by the Insurance Commissioner, his deputy, actuary or chief examiner; \$10 per diem if made by any other employee of Department.

FEES.—Filing certified copy of charter, \$30; filing statement of financial condition, \$20; each agent's or company's certificate of authority, \$2; filing annual statement, \$20; each certificate, \$1; each copy of paper on file, 20 cents per folio, and \$1 for certifying same; services of process on company, \$2.

FUNDS.—Capital stock shall not be less than \$100,000, except companies to insure bicycles against loss by theft shall not be less than \$25,000. Any company having aggregate capital required of two companies doing respectively life and casualty insurance may combine business of the two, and any company having actual paid-up capital of \$250,000 and surplus of at least \$50,000, constantly maintained, and authorized to transact any other kind of insurance than life, fire or marine, may also engage in any and all other kinds except three mentioned. Capital of real estate title insurance company shall be not less than \$200,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of one-quarter or more, company shall be notified to repair same.

MUNICIPAL TAXES AND FEES.—No provision.

MISREPRESENTATION.—No oral or written misrepresentation in the negotiation of a policy shall be deemed material or defeat or avoid the policy or prevent its attaching unless such misrepresentation is made with actual intent to deceive and defraud, or unless the matter misrepresented increase the risk of loss.

PENALTIES.—For failure to appear before or obstruct Commissioner in examination, gross misdemeanor; negotiation of unlawful contracts, gross misdemeanor; agent who procures payments or premiums to pay through fraudulent representations is guilty of gross misdemeanor; making false statements in applications, guilty of gross misdemeanor; failure to make annual statement, \$100 for each day's neglect; wilfully making false annual or other statement, \$500; violations not otherwise specified, gross misdemeanor; any company issuing policy in violation of law shall be disqualified from doing business until fines are paid and one year thereafter.

POLICY FORM OR PROVISIONS.—All contracts of insurance on property, lives or interests in this State shall be deemed to be made in this State. Conditions and provisions to be contained in policies of health and accident insurance, specified by law. Forms of policies, classification of risks and rates pertaining thereto must be filed with the Commissioner of Insurance.

Policy must show corporate name. Must contain statement in full of conditions of insurance, and neither shall the application of the insured nor the by-laws of the company be considered as a warranty or a part of the contract except in so far as they are so incorporated or attached.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter and financial statement; evidences of legal organization, requisite capital, deposits, etc.; instrument appointing attorney and appointment of resident agents.

PUBLICATION.—Summary of annual statement shall be published and proof of publication filed with Commissioner before May 1. Publication to be made in each of three most populous counties three times, and in a daily newspaper if there is one, or in weekly newspaper having general circulation in county. Rates not to exceed those charged for legal publications.

REBATES.—Prohibited. Subject to fine of not less than \$60 nor more than \$200.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Instrument appointing attorney shall contain provision that company will not remove or make application for removal into any Court of United States any action or proceeding commenced in any Court of this State. In case of violation or revocation of license, said license to be revoked for one year.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the policy liability of any company other than life or title insurance, and the amount such company shall hold as reserve for reinsurance, the Commissioner shall take 50 per cent of aggregate premiums on policies running one year or less from date of policy, and a pro rata amount on policies running more than one year from date.

In a case of a casualty insurance company writing insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of an employer, it shall carry as a liability an additional reserve to provide for the payment of its unpaid losses, the amount of which shall be determined as follows: Each corporation which writes policies covering any of said kinds of insurance shall include in the annual statement a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance, payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (3) the number of suits being defended at the date as of which the statement is made under policies written during said period, except suits in which liability is not dependent upon negligence of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period, and not paid for at the date as of which the statement is made, and of a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item (1), and as the dividend the amount of payments shown in item (2), plus the amounts charged in items (3), (4) and (5); (7) the number of suits being defended at the date as of which the statement is made under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date.

All unallocated payments in item (2) made in a given calendar year subsequent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding, and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year, and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per

centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in such annual statement.

Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) For all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made an amount determined as follows: Multiply the earned premiums of each of such five years as shown in item (1) by the loss ratio ascertained as in item (6) on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item (1) for the first five years, and as the dividend the sum of the payments shown in item (2) for such first five years, plus the sum of the charges in items (3), (4) and (5) for such first five years, but the ratio to be used shall in no event be less than fifty per centum at and after December 31, 1911, nor less than fifty-one per centum at and after December 31, 1912, nor less than fifty-two per centum at and after December 31, 1913, nor less than fifty-three per centum at and after December 31, 1914, nor less than fifty-four per centum at and after December 31, 1915, nor less than fifty-five per centum at and after December 31, 1916, and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item (2), and the remainder in the case of each year shall be deemed the indebtedness for that year, provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year and a charge of seven hundred and fifty dollars for each suit; (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written in that year—then the sum of said items (a), (b) and (c) shall be the indebtedness for that year.

A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebtedness determined in the same manner, but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratios hereinbefore prescribed shall be used subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more.

Section 2. This act shall take effect and be in force from and after its passage.

Approved April 20, 1911.

Fidelity companies shall comply with all the provisions of law relative to security prescribed for foreign life companies, so far as applicable.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay tax of two per cent annually on all direct premiums, less return premiums, received in this State. To be paid on or before March 1.

TAX STATEMENT.—Date for filing, February 15, with annual statement.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, AUDITOR PUBLIC ACCOUNTS AND INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets. Capital advertised to be only paid-up capital.

AGENT DEFINED.—Every person who solicits insurance on behalf of any insurance company, or who takes or transmits, other than for himself, an application for insurance, or a policy of insurance to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a policy of insurance of any such company; or do or perform any other act in the making or consummation of any contract of insurance, shall be held to be the agent of the company for which the act is done.

AGENT'S LICENSE.—Date of expiration March 1.

FEE.—General agent, \$3; local, \$2. In case of loss Commissioner may certify to its issuance for 50 cents.

Agent personally liable on all contracts of insurance unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date for filing, March 1, showing business on preceding December 31. Real estate, title and fidelity companies file statement January 30. Fee, \$10.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance for service, \$2.

COMPANY DEFINED.—Corporations, associations, partnerships or individuals engaged as principals in the business of insurance or guaranteeing the obligations of others, "foreign," includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, March 1. Refused if company is prohibited by laws of its home State or country from investing its assets other than capital stock in bonds of this State.

DEPOSITS.—Foreign companies incorporated under any other government than United States shall make a deposit with State Treasurer or with proper officer of some other State in United States. Sum not less than capital required of similar companies in this State. Such deposit to be in exclusive trust for all company's policyholders and creditors in United States.

EXAMINATION.—At discretion of Commissioner, and only when Insurance Commissioner of home State of company shall refuse request of Insurance Commissioner of this State to furnish information. Companies to pay proper charges.

FEES.—Copy of annual statement and certificates thereto, \$5; filing any other paper, \$1; certificate of examination, \$2; each seal when required, \$1; service on Commissioner as attorney, \$2; examinations, \$25 per day and actual expenses incurred; publication of annual statement (paid to publisher), \$9; copy of any paper, 10 cents per hundred words and \$1 for certifying same.

FUNDS.—Company must have fully paid-up and unimpaired capital, exclusive of stockholders' obligations, of an amount not less than \$100,000, or net cash assets of not less than \$100,000, or net cash assets of \$50,000, with also invested assets of not less than \$100,000, and, in each case, with additional contingent assets of not less than \$300,000, and such capital or net assets must be well invested and immediately available for the payment of losses in this State.

Surety companies must have \$250,000 capital at least, \$100,000 of which invested in safe United States or other securities, and deposited with proper officer of home State.

Capital required of plate glass companies, \$10,000; health and hail insurance, \$25,000; fidelity, accident, steam boiler, sprinkler and water pipe, accidents to elevators, bicycles and vehicles, except rolling stock of railways, credit, \$50,000; real estate title and fidelity insurance, \$25,000; limit of any one risk, 10 per cent of paid-up capital of a title company.

No company shall transact more than one class of insurance unless it shall pay license fees for each class and have requisite capital for each, provided that no company shall be required to pay larger aggregate fee than \$350 per annum.

IMPAIRMENT OF CAPITAL.—Company may not do business if capital is impaired to extent of three-quarters thereof.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent procuring payment or promise of payment on premiums fraudulently, \$100 to \$500; failure to exhibit agent's license on demand, \$10, or imprisonment for ten days; for unlicensed agent or who acts for unlicensed company, \$100 to \$500; licensed agent who acts for unauthorized foreign company, \$100 to \$500, or imprisonment not more than one year or both; violating advertising law, \$50 to \$200; failure to file annual statement, \$100 for each day's neglect; wilfully making false annual or other statement, \$500 to \$1000; person taking oath to such statement, guilty of perjury; for violations not specifically provided for not more than \$500; for acting as agent for unauthorized surety company, \$1000.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; statement of financial condition, fee \$20. Evidence that it is legally organized under laws of its home State or government, that it has proper capital and that it insures on any single hazard a sum no larger than one-tenth of its net assets. Instrument appointing Commissioner attorney for service. Appointment of resident agent other than Commissioner, who shall acknowledge service of process.

PUBLICATION.—Abstract of annual statements shall be published in one newspaper in State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company shall remove or make application to remove any suit to United States Court, license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATIONS.—To determine liability upon its contracts of an insurance company, other than life, and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Commissioner shall take the actual unearned fraction of the premiums written in its policies, and every company shall set aside the pro rata unearned portion of the premium paid for contract to be held until termination of contracts.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Paid within first fifteen days of February and August. All companies other than life pay tax of two and one-half per cent on gross, less return, premiums.

Accident insurance companies must pay a privilege tax of \$100, annual license, \$100; plate glass, \$100, annual license, \$100; live stock companies, \$100; surety companies, \$100; annual license, \$100. Companies must obtain license for each line of business that it does, except that life companies may do an accident business. A tax of two and one-half per cent on gross premiums, less return premiums, is required.

TAX STATEMENT.—Date for filing, first thirty days of January and July of each year.

MISSOURI.

SUPERVISING OFFICER, CHAS. G. REVELLE, SUPERINTENDENT OF INSURANCE,
JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities shall be advertised just as conspicuously as assets, and capital advertised shall be paid-up capital only.

AGENT DEFINED.—Any person or persons who shall receipt for any money on account of or for any contract or insurance for any insurance company not at the time authorized to do business in State, or who shall receive or receipt for any money from other persons to be transmitted to such company for a policy issued by such company, or who shall cause to be made any contract of insurance for such company shall be deemed its agent. Any person who shall be appointed, or who shall act as agent for any insurance company within this State, or who shall as such solicit applications, deliver policies or renewal receipts, and collect premiums thereon, or who shall receive or collect moneys from any source as an agent for such company, shall be held responsible in a fiduciary capacity to such company for money so collected or received by him.

AGENT'S LICENSE.—Date of expiration, February 1. Fee, \$2.

AGENTS.—Local agents and solicitors must have certified copy of company's authority to transact business as their license. One copy answers for a firm, but each member of the firm must be named therein, except for companies whose home States require each member of the firm to have a separate license. In cities of 100,000 population agents must have special license, at an annual cost of \$100. Other incorporated towns have license system under which they demand of insurance agents \$5, \$10, \$15, \$20 or more per annum.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days. Companies of foreign countries, statements for year ending December 31 or June 30. Blanks furnished by Superintendent. Foreign companies shall make up supplementary statement showing business in United States for year ending December 31.

ATTORNEY FOR SERVICE.—Appoint Insurance Superintendent.

COMPANY DEFINED.—Section 6995, Insurance Law.

COMPANY LICENSE.—\$50 for charter, \$10 other papers, \$1 license.

COMPANY OF FOREIGN COUNTRY.—Papers, certificates, etc., required to be deposited with the Insurance Department as a condition precedent to the admission of a foreign accident, health or plate glass insurance company. An application upon a blank furnished by the superintendent for authority to transact business in this State, and stating the kind of business sought to be done; copy of charter and all amendments thereto, certified by the State officer having custody of the original; statement under oath of its president and secretary, in the form required by the State Superintendent, of the business of the company upon the last day of the month next preceding the date of its application for admission; a certificate from the insurance officer of the company's own State, that the company is duly organized and authorized in such State; a certificate from the Superintendent of Insurance for the company's own State, showing that the capital stock of the company (not less than \$200,000, except for plate-glass companies) has been paid in and invested in cash. United States bonds or bonds of Missouri, or of its own State; or in mortgage loans on real estate worth double the amount of the loan in each case. If the company is one organized in a foreign country, this certificate must be that the company has deposited, with the proper State officers in the State in which the United States manager of the company is to have his headquarters, approved securities to the amount of \$200,000 or more.

If an accident or plate glass company combines in its business any other class of insurance, its capital must be \$200,000 paid up and invested as required by law.

A certificate of appointment of a general agent for this State, who shall have authority to make requisition upon this Department for the licensing of local agents, or a notice that local agents will be appointed from the home office. General agents are not required to reside in Missouri.

Appointment of the Superintendent of Insurance as attorney for service of process in Missouri, prepared on the blank form furnished by the Insurance Department.

DEPOSIT.—Company other than life, organized under foreign government, must deposit with Superintendent of this State, or with proper official of some other State in United States, sum not less than \$200,000 in cash or State or Government bonds. Accident and plate glass companies only \$100,000. Deposit to be held for benefit of policyholders residing in United States. This shall be deemed capital of such company and treated by Superintendent as is capital of companies of this State.

Accident and life companies organized under foreign governments shall deposit with Superintendent bonds and securities, of kind required of companies in this State, to value of \$100,000, except that if such deposit has been made in any other State of United States in such manner as to secure equally all the policyholders of such company, citizens and residents of United States, no deposit shall be required in this State, but certificate of such deposit shall be filed as required of other companies.

EXAMINATION.—At discretion of Superintendent, who may accept certificate of examination of proper insurance official of home State. Penalty for refusing to testify or produce papers, fine of not more than \$500, or imprisonment of not more than three months. Penalty for false certificate upon any memorandum or statement, fine not exceeding \$1,000, or imprisonment from two months to five years. Expenses to be paid by company; no examiner to charge more than \$10 per day besides expenses.

FEES.—Filing statement and certified copy of charter, \$50; filing annual statement, \$30; filing supplementary annual statement, \$10; filing other papers, \$10; agent's license, \$2; furnishing copies of papers, etc., 20 cents per folio; affixing seal of office, \$1. If these fees do not cover expenses of insurance office, Superintendent to assess excess amount on all companies doing business in State.

FUNDS.—Foreign companies must have capital stock of at least \$100,000, wholly paid in and safely invested.

SURETY AND FIDELITY COMPANIES.—Foreign companies are required to conform to the same provisions as accident, health and plate glass companies, and possess cash capital of \$200,000 and have \$200,000 on deposit for protection of policyholders.

Accident and life companies must have \$100,000 of capital or assets invested in treasury notes or bonds of the United States, or in bonds of Missouri or of home State of company, or loaned on notes or bonds secured by mortgage or deeds of trust on unencumbered real estate, with at least double the amount loaned thereon, and securities of the kind aforesaid to the value of \$100,000 must be deposited for security of policyholders with proper officer of home State, or with financial officer of United States, or with Insurance Superintendent of this State. Any company not having such deposit in home State with some officer of United States, may make it in this State. Surety and fidelity companies must have \$200,000 capital, and that amount at least deposited with Insurance Department of this or some other State for the protection of policyholders.

No company shall engage in more than one of general kinds of insurance, and no company organized to do one kind shall do another, except that health and casualty companies may make assurances on lives.

IMPAIRMENT OF CAPITAL.—Whenever it shall appear to Superintendent that capital of company is impaired, or that it is insolvent, or its business in unsound condition, he may revoke certificate of authority for such company.

COMPACTS AND COMBINATIONS.—It is unlawful to become a party to "any pool, trust, agreement, combination, confederation or understanding" to fix rates.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Agents doing business in city having population of more than 100,000 and less than 500,000, shall, if city ordinance demands it, in addition to premium tax pay a sum not more than \$100 before February 1, and city shall issue license to agent from year to year.

PENALTIES.—For agent acting without authority or for unauthorized company, \$10-\$100, or imprisonment ten days to six months, or both; for unauthorized persons or corporation to insure, \$250; for acting as agent for company which has not paid taxes, \$500 for each offense; for violating advertising law, \$50-\$500; not otherwise specified, \$50-\$500.

POLICY FORM OR PROVISIONS.—Must be headed only by proper or corporate name of company. Company to do business only under its proper name. Shall contain no stipulation as to court or jurisdiction wherein suit may be brought, nor limitation of time within which suit may be commenced to less than one year after loss or injury.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter. Statement showing condition on December 31 next preceding; copy of last annual report; certificate of deposit of proper securities.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—All companies shall set aside reserve of 50 per cent of premiums unearned.

REMOVAL OF SUITS.—If company remove suit to Federal court without written consent, its certificate shall be revoked and not be renewable for five years.

RESIDENT AGENT LAW.—In general, yes. Burglary companies, no.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every insurance company not organized under the laws of this State shall pay a tax of 2 per cent annually on premiums received in this State, to be paid May 1.

TAX STATEMENT.—Date of filing, March 1.

MONTANA.

SUPERVISING OFFICER, WILLIAM KEATING, COMMISSIONER OF INSURANCE, HELENA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state only paid-up capital and cash assets liable for losses.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons, who in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State.

AGENT'S LICENSE.—Date of expiration, March 31. Fee, \$5.

ANNUAL STATEMENT.—Date of filing within sixty days from December 31, covering business on December 31.

ATTORNEY FOR SERVICE.—Appoint one attorney in fact in each county where agencies are established.

COMPANY DEFINED.—The law applies to "every company, association, person or persons, agent or agents," transacting the business of insurance.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—Must have not less than \$100,000 deposited in some State for the protection of policyholders in the United States.

DEPOSIT.—Reciprocal law. If organized without United States, company must have deposited in some one of the United States or Territories sum not less than \$100,000, for the special benefit of assured therein.

FIDELITY AND INSURANCE COMPANIES.—Reciprocal law.

EXAMINATION.—At discretion of Auditor; expense to be paid by company. Auditor may accept company's statement.

FEES.—License to collect in any one year premiums amounting to \$5,000 or less, \$125; license to collect more than \$5,000, the sum of \$20 for each \$1,000 collected; filing first papers, \$300; filing annual statement, \$25; agent's license, \$5.

PUBLICATION FEE.—The publication of the certificate of the State Auditor is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. The fee for such publication is \$9, and is paid to the Auditor, who designates the publication as provided by law.

FUNDS.—Security companies must possess capital of \$250,000, actually paid up, exclusive of assets anywhere deposited, for special benefit of insured. Plate glass, accident,

steam boiler and live stock shall not be required to have larger capital than \$100,000. Evidences of investments must be renewed annually.

IMPAIRMENT OF CAPITAL.—If capital is impaired by liabilities to extent of 20 per cent no agent shall be allowed to transact business for company.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Person transacting insurance for company not complying with regulations as to fees, etc., is guilty of felony. Person doing insurance for companies without proper license guilty of misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter or deed of settlement; sworn statement showing name, locality and capital of company, with any other facts required by laws of this State; copy of last annual report.

PUBLICATION.—Every company shall publish annually, before May 1, in two newspapers of general circulation, to be approved by Auditor, one of which shall be published at seat of government, certificate from Auditor that such company has complied with law regarding insurance, and affidavit of publication must be filed with Auditor within thirty days. Said certificate shall also contain statement made up from annual report of said company, showing its financial condition.

REBATES.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RECIPROCAL LAW.—Yes.

TAX STATEMENT.—Required.

NEBRASKA.

SUPERVISING OFFICER, W. B. EASTHAM, INSURANCE COMMISSIONER, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons who shall in any manner, directly or indirectly, transact or aid in transacting the insurance business of any insurance company authorized in this State.

AGENT'S LICENSE.—Fee, \$2.

ANNUAL STATEMENT.—Date of filing on or before March 1. Blanks furnished by Insurance Board. Statements and evidences of investments to be renewed annually.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 30.

DEPOSIT.—Surety companies must have deposited in home State \$100,000. Companies of foreign countries must have \$200,000 as a guarantee fund for the exclusive benefit of policyholders. Reciprocal law.

EXAMINATION.—Once in three years by Insurance Board, company to pay expenses.

FEES.—Filing and examination of first application and issuing certificate of license, \$50; filing annual statement and license, \$20; certificate of authority, agent, \$2; copy of paper filed, 10 cents per folio and 50 cents for certifying same and affixing seal; for service of process on Insurance Commissioner, reciprocal. Other fees in accordance with reciprocal provision.

FUNDS.—Live stock companies must have paid-up capital of \$100,000 or more deposited with their proper State officials; surety companies \$200,000, which must be safely invested and held as a guarantee fund by proper officer of home State. Other companies \$200,000 actual paid-up capital, exclusive of assets.

IMPAIRMENT OF CAPITAL.—Twenty per cent limit.

MISCELLANEOUS PROVISIONS.—Surety rates in Nebraska are subject to regulation by a State board made up of the Governor, Attorney-General and State Auditor.

MISREPRESENTATION.—Prohibited. Subject to cancellation of license.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Any officer or agent failing to comply with any provisions of the insurance act shall be deemed guilty of misdemeanor, and upon conviction fined not less than \$25 nor more than \$500, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Standard provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement giving name, locality and financial status of company; copy of last annual report; additional statement required from companies of foreign countries showing required investments.

PUBLICATION.—None required.

RECIPROCAL LAW.—Yes.

REBATES.—No commission allowed in the nature of rebate.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

TAXES.—Surety companies pay two per cent on gross receipts in the State, other companies 2 per cent; no other taxes; final date for payment when statement is sent to company.

TAX STATEMENT.—No provision.

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Must be resident.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Date for filing, March 1. Statement of foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Citizen and resident of State appointed by company, in default of whom Controller of State. Surety companies shall appoint Controller.

COMPANY DEFINED.—Any insurer, company, corporation, association, firm or individual engaged as insurers, or who may hereafter engage as insurers in this State, or who may engage in offering or affording indemnity against the casualties of fire or life.

COMPANY LICENSE.—Date of expiration, December 31. Within thirty days of January 1, annually, company must procure new license.

FEES.—Life and accident, \$100; casualty and surety, \$20.

COMPANY OF FOREIGN COUNTRY, DEPOSIT.—Company organized outside United States must have a deposit of \$200,000 in at least one State of United States in gold coin in excess of its liabilities in United States. Surety company of other State to deposit in Nevada an amount equal to 5 per cent of its liability in Nevada.

EXAMINATION.—Upon written representation of three citizens, Controller shall investigate capital of foreign company, but must accept certificate of proper officer of home State that company has paid-up capital of \$200,000.

FEES.—License for life and accident companies, \$100; license for casualty and surety companies, \$20; filing power of attorney and issuing his certificate, \$5.

FUNDS.—Capital required at least \$200,000 paid up and unimpaired. Company not incorporated in United States shall deposit and invest in at least one State of United States \$200,000 in gold coin in excess of its liabilities in United States.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good impairment.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For violating any provision of insurance act, fine not less than \$50 or

more than \$300, or in default of payment thereof imprisonment not less than ten days or more than three months. Penalties and fines to go to school fund. For neglect to file annual statement, \$100 for each day's neglect. Wilful false annual or other statement, company and persons subscribing to same shall be severally punished by fine of not less \$500 nor more than \$5,000. Any person making oath to such false statement shall be guilty of perjury.

POLICY FORM AND PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certificate from insurance officer of home State that company is possessed of requisite capital; power of attorney. Controller may at any time require any insurance company to file authenticated copy of certificate of incorporation or deed of settlement, provided that no one company shall be required to file more than one such copy in this State.

PUBLICATION.—All corporations doing business in the State of Nevada shall, annually during January, publish statement of last year's business in some daily newspaper in the State of Nevada for a period of one week, said statements to be filed with the Controller on blanks furnished by him on application.

RESIDENT AGENT LAW.—Yes.

REBATES.—No rebates.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—No taxes other than regular license fees charged companies.

TAX STATEMENT.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, ROBERT J. MERRILL, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—To be regarded as agent of company not of assured.

AGENT'S LICENSE.—Date of expiration, April 1. Fee, \$2.

ANNUAL STATEMENT.—Date for filing, February 1. For cause, Insurance Commissioner may extend time to March 1. Also similar statement at any other time Commissioner may require it.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1. Fee, \$5.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—None required.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter and by-laws, \$25; filing statement with application for license and for filing each annual statement, \$15; license and renewal thereof, \$5; agent's license and renewal, \$2; service on Commissioner as attorney, \$2; no fees required of salaried office clerks or bookkeepers of agents; copies of papers or records, 10 cents a page; certificates, \$1 each.

FUNDS.—Casualty and health companies must have capital of \$100,000, life or any other kind \$200,000, invested in securities, readily convertible into cash, and in addition assets equal in amount to all its outstanding liabilities.

IMPAIRMENT OF CAPITAL.—None permitted.

MISCELLANEOUS PROVISIONS.—Combination to control rates of insurance on property prohibited.

FIDELITY AND SURETY.—Companies organized under the laws of any of the United States can be admitted to this State upon complying with the laws relating to foreign insurance companies and their agents. Fifty per cent of the amount received on all outstanding contracts shall be treated as liability by the Insurance Commissioner in determining the question of the solvency of the company. The judge, head of department, or

other officer authorized to approve the bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this State, and, if satisfied with the financial ability of the company, he need not require other sureties. A court or officer, whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account. Any company which shall execute a bond as surety under the provisions of this chapter shall be estopped to deny its corporate power to execute the instrument or assume the liability.

MISREPRESENTATION.—Policy shall not be avoided by reason of any mistake or misrepresentation unless it appears to have been intentionally or fraudulently made, or unless the difference between the property as represented and the property as it existed contributed to the loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For violating any provision of insurance act, fine not exceeding \$200, or Commissioner may revoke license; for soliciting insurance without license, not exceeding \$100, policy, however, binding on company. Violations for which no specific penalty is prescribed, fine not exceeding \$2,000.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Form controlled by Commissioner.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company makes application for removal of any action to United States Court, its license and those of its agents shall be revoked, and may not be renewed for three years.

RESERVE FOR REINSURANCE.—Surety companies shall put aside 50 per cent of all the amount received on all outstanding contracts, which shall be treated as a liability of by Insurance Commissioner in determining solvency of company.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fire, marine, fidelity and casualty companies must pay 2 per cent tax on gross premiums, less return premiums and reinsurance, upon business done in State during year ending December 31; all other companies pay 1 per cent. Date of paying, within one month after receiving notice from Insurance Commissioner of amount, which shall be assessed on or before April 1.

TAX STATEMENT.—Yes.

NEW JERSEY.

SUPERVISING OFFICER, GEO. M. LA MONTE, INSURANCE COMMISSIONER, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets; only paid-up capital to be quoted; assets of foreign companies, only amounts deposited in United States and funds held by trustees therein.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28.

ANNUAL STATEMENTS.—Date for filing, January 31; but time may be extended by Commissioner for good cause.

Statement of company of a foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Advertisements," "Annual Statements," "Deposit.")

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit in some State of United States not less than \$200,000 and not less than capital required of stock company of this State doing same kind of business, such deposit to be in exclusive trust for policyholders in United States. Foreign companies may appoint citizens of United States as trustees to hold trust funds.

Surety companies deposit \$50,000 in good securities with State Comptroller, to be held for benefit of holders of obligations of such company in this State, and, in addition, must have on deposit with proper officer of home State, or, if of a foreign country, with State officer of some State of United States the sum of \$100,000, invested in good securities, held for security of its obligations, and must have a fully paid-up, safely invested and unimpaired capital of \$250,000. But a company which has \$200,000, invested as aforesaid, with the proper officer of the State where it is incorporated, and held as security for all holders of its obligations, whether in its home State or elsewhere, is not required to make any deposit in this State.

EXAMINATIONS.—At discretion of Commissioner; expenses to be paid by company; gratuities to Commissioner forbidden.

FEES.—Filing certified copy of charter, \$20; filing statement for admission, \$20; filing annual statement, \$20; agent's license, \$2; certificate of qualification of a company, \$1; service of process on Commissioner, \$2; copy of any filed paper, 8 cents per 100 words, and \$1 for certifying same. Reciprocal provision as to greater or other fees.

FUNDS.—Any company of any State of United States which is allowed by home laws to write life and accident insurance, may practice life, accident and liability kinds for capital of \$500,000. Every stock company must have capital stock of \$100,000, with additional stock of \$50,000 for every kind of insurance more than the one it is authorized. One company may be authorized to insure accident, health, automobile collision, liability, explosions, breaches of duty, defects in titles, principal and interest of mortgages, credit insurance, burglary, glass, damage from water and any other casualty which may lawfully be the subject of insurance.

IMPAIRMENT OF CAPITAL.—License may be revoked if capital should become impaired below the required minimum, or if, in the opinion of the commissioner, a company is in an unsound condition.

MISREPRESENTATION.—Any officer or agent of insurance company doing business in this State, and issuing or circulating, or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policies misrepresenting the true nature thereof, is liable to a penalty of \$500 for each offense.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual statement, \$100 for every day's neglect; penalties for all other violations of insurance act, \$500 and costs.

POLICY FORM OR PROVISIONS.—Must be distinct for every kind of insurance, except that accident, health, automobile collision and liability insurance may be embraced in same policy. No company shall issue policy on any one risk in excess of ten per cent of its net assets.

PUBLICATION.—Reciprocal provision.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement of financial condition; proofs of organization and investments; instrument appointing Commissioner attorney for service.

REBATES.—Prohibited. [Chapter 162, Laws of 1912.]

RECIPROCAL LAWS.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Same as for fire companies—50 per cent of gross premiums on risks running one year or less, and pro rata for longer-term policies.

RESIDENT AGENT LAW.—Not applicable to casualty companies, or other than fire companies.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay tax of 2 per cent on gross amount of premiums received, including premiums for reinsurance of other companies, less return premiums and amount paid for reinsurance in other authorized companies of other States or foreign countries.

TAX STATEMENT.—Date for filing, February 15.

NEW MEXICO.

SUPERVISING OFFICER, JACOBO CHAVEZ, SUPERINTENDENT OF INSURANCE, SANTA FE

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Renewable on last day of February. Fee, \$2.

ANNUAL STATEMENT.—Date for filing, March 1. (Also statement at such other times that Superintendent may desire of reinsurance or cessions of risks or liabilities.)

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

COMPANY DEFINED.—All companies organized for the purpose of insuring property against loss by fire, floods, tornado or other accident; companies organized to write insurance upon the health of persons, against injury, disablement or death of persons; upon the lives of horses, cattle or other live stock; upon plate glass against breakage; upon steam boilers against explosions, and against loss by burglary or theft, or both, and companies guaranteeing the fidelity of persons holding places of trust, public or private, and titles of land.

COMPANY LICENSE.—Date of expiration, last day of February.

COMPANY OF FOREIGN COUNTRY.—Same as others.

DEPOSIT.—Company writing official bonds must deposit \$20,000.

EXAMINATION.—At discretion of Superintendent with consent of Governor, or at request of five or more, with consent of Governor, persons pecuniarily interested; company to pay expenses. Only United States branches of foreign companies may be examined.

FEES.—Filing copy of articles of incorporation, \$50; filing power of attorney and preliminary statement, \$50; filing copy of charter and examination thereof, \$50; filing annual statement, \$20; company's certificate, \$2; agent's certificate, \$2; copy of any filed paper, 20 cents per folio; affixing seal of office and certifying paper, \$1.

FUNDS.—Same as those required of companies of this State. Stock companies to have capital of not less than \$100,000. Five classes of insurance distinguished: 1. Fire and marine. 2. Health and accident. 3. Fidelity. 4. Safe deposit. 5. Live stock and loans on bottomry or mortgages. No company organized to issue policies on one shall transact another kind.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For not testifying, guilty of misdemeanor, fine not exceeding \$500, or imprisonment not exceeding three months; for testifying falsely, person is guilty of perjury; for making false certificate or memorandum on pages to be filed or used in examination, fine not exceeding \$1,000, or imprisonment from two months to five years. Company has right of appeal. For acting for unlicensed company, \$500 or imprisonment for six months, or both; for soliciting business for authorized company without procuring certificate of authority, \$100 for each offence; for violating any provision of insurance law, fine not exceeding \$1,000, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Amount risked on any one policy limited to 10 per cent of capital. This does not apply to fidelity or safe deposit companies.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition on preceding December 31, in same form as annual statement; certificate of acceptance of terms of insurance act.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In estimating dividends 50 per cent of premiums on unexpired risks and policies shall be reserved, also all sums due company on bonds and mortgages on which no part of principal or interest has been paid during year preceding, and upon which suit for foreclosure has not commenced, or which, after judgment has been obtained, shall have remained more than two years unsatisfied; interest due on such judgment shall also be reserved.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross amount of premiums less returned premiums received in State during year ending December 31, to be paid on or before February 1. No other taxation.

TAX STATEMENT.—Final date for filing, on or before February 1.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Shall not contain any deceptive statements as to funds or assets. Any purporting to show financial condition must exhibit actually paid-in capital and amount of assets owned, amount of liabilities, including therein the premium and loss reserves required by law, and amount of net surplus actually available for payment of losses, and shall correspond to annual statement. Agents shall state location of company, and State or government under whose laws it is organized. Companies of foreign countries to exhibit only capital, assets, liabilities and surplus used in the United States.

No credit guaranty company shall advertise any assets or capitalization which are not held at sole risk of such business.

AGENT DEFINED.—"Agent" shall include an acknowledged agent or person, partnership, association or corporation who shall aid in transacting the business of any underwriter, by negotiating for or placing risks or delivering policies or collecting premiums, but shall not include the officers and salaried employees of an such underwriter who do not receive commissions.

AGENT'S LICENSE.—Date of renewal January 1. Agents of Casualty Companies are not required to file copies of their certificates of authority with the County Clerk, except for the first year the company is authorized to transact business in this State.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Companies of foreign countries need only state business done and assets held in United States.

Title and Bond and Mortgage Guaranty Companies.—Every corporation organized under provisions of subdivision one of section 170 shall make and file with the Superintendent of Insurance on or before January 31 of each year a report in writing, setting forth the aggregate amount of bonds and mortgages outstanding on the 31st day of the preceding December, the payment of the principal and interest of which has been guaranteed by such corporation.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

COMPANY LICENSE.—Date of expiration April 30, following date of issue.

DEPOSIT.—Company of foreign country to operate one line of casualty insurance business in this State must have a deposit of \$200,000; two lines, the same amount; three, or all lines, \$250,000. Required of domestic companies: The deposit for one line of business as defined by section 70 is \$100,000; for two lines, \$200,000; for three, or all lines, \$250,000. Required of companies of other States. Such deposit may be with the home State. Must equal in amount that required of a like domestic company.

EXAMINATION.—At discretion of Superintendent, or at request of stockholder, policy-holder or creditor who has same authority over foreign as domestic companies. Domestic casualty companies must be examined at least once in three years.

FEEs.—Filing copy of charter, \$30 (charter of domestic animals' company, \$10); filing annual report, \$20; certificate of authority and copy thereof and certificate of deposit, not exceeding \$5; copy of paper, 10 cents per folio and affixing seal and certifying \$1. Remitted by Department in cases of New York corporations; reciprocal as to other States; remitted or reduced if New York companies are so treated.

FUNDS.—Health and casualty companies must have capital stock of at least \$100,000, and an additional \$50,000 on every additional kind of insurance more than one. Employers liability and surety companies must each have minimum capital of \$250,000, and upon organization a surplus of fifty per cent of the authorized capital must be paid in.

Credit guaranty companies must have at least \$150,000, and title guaranty companies not less than \$150,000 nor more than \$10,000,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 25 per cent thereof, Superintendent shall revoke certificate of authority.

MISCELLANEOUS PROVISIONS.—

Limitation of Risk.—No company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital and surplus.

Credit and Title Guaranty Companies.—Required to report annually the amount of bonds and mortgages guaranteed by them. Since June 1, 1905, credit companies not to write other casualty lines, and casualty companies not to write credit insurance, except such company as shall have been authorized to transact such business before said date.

MISREPRESENTATION.—Prohibited.

PENALTIES.—For violating provisions regarding license, certificate of authority of agent shall be revoked and may not be renewed; for not filing statement or replying to any inquiry of Superintendent, \$500 for first offense, and additional \$500 for every month of violation; for violating advertising law, \$500 for first offense, and \$1000 for each subsequent. Agent acting for company without certificate, \$500 for first offense, and \$100 for each succeeding month of violation. For every violation of insurance law, in addition to penalty, violator is guilty of misdemeanor, except in case of felony. For not paying taxes, certificate revoked.

POLICY.—Must not be issued without consent of insured, except in case of wife, or of employer's liability policies.

PRELIMINARY DOCUMENTS.—File copy of charter with verified statement of business and financial condition and agreement not to transact any business which domestic company is prohibited from transacting. Also appointment of attorney.

PUBLICATION.—No agent of any foreign company, for first year, shall be allowed to transact business until he has filed in office of County Clerk copy of Superintendent's certificate, and published in an authorized paper at Albany once each week for four successive weeks after filing, a copy of such certificate and of required statement. The publication of one agent's certificate suffices.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Title guaranty companies must set apart sum not less than two-thirds of capital stock as guarantee fund.

Reserve.—As liabilities of casualty companies, Superintendent shall charge, in addition to capital stock, all outstanding indebtedness of corporation and premium reserve on policies in force, equal to the unearned portions of the gross premiums charged for covering the risk, computed on each respective risk from date of issuance of policy.

The indebtedness for outstanding losses under insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of the employer, shall be determined as follows: Each corporation which writes policies covering any of the said kinds of insurance shall include in the annual statement required by section forty-four of this chapter a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States, giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it

relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance, payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (8) the number of suits being defended at the date as of which the statement is made under policies written during said period, except suits in which liability is not dependent upon negligence of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period, and not paid for at the date as of which the statement is made and a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item 1, and as the dividend the amount of payments shown in item 2, plus the amounts charged in items 3, 4 and 5; (7) the number of suits being defended at the date as of which the statement is made under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date. All unallocated payments in item 2 made in a given calendar year subsequent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding, and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: in the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year; in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding and a schedule showing such distribution shall be included in such annual statement. Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) for all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made an amount determined as follows: Multiply the earned premiums of each of such five years as shown in item 1 by the loss ratio ascertained as in item 6 on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item 1 for such first five years, and as the dividend the sum of the payments shown in item 2 for such first five years plus the sum of the charges in items 3, 4 and 5 for such first five years, but the ratio to be used shall in no event be less than fifty per centum at and after December thirty-first, nineteen hundred and eleven, nor less than fifty-one per centum at and after December thirty-first, nineteen hundred and twelve, nor less than fifty-two per centum at and after December thirty-first, nineteen hundred and thirteen, nor less than fifty-three per centum at and after December thirty-first, nineteen hundred and fourteen, nor less than fifty-four per centum at and after December thirty-first, nineteen hundred and fifteen, nor less than fifty-five per centum at and after December thirty-first, nineteen hundred and sixteen, and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item 2, and the remainder in the case of each year shall be deemed the indebtedness for that year; provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year and a charge of seven hundred and fifty dollars for each suit, (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written in that year—then the sum of said items a, b and c shall be the indebtedness for that year. A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement, a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebtedness determined in the same manner, but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratio hereinbefore prescribed shall be used subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more. (Sec. 86, Laws of 1911.)

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision, except upon request of superintendent. (Section 44.)

TAXES.—Franchise tax, domestic and other State, casualty and surety companies one per cent of gross premiums, payable to the Comptroller on or before June 1. Casualty and

surety companies of other countries, tax payable to Superintendent on or before March 1; one per cent on life and two per cent on casualty and surety.

Reciprocal Taxes.—Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—To be filed with Comptroller before June 1. Tax statement on account of foreign casualty company of another country to be filed with Insurance Department before March 1.

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH, N. C.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets. Only paid-up capital to be quoted.

AGENT DEFINED.—Must exhibit license on demand to any officer or to any person from whom he shall solicit insurance. Liable for all contracts unlawfully made for unauthorized companies. Agent of company. All policies must be countersigned by resident agent.

AGENT'S LICENSE.—Each general agent, \$5; \$3 for each special or district agent, and \$1 for each local agent. Renewable April 1 of each year.

ANNUAL STATEMENTS.—Forms furnished by Commissioner. Final date for filing, March 1.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner. In action where Justice of the Peace has jurisdiction, summons may be served on any licensed agent.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when and without limitation, includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, April 1; but if annual license tax exceeds \$25, applicants after April 1 pay pro rata for remainder of year.

MISCELLANEOUS COMPANIES.—Must comply with the general laws relating to insurance, and pay license fee for each class of business done, but not exceeding \$350 in the aggregate.

COMPANY OF FOREIGN COUNTRY.—Must make deposit in North Carolina if not made in some other State.

DEPOSIT.—Reciprocal law. Companies of foreign countries deposit with proper officer of this or some other State of United States, a sum not less than capital required of like companies under this charter. Such deposit to be in exclusive trust for benefit of company's policyholders and creditors in United States, investment governed by same rules as those of domestic companies.

EXAMINATION.—At discretion of Commissioner. Company to pay charges.

FEES.—License for accident company, \$200; license for surety company, \$100; license for plate glass company, \$100; license for boiler company, \$100; license for bond, investment, dividend, guarantee, registry, title guarantee or debenture, \$100; all others, \$100; license for general agent, \$5; license for special or district agent, \$3; license for local agent, \$1 (companies having three-fourths of assets invested in bonds of this State or in property taxable therein, pay 50 cents). In case such license is lost new one costs 50 cents. Filing and examining preliminary statement, \$20; filing annual statement, \$10; filing any other required papers, \$1; certificate of examination or qualification, \$2; each seal, \$1; examination of foreign companies, \$50, also \$25 per day and all expenses; publication of financial statement, \$19; copy of any field paper, 10 cents per page, \$1 for certifying same; examination and approval of charters, \$5.

No company (except fire and life) shall be authorized to transact more than one kind of insurance without paying license fees for each class, but no company shall be required to pay license fees aggregating more than \$350 per annum.

FUNDS.—Capital stock not less than \$100,000; net cash assets of not less than \$100,000, or net cash assets of not less than \$50,000, with also invested assets of not less than \$100,000, and in each case additional contingent assets of not less than \$300,000, and such capital or net assets are well invested and immediately available for the payment of losses in this State.

IMPAIRMENT OF CAPITAL.—Not over 25 per cent.

MUNICIPAL TAXES AND FEES.—None allowed.

MISREPRESENTATION.—No representation, unless material or fraudulent, shall prevent a recovery on the policy.

PENALTIES.—An agent unlawfully expending the funds of the company shall, upon conviction, be deemed guilty of a larceny and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of \$200 or be imprisoned ninety days, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from \$10 to \$500 for every violation.

POLICY FORM OR PROVISIONS.—No company shall make any stipulation in its contracts concerning court of jurisdiction, nor limit time within which action may be commenced to less than one year. All such stipulations are void. Sum no larger than one-tenth of net assets of company can be insured on one risk. All contracts made on property, lives or interests in this State shall be deemed to be made therein must be headed only by real name of company. Standard form required and must have Commissioner's approval before issuance.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition; proofs of legal organization and requisite capital (not less than \$100,000) and of net cash assets; appointment of Commissioner as attorney for service; appointment of resident agents; affidavit that company has not violated any provision of insurance law for preceding twelve months, and that it accepts terms and obligations of law.

PUBLICATION.—Abstract of annual statement to be published at expense of company in newspaper selected by Attorney for Service or Insurance Commissioner.

REBATES.—Not allowed.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If attempted license of company to be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon its contracts by an insurance company other than life and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Insurance Commissioner shall take the actual unearned portion of the premiums written in its policies.

RESIDENT AGENT LAW.—Steam boiler, liability, accident, health, live stock, leakage, credit, plate glass and fidelity companies. Yes.

SEMI-ANNUAL STATEMENT.—Not required.

TAXES.—Two and one-half per cent on gross receipts in this State, unless one-fourth of assets are invested in bonds of this State or property in this State, tax is 1 per cent on gross receipts and license fee one-half, and if three-fourths of assets are so invested, tax shall be one-fourth of 1 per cent and license fee one-fourth. No other taxation.

TAX STATEMENT.—Date for filing within first thirty days of January and July, to be paid within first fifteen days of February and August.

NORTH DAKOTA.

SUPERVISING OFFICER, W. C. TAYLOR, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. Should be submitted to Commissioner of Insurance for approval.

AGENT DEFINED.—Whoever solicits insurance on behalf of any insurance corporation, or person desiring insurance of any kind, or transmits an application for a policy of insurance other than for himself, to or from any such corporation, or who makes any contract for insurance, or collects any premium for insurance, or in any manner aids or

assists in doing either, or in transacting any business of like nature for insurance corporation, or advertising to do any such thing, shall be held to be an agent of such corporation to all intents and purposes, unless it can be shown that he receives no compensation for such services.

ANNUAL STATEMENT.—Date for filing not later than first of March. Foreign companies shall have until following December 1 to make statement of business other than in United States. Blanks furnished by Commissioner.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance. Fidelity companies also.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, March 31, following date of issue.

DEPOSIT.—Reciprocal law. Fidelity companies must have on deposit with State officer in one State of United States not less than \$100,000 in securities prescribed by law.

EXAMINATION.—At discretion of Insurance Commissioner; expenses paid by company.

FEES.—Filing articles of incorporation, \$25; filing annual statement, \$10; certificate of authority and certified copy thereof, \$2; copy of any filed paper, 20 cents per folio, and for affixing seal of office thereto, \$1; official examination not to exceed \$10 per day. Reciprocal law.

FUNDS.—Stock companies must have at least \$100,000 capital stock. Fire, cyclone, tornado, hail, marine, life or accident companies must have \$100,000 in available cash assets over and above all liabilities. Fidelity companies must have \$100,000 capital safely invested; must have good and available assets exceeding liabilities.

IMPAIRMENT OF CAPITAL.—Sections 4427-4429 to 4434, R. C., 1905, N. D.

MISCELLANEOUS PROVISIONS.—No reinsurance or consolidation to be effected by domestic life, accident or health companies before plan of reinsurance or consolidation is submitted to and approved by Insurance Commissioner.

MISREPRESENTATION.—No oral or written misrepresentation made in the negotiation of a contract or policy of insurance by the insured or in his behalf, shall be deemed material or defeat or avoid the policy or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increased the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not making statements as required, \$100 for each day's neglect; for making false statements, \$500-\$1,000; for any violation not specified, \$100-\$500; for acting as agent without license, \$50-\$500.

POLICY FORM OR PROVISIONS.—"Uniform Rulings and Requirements in Relation to Personal Accident and Health Policy Forms," as adopted by National Convention of Insurance Commissioners, and must receive Commissioner's approval before issuance.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Copy of its articles of incorporation and statement of its financial condition; proofs of legal organization and requisite capital and investments; instrument appointing Insurance Commissioner attorney for service; appointment of resident agents. Fidelity company must have similar documents and proof of required deposit.

PUBLICATION.—Annual statements to be published at least three times in a newspaper of general circulation, together with certificate of authority from Commissioner in each Judicial District where company has an agency.

REBATES.—Chapter 148, laws 1907, N. D.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—See section 4476, R. C., N. D., 1905.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fidelity companies shall estimate liabilities as capital stock; debts outstanding and a premium reserve at the rate of 50 per cent of current annual premiums on each outstanding bond or obligation of like character in price.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fidelity and all other foreign companies to pay a tax of $2\frac{1}{2}$ per cent on gross premiums received in State.

TAX STATEMENT.—Date for filing, with annual statement.

OHIO.

SUPERVISING OFFICER, FRANK TAGGART, SUPERINTENDENT OF INSURANCE, COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of company; no license shall be issued to resident of any State the laws of which do not permit residents of this State to act as agents. Company may appoint general agents who may appoint other agents in this State.

AGENT'S LICENSE.—Date of expiration, March 1. Must be filed in office of County Recorder.

ANNUAL STATEMENTS.—Date for filing, January 1, or within thirty days thereafter. Companies of foreign countries shall furnish supplementary statement showing business in United States.

Printed forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—Appoint agent of company, and if suit be brought after company has left State and there is no agent, sheriff may mail process to company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit with Superintendent of Insurance at least \$100,000 in designated securities. Live stock companies must deposit one-quarter of entire capital stock. Liability companies must deposit in Ohio \$50,000 in specified securities. Fidelity companies must have on deposit in Ohio or some other State of United States \$200,000 in specified securities. Credit companies must have deposit of \$100,000 in some State of United States in specified securities.

EXAMINATION.—Examined annually; expenses to be paid by State, or in accordance with home laws of any company.

FEES.—Filing copy of charter, \$25; filing each statement, \$20; annual license to company, \$2; each certificate of authority, or license, or copy thereof, \$2; each copy of a paper, 20 cents per folio, and for affixing seal of office and certifying any paper, \$1.

FUNDS.—Every company must have at least \$100,000 capital; no company can issue policies for more than one of four specified classes. Fidelity and surety companies shall not qualify on any bond for more than 20 per cent of paid-up capital.

IMPAIRMENT OF CAPITAL.—Whenever it appears to Superintendent that affairs of company are in an unsound condition, he shall revoke its authority and publish notice thereof.

MISCELLANEOUS PROVISIONS.—Reports. Every company shall on or before October 1 file with Superintendent a report showing where publications were made, counties in which it had agencies at time of publication, and names of newspapers, and shall attach as an exhibit thereto a copy of certificate published.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any violation of which no penalty is provided for a person, fine not more than \$1000, or imprisonment for not more than six months, or both; for company, \$100 to \$1000; for not paying taxes, not more than \$500 per month that company fails to pay it.

POLICY FORM OR PROVISIONS.—No provision.

Must be subscribed by president or other properly-designated officer, and attested by secretary. Must show whether company is stock or mutual.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement giving name, locality and capital of company, and its financial condition.

Credit companies file charter, certificate from Insurance Department of home State, of organization and deposit, copy of last annual statement, and, for foreign country companies, appointment of attorney.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If company makes application for change of venue, or to remove suit to United States District or Circuit Court, or any Federal Court, its license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Sum equal to 50 per cent of whole amount of premiums, received or receivable, on unexpired rates and policies running one year or less from date of policy, and a pro rata amount of all such premiums running more than one year from date.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

PUBLICATION.—Every company shall at least once a year, before time for making its report, publish certificate of Superintendent containing synopsis of annual statement in every county where it has an agency, in a newspaper published and of general circulation in the county.

TAXES.—Reciprocal law. Companies shall pay in November a tax of $2\frac{1}{2}$ per cent on gross premiums collected in State less return premiums and reinsurance.

TAX STATEMENT.—Date for filing, at time of making annual statement; statement must show gross premiums and return premiums and reinsurance in separate items.

OKLAHOMA.

SUPERVISING OFFICER, A. L. WELCH, INSURANCE COMMISSIONER, OKLAHOMA CITY.
OKLAHOMA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must contain location of company and State or government under whose laws it is organized.

AGENT DEFINED.—Acknowledged agent, surveyor, broker, or any other person or persons who shall in any manner aid in transacting the insurance business of any insurance company not licensed to transact business in this State. Held personally liable.

AGENT'S LICENSE.—Annual fee, \$3.

ANNUAL STATEMENT.—Date for filing annual statements showing business in United States made out to December 31 preceding, on or before last day of February.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—License for accident and health insurance company, jointly, \$100 a year; surety and bond company, \$150 a year; plate glass and live stock companies, each \$25 a year; local agent, \$3.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—No foreign insurance company shall be granted a license or permitted to do business in this State until it shall have complied with the laws of this State, including the deposit of such collateral or indemnity for the protection of its patrons as may be prescribed by law, and shall agree to pay all such taxes and fees as may at any time be imposed by law or act of the Legislature on foreign insurance companies, and a refusal to pay such taxes or fees shall work a forfeiture of such license.

EXAMINATION.—At discretion of Commissioner.

FEES.—All fees except the annual entrance fee are the same as for fire companies, viz.: Annual entrance fee, \$100; filing annual statement, reciprocal; copy of charter, \$30; appointment of attorney for service, \$3; each agent's license, \$3; and the minimum annual entrance fee for any line of miscellaneous insurance except live stock and plate glass, is \$100. The Constitution specifically provides the annual entrances fees of live

stock, life, fire, accident and health, surety and bond, and plate glass companies, and where companies transact more than one line of insurance, they are charged the entrance fee specifically set out in the Constitution for the different classes of insurance transacted, but if they desire to transact any class of insurance not specifically covered by the provisions of the Constitution, they are not charged an entrance fee for that line; for instance, a company writing personal accident and health insurance, also burglary and steam boiler insurance, is charged only the entrance fee for accident and health, \$100; but if it desires to transact plate glass insurance, it would be charged an additional \$25, inasmuch as the Constitution provides a specific fee for that class of insurance.

Surety Companies. Annual entrance fee, \$150; filing annual statement, reciprocal; filing copy of charter, \$30; appointment of attorney for service, \$3; each agent's license, \$3.

FUNDS.—Surety company, \$400,000 capital, in cash or its equivalent.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact insurance for any company whose capital is impaired while such deficiency shall continue.

MISCELLANEOUS PROVISIONS.—Live stock; the law permits the entry of stock companies only.

MISREPRESENTATION.—No provision.

PENALTIES.—For violating any provision of insurance law, \$500, maximum penalty.

POLICY FORM AND PROVISIONS.—Policy must contain copy of application; furnish Insurance Department with copy of each form, application and rate book.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of name and financial condition; copy of last annual report.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—H. B. No. 131, L. 1907-08. Forfeiture of license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Until otherwise provided by law, domestic companies excepted, each insurance company, including surety and bond companies, doing business in this State shall pay an annual tax of 2 per cent on gross premiums less return premiums and reinsurance.

TAX STATEMENT.—No provision.

OREGON.

SUPERVISING OFFICER, HARVEY WELLS, INSURANCE COMMISSIONER, SALEM, ORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Upon filing annual statements, every accident, plate glass, burglary, steam boiler, surety company and all other insurance companies shall publish once each year, in two newspapers of general circulation published in the State west of the Cascade range of mountains, and in two such papers published east of the Cascade range of mountains, a full synopsis of its annual statement.

AGENT DEFINED.—[See Statutory Requirements, Life.]

AGENT'S LICENSE.—License issued to resident agents only. Fee, \$1; expires December 31.

ANNUAL STATEMENT.—Date for filing on or before March 1 of each year.

ATTORNEY FOR SERVICE.—Company must appoint a citizen and resident of Oregon, or in case of disqualification service may be made on the Insurance Commissioner. Accident, casualty, plate glass, steam boiler, surety, live stock, title, bond and mortgage and credit companies must appoint resident general agent.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31 for accident and casualty company. Surety company runs for one year from date of issue.

COMPANY OF FOREIGN COUNTRY.—To have at least \$200,000 deposited with the proper officer of some State for the protection of all policyholders in the United States.

DEPOSIT.—Statute does not contain provision for special deposit by any of such class of company, except the Commissioner has required a deposit of companies writing live stock insurance.

EXAMINATION.—Upon written representation of three citizens, or, if Commissioner thinks that company has not requisite capital, he may investigate, but he must accept certificate of proper official of home State that company has the required capital.

IMPAIRMENT OF CAPITAL.—If an impairment is not remedied within sixty days after notice by the Commissioner he may revoke the license.

FEES.—License for surety company, \$100; if engaged in other insurance business they shall pay the license required for each class of business transacted. Filing annual statement, surety company, \$5; accident, plate glass, casualty and steam boiler, \$5; filing power of attorney or issuing certificate of authority, \$5; license for accident or casualty company, \$100. All fees to be paid to Insurance Commissioner.

FUNDS.—Surety company to have \$250,000 paid-up capital and assets of \$300,000.

MISCELLANEOUS PROVISIONS.—Compacts are prohibited but not rating bureaus.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For surety company failing to make statement or pay tax for thirty days, \$100 for every day's neglect; accident, plate glass, casualty, steam boiler same; for anyone acting for company whose license has been revoked, \$500 for each offense; for making false statements under oath, imprisonment of one to three years; for making false entry or memorandum, one to three years' imprisonment; for neglecting to procure certificate by agent, \$500; for violating any provision of insurance act, \$100 to \$500.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Commissioner may, at any time, require certified copy of charter, but shall not require company to file more than one; proofs of required capital and deposit; filing power of attorney. Personal, accident, health and liability company governed by same provisions as old line life company. Title, bond and mortgage must file declaration and duly authenticated copy of charter or articles of incorporation, and appoint attorney for service. Declaration fee \$50, and annual license fee based on amount of authorized capital stock. Live stock, same fees and licenses as required of life companies, and show to the satisfaction of Insurance Commissioner that company is able to pay losses in full. Plate glass and steam boiler, file copy of charter or articles and otherwise comply with the same laws as accident companies.

PUBLICATION.—(See "Advertisements.")

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Surety companies pay 2 per cent on net premiums received in State within ten days of certification of premiums by Commissioner; accident, plate glass, casualty and steam boiler same.

TAX STATEMENT.—Final date for filing March 1.

PENNSYLVANIA.

SUPERVISING OFFICER, CHARLES JOHNSON, INSURANCE COMMISSIONER, HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—The agent of any foreign insurance company which does not comply with the laws of this Commonwealth shall be personally liable on all contracts of insurance made by him for such company.

AGENT'S LICENSE.—Company must certify to Commissioner the names of its appointed agents, and agent must procure certificate from Commissioner.

ANNUAL STATEMENT.—Date for filing, on or before March 1. Fidelity companies file statement in January, together with certificate of home department of required deposit. Blanks furnished by Commissioner. Insurance Commissioner may request additional statements whenever he deems it necessary.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY OF FOREIGN COUNTRY.—Same requirements as for other State companies.

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—See "Funds."

EXAMINATION.—At the discretion of the Commissioner.

FEES.—Filing certified copy of charter, \$25; filing annual statement or certificate in lieu thereof, \$20; each certificate of authority and certified copy thereof, \$2; every copy of any paper filed in department, 20 cents per folio, and for affixing seal to and certifying same, \$1.

FUNDS.—Fidelity companies must have a paid-up, unimpaired and safely-invested capital of at least \$250,000, and companies transacting credit insurance \$200,000 capital. Companies transacting one class of miscellaneous insurance must have \$100,000 capital. Companies transacting more than one class of business must have \$50,000 additional capital for each class except credit, for which the additional capital shall be \$100,000, and fidelity and surety, for which the additional capital shall be \$200,000. But companies with \$250,000 paid-up capital may transact all miscellaneous lines except credit, live stock and fidelity and surety, and companies with \$500,000 capital may transact all such classes except live stock.

IMPAIRMENT OF CAPITAL.—In case a company's capital becomes impaired to an extent that the Insurance Commissioner deems that the policyholders are afforded inadequate protection he may cause it to cease writing new business pending the removal of impairment, and in case such impairment is not made good within reasonable time apply, through the Attorney General, for a receiver.

MISCELLANEOUS PROVISIONS.—Pennsylvania employers' liability law, commonly known as the Casey bill:

Section 1. Be it enacted, etc., That in all actions brought to recover from an employer for injury suffered by his employee, the negligence of a fellow-servant of the employee shall not be a defense where the injury was caused or contributed to by any of the following causes; namely:

Any defect in the works, plant, or machinery, of which the employer could have had knowledge by the exercise of ordinary care; the neglect of any person engaged as superintendent, manager, foreman, or any other person in charge or control of the works, plant or machinery; the negligence of any person in charge of or directing the particular work in which the employee was engaged at the time of the injury or death; the negligence of any person to whose orders the employee was bound to conform, and did conform, and, by reason of his having conformed thereto, the injury or death resulted; the act of any fellow-servant, done in obedience to the rules, instructions, or orders given by the employer, or any other person who has authority to direct the doing of said act.

Section 2. The manager, superintendent, foreman, or other person in charge or control of the works, or any part of the works, shall, under this act, be held as the agent of the employer in all suits for damages for death or injury suffered by employees.

Section 3. All acts or parts of acts inconsistent herewith be and the same are hereby repealed.

Approved the 10th day of June, A. D., 1907.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—Unlawful.

PENALTIES.—For company doing business without authority, \$500 for every month or fraction thereof that such illegal business is done; for agent or person acting for unauthorized company, \$300-\$1,000, and for second offense fine and imprisonment not more than one year, or either or both; for failing to file annual statement, \$100 for each day's neglect; for transacting business without certificate of authority as required, \$500.

POLICY FORM OR PROVISIONS.—Standard form required; must be issued only after approved in writing by the Commissioner.

PRELIMINARY DOCUMENTS.—Miscellaneous companies must file copy of charter, application for admission, financial statement, power of attorney and form of all policies it proposes to issue. Foreign companies must comply with all provisions of Pennsylvania insurance act.

PUBLICATION.—No provision.

REBATES.—Insurance company or any officer, agent or representative or broker allowing or giving, or any person receiving, any rebate of premium or any other valuable consideration or inducement whatever not specified in the policy contract, held to violate law, Insurance Department has made the following rules: "If the company grants these additional benefits [accumulations under personal accident policies] only to certain persons in order to induce them to transfer their insurance to that company, then the company is undoubtedly violating the anti-rebate law; but if the same privileges are granted to all applicants for insurance upon the payment of the additional premiums, then the company is clearly within its rights and is not violating the act of 1909."

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—One-half the premiums of all annual policies written within the year and on policies written for more than one year, one-half the current year's premium plus the whole of the premiums for subsequent years.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—At the rate of 2 per cent upon gross premiums of every character and description received from business done within this Commonwealth during the entire calendar year preceding.

TAX STATEMENT.—Date for filing, on or before March 1.

RHODE ISLAND.

SUPERVISING OFFICER, CHARLES C. GRAY, INSURANCE COMMISSIONER, PROVIDENCE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, and every person who shall so far represent any insurance company established in any other State or country as to receive or transmit proposals for insurance, or to receive, for delivery, policies founded on proposals forwarded from this State, or otherwise to procure insurance to be effected by such company for persons residing in this State.

No agent of any foreign insurance company other than life doing business in any town in this State shall be allowed to establish any branch agency in any other town in the State. Provided, however, that every life insurance company doing business in this State and whose premium received from this State shall exceed \$25,000 a year shall equip and maintain an office in this State for the transaction of business.

SUB-AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, in any insurance company not incorporated under the authority of this State, and who is accountable to any agent in this State of such insurance company for premiums received. Certificate for sub-agent, \$2; good until April 1.

AGENT'S LICENSE.—Date of expiration, April 1; fee, \$2; no agent shall be allowed to establish branch agency in any other town.

ANNUAL STATEMENT.—Date for filing in month of January; surety companies same.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner; surety company same.

COMPANY DEFINED.—No statutory provision defining casualty companies. For surety companies see chapters 225 and 226 General Laws of 1909.

COMPANY LICENSE.—Good until revoked.

COMPANY OF FOREIGN COUNTRY.—Same as for other State company.

DEPOSIT.—Retaliatory law. (See "Funds.")

EXAMINATION.—At discretion of Commissioner, expenses to be borne by company. Commissioner may publish results if he thinks proper; surety company same.

FEES.—Each copy of service of process, \$2; filing copy of charter, \$30; filing preliminary statement and each succeeding annual statement, \$20; agent's certificate, \$2; surety company same

FUNDS.—No person shall act as agent for any foreign insurance company unless its capital stock amounts to \$100,000 actually paid in, and invested exclusively of any rights of stockholders.

Life, health and accident companies the same, invested and deposited with proper officer of home State for benefit of policyholders. Certificate of same to be given to Treasurer of this State.

Surety companies must have \$250,000 capital, \$100,000 of which is safely invested, and deposited in home State for benefit of policyholders. Certificate for same must be shown to State Treasurer.

IMPAIRMENT OF CAPITAL.—No provision, unless section 13, chapter 225 of insurance law, which applies only to surety companies.

POLICY FORM OF PROVISIONS.—None except as to limit of risk. No one risk may incur greater hazard than one-tenth of capital of company.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent neglecting to make or making false tax returns, sum not exceeding \$1000; for violating provision of resident agent law, \$100 to \$500; agent acting for company not complying with laws, \$300 to \$1000; unlicensed agent, \$1000; agent who refuses to answer questions regarding statement and returns, \$1000; surety company same; agent acting for surety company not in compliance with laws, \$1000.

PRELIMINARY DOCUMENTS.—Appointment of attorney; copy of charter; statement concerning nature and financial condition; examination by home department; surety companies same.

PUBLICATION.—In February Commissioner shall publish for distribution abstract of annual statement at expense of company, the cost being \$1 per company per year.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUIT.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction within this State, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay in January tax of 2 per cent on premiums received in this State. [See Statutory Requirements, Life.]

TAX STATEMENT.—Date for filing during January.

SOUTH CAROLINA.

SUPERVISING OFFICER, FITZ HUGH MCMASTER, INSURANCE COMMISSIONER, COLUMBIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who solicits insurance in behalf of any insurance company not organized under the laws of this State, or who takes or transmits other than for himself any application for insurance, or any policy of insurance to or from such company, or who advertises or otherwise gives notice that he will receive or transmit same, or who shall receive or deliver a policy of insurance of such company, or who shall examine and inspect any risk, or receive, collect or transmit any premium of insurance or do or perform

any other act or thing in the making or consummating of any contract of insurance, for or with any such company, other than for himself, etc., as under Alabama.

AGENT'S LICENSE.—Fifty cents annually. Agents are required to give references and to satisfy the Commissioner that they "are fit and proper persons to be insurance agents."

ANNUAL STATEMENT.—Date for filing, on or before March 31. Must show financial condition; compliance with charter and any changes therein; changes in agencies.

ATTORNEY FOR SERVICE.—Insurance Commissioner. Courts hold that service on any agent is good.

COMPANY DEFINED.—Any person, body, politic or corporate partnership or association who or which shall make or negotiate any contract of insurance.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—(See Funds.) Before licensing any insurance company to do business in this State the Insurance Commissioner shall require each such company to deposit with him an approved bond or approved securities, in the discretion of the Commissioner, as follows: Each legal reserve life insurance company, twenty thousand dollars; each fire, accident, or casualty or surety insurance company, or any company not herein specified, ten thousand dollars.

EXAMINATION.—Commissioner is authorized to examine condition of any company, and must examine condition before granting certificate of admission.

FEES.—Every foreign insurance company of any class shall pay annual State license fee before March 31 of \$100, and an annual Department fee of \$40 for accident and health, including all forms of indemnity to the insured on account of accident or disease; \$40 for casualty insurance, which includes auto damage, burglary, elevator, employers' liability, fly-wheel, hail, plate glass, steam boiler, theft, tornado, etc.; \$40 for surety, including fidelity, credit, title, etc.

FUNDS.—Every company must have at least \$100,000 capital, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least \$100,000, or in absence of capital and deposit, company to deposit with Insurance Commissioner valid securities aggregating \$10,000, or bond for said amount in addition, deposit to be required under "Deposit." Surety and fidelity companies subject to same laws as other foreign companies.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Agent guilty thereof loses license.

MUNICIPAL TAXES AND FEES.—The city of Columbia imposes a license of \$30 for the first \$1,000 premiums, and \$15 for each additional \$1,000. Other municipalities charge the fees provided in their ordinances.

PENALTIES.—For violating any provision of insurance chapter, \$500-\$1,000; for not making quarterly return or paying quarterly fee, in addition to legal penalty therefor, company shall forfeit its right to do business and pay additional penalty of 50 per cent of actual gross receipts.

POLICY FORM AND PROVISIONS.—Health and accident policies must contain provisions and prohibitions recommended by the National Convention of Insurance Commissioners.

PUBLICATION.—No provision.

REBATES.—Prohibited for life companies.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Actuaries and four per cent for life companies and Massachusetts standard for others.

RESIDENT AGENT LAW.—Yes.

PRELIMINARY DOCUMENTS.—Before agent can obtain license he must file with Insurance Commissioner a certified copy of charter; certified appointment of agent as attorney; financial statement; proof that company has fulfilled provisions of its charter.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Every insurance company, of any class, not organized under the laws of the

State, shall make a semi-annual return to the Insurance Commissioner of its gross income, less return premiums and dividends, for the preceding period, which return shall state in detail the amount of gross premiums, gross receipts or gross income collected by such company in each of the various counties in the State. These returns to be made thirty days after the 30th of June and thirty days after the 31st day of December in each year, and pay a tax of two per cent on premiums. Provided, that nothing in this act or any other act shall be construed as preventing any municipality from levying license fees or taxes.

TAX STATEMENT.—Date of filing for additional semi-annual license fee, June 30 and December 31. Provided, that if the executive officer of the company shall file with the Insurance Commissioner a sworn statement showing that at least one-fourth of the premium receipts on all risks in South Carolina is maintained in, and invested in any or all of the following securities, or property, to wit: Bonds of this State, or of any county, city or town in this State, or first mortgage bonds on real estate in this State, or first mortgage bonds of solvent domestic corporations whose property is situate entirely within this State, or any property situate in this State and taxable therein, then the additional license fee shall be one and three-fourths per centum upon the receipts; if the investment be one-half of said reserve, the additional license fee shall be one and one-half per centum; if the investment therein be three-fourths of said reserve, the additional license fee shall be one and one-fourth per centum, and if the entire reserve be so invested then the additional license fee shall be one per centum.

SOUTH DAKOTA.

SUPERVISING OFFICER, O. K. STABLEIN, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Statements must be published three times in each judicial circuit in which company has policies issued. Not required of fidelity and surety companies.

AGENT DEFINED.—Agents appointed by any company doing business in this State to solicit applications for insurance, collect the premiums on the same, and transact other duties of agents in such cases, shall be held personally responsible for any money received by them for such company.

AGENT'S LICENSE.—Date of expiration, March 1, after date of issue. Certified copy of their power of attorney must be filed.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter, except that foreign companies shall transmit statement of business outside United States prior to May 1; fidelity and surety companies, March 1.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Fee, \$2.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law. Live stock companies shall deposit 80 per cent of capital stock with Treasurer of this State as a fund to secure payment of all policies in this State, unless similar deposit has been made in another State. Burglary, credit, fidelity and surety, liability, title and bond and mortgage companies shall have a capital of at least \$70,000, and deposit with the State Treasurer a guaranty fund consisting of such securities of said corporation as are provided for the investment of the capital stock of domestic corporations, amounting to at least \$50,000. These bonds and securities must be approved by the State Treasurer and held in trust by him.

EXAMINATION.—At discretion of Commissioner, who may publish result if he thinks proper.

FEES.—Filing copy of charter, \$25; filing annual statement, \$25; each certificate of authority and certified copy thereof, \$2; every copy of any paper filed in department, 20 cents per folio, and for fixing official seal and certifying same, \$1; official examinations,

actual expense incurred, and \$10 per day per diem; for each copy of process, \$2, to be paid by plaintiff. Reciprocal law.

FUNDS.—Live stock companies must have \$100,000 capital stock, 20 per cent of which shall be cash on hand and 80 per cent invested and deposited as provided. Fidelity and surety companies must have paid-up capital stock of \$70,000, invested in securities and deposited for the benefit of policyholders. Accident, health and casualty companies paid-up capital stock of \$100,000.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, are less than liabilities.

MISCELLANEOUS.—Accident companies are prohibited from giving prizes or articles of value with the sale of policies.

MISREPRESENTATION.—A felony. Penalty, imprisonment not to exceed two years or a fine not exceeding \$5000, or both.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For refusing to testify or produce papers, \$100; for neglecting to file statement, \$100 for each day's delay; for acting for company without certificate, \$500.

Fidelity and surety company neglecting to get certificate, \$100 for every day; agent acting for company which has no certificate, \$300; and for authorized company without certificate not less than \$25 for each day's neglect.

POLICY FORM OR PROVISIONS.—Accident and health companies are subject to the laws governing life companies. Plate glass and steam boiler companies are subject to the same laws.

Live Stock.—Mutual companies; mutual fire and capital stock live-stock laws govern. Mutual companies must also deposit \$25,000 with State Treasurer of South Dakota in cash or approved securities, or may file certificate of deposit with home State. (Stock companies' law for stock fire companies govern.) Companies must have capital of at least \$200,000.

PRELIMINARY DOCUMENTS.—File certified copy of charter; statement concerning nature and financial condition of company; copy of last annual report and by-laws. Certificate of deposit, certificate of authority or compliance.

PUBLICATION.—Annual statement to be published by Commissioner at expense of company at least three times in a newspaper of general circulation published in each judicial circuit of State in which company has issued policies. Statements for publication made out on blanks furnished by Commissioner, and his certificate of authority to be published at same time. Printer's affidavit of publication to be filed with Commissioner. Uniform fee for publication, \$17.50.

REBATES.—No provision. In 1909 an act was passed to prevent accident companies giving prizes or articles of value with the sale of policies.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT'S LAW.—No. Reciprocal law.

SEMI-ANNUAL STATEMENT.—Not required except when requested by Commissioner of Insurance.

TAXES.—Reciprocal law. Every company shall, at time of making annual statement, pay 2½ per cent of gross amount of premiums received in State during preceding year. South Dakota surety companies not required to pay any tax.

TAX STATEMENT.—Final date for filing at time of making annual report.

TENNESSEE.

SUPERVISING OFFICER, WM. F. DUNBAR, COMMISSIONER OF INSURANCE, NASHVILLE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and state only paid-up capital.

AGENT DEFINED.—Shall be regarded as agent of company and not of the insured. Shall be personally liable on all contracts of insurance unlawfully made for unauthorized company.

AGENT'S LICENSE.—Renewable in January. Each agent, including members of a firm, shall pay privilege tax of \$10.

ANNUAL STATEMENT.—Blanks furnished by Commissioner in December. Date for filing, February 1; for good cause shown, time may be extended to March 1, but not later. Annual statement of foreign company shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner or his successor.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign" includes those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, December 31. Surety company of another State or country, in order to make bonds required by the laws of this State, is required to have a special license to execute such bonds as security thereon.

COMPANY OF FOREIGN COUNTRY.—Same requirements as those of companies of other States, except a deposit of \$200,000 with some State officer.

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit with Treasurer of this State, or financial officer of some other State of United States, \$200,000, to be in exclusive trust for the benefit of its policyholders in United States. Such foreign company may appoint trustees, who are citizens of United States, to hold funds in trust in order to make bonds required by law a surety. Company having a paid-up capital of less than \$300,000 and no deposit with any State Department, is required to deposit \$100,000, but if it has a general deposit of \$100,000 with any State Department, it is required to deposit only \$25,000. No deposit will be required in Tennessee from foreign companies having a paid-up capital of \$300,000, \$200,000 of which is invested in approved securities and deposited with some State Department.

EXAMINATION.—At discretion of Commissioner; expenses paid by company.

FEES.—Filing copy of charter and statement, \$30; annual statement, \$15; agent's license, \$2; seal of office, with certificate, \$1; copies of any paper on file or deposited with Commissioner, 20 cents per folio.

FUNDS.—Companies other than life, including plate glass and live stock companies, must have capital of \$100,000, \$75,000 of which shall be invested in bonds of United States or other good securities, to be certified as such by Commissioner of home State, or in lieu of cash capital such company shall have and maintain a warranty capital or surplus above all liabilities, including the reinsurance reserve of not less than \$100,000.

If company wishes to transact more than one class of insurance, and its capital, reserve funds or assets, when pro rated between two or more classes of business the company desires to write shall be sufficiently large, which, when divided by the number of classes of business company proposes to transact to give to each character of business \$100,000 of assets or capital stock, and \$100,000 invested as law requires, it may procure license to transact several kinds of insurance.

IMPAIRMENT OF CAPITAL.—Not permitted.

MISREPRESENTATION.—No written or oral misrepresentation shall be deemed material, or defeat or void policy or prevent its attaching, unless made with actual intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not paying for loss within sixty days after demand, in addition to amount due with interest, 25 per cent of liability; for not paying taxes within sixty days after they are due, 50 per cent in addition; if agent does not pay his \$10 tax, County Clerk may be directed to collect it and may add a penalty of 50 per cent to tax; for failing to make report or pay taxes, \$500, in addition to tax; for acting for unauthorized company, \$100 to \$200, or imprisonment for thirty days, or both; for unlicensed agent, \$50 to \$100; for false advertisements, \$100 to \$500; neglecting to file annual statement, \$100 a day; false annual or other statement, \$500 to \$1000; failure to testify, \$500; for any violation not specified, not more than \$500.

POLICY FORM OR PROVISIONS.—Every policy shall contain entire contract and shall be held as made in this State and construed solely according to the laws of this State.

POLITICAL CONTRIBUTIONS.—Prohibited. Penalty not exceeding \$1000, or imprisonment not exceeding one year. Officer, agent or other person violating this act shall be liable to company for amount contributed.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner certified copy of charter and statement of financial condition; proofs of legal organization and requisite capital; instrument appointing attorney; probably comes under repeal of 1907.

PUBLICATION.—None required

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company without consent of other party to suit removes it to any Federal Court, license of company shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon contracts of insurance for foreign insurance companies other than life, the Commissioner shall require such companies to charge as the liability for reinsurance of outstanding policies, 50 per cent of premiums received on policies having not more than one year to run, and a pro rata of all premiums received on policies having more than one year to run.

RESIDENT AGENT LAW.—None.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—At rate of 2½ per cent on gross premiums, received from business in this State, payable in January and July. Each company to pay privilege tax to the Secretary of State, based on amount of capital stock.

TAX STATEMENT.—Date for filing, January and July, and pay at same time.

TEXAS.

SUPERVISING OFFICER, J. S. PATTERSON, INSURANCE COMMISSIONER, AUSTIN.

AGENT DEFINED.—Any person who solicits insurance on behalf of any insurance company, whether incorporated under the laws of this or any other State or foreign government, or who takes or transmits other than for himself any application for insurance, or any policy of insurance, to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or shall receive or deliver a policy of insurance of any such company, or who shall examine or inspect any risk, or receive or collect or transmit any premium of insurance, * * * do or perform any other act or thing in the making or consummating of any contract of insurance for or with any such insurance company other than for himself, or who shall examine into or adjust or aid in adjusting any loss for or on behalf of any such insurance company, whether any of such acts shall be done at the instance or request or by the employment of such insurance company, or of or by any broker or other person, shall be held to be the agent of the company for which the act is done or the risk is taken, as far as relates to all the liabilities, duties, requirements and penalties set forth in this act. Agent acting for unauthorized company shall be personally liable to policyholders.

AGENT'S LICENSE.—Date of expiration last day of February; general agent, \$50 occupation tax.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Health, fidelity and surety company to appoint an attorney in Texas.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration last day of February.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Health company, reciprocal law; health company of foreign country must deposit in this or some other State of United States \$100,000 invested in securities, for benefit of policyholders in United States. Fidelity or surety company, \$100,000 with one of the States, and also \$50,000 with the State of Texas.

EXAMINATION.—At discretion of Insurance Commissioner.

FEES.—Filing annual statement, \$20; renewal certificate of authority, \$1; two certificates for publication, \$1.

FUNDS.—Miscellaneous companies must have \$100,000 capital paid in and \$50,000 additional for each class of business, more than one, which it transacts.

IMPAIRMENT OF CAPITAL.—Revocation of license subject to discretion of Insurance Commissioner if an impairment of capital amounting to twenty per cent thereof is not remedied within sixty days after notice.

MISCELLANEOUS PROVISIONS.—It shall be unlawful for any insurance company whose charter authorizes it to do a fire, marine, lightning, tornado or inland insurance business to transact the business of life insurance in this State. Or for any company authorized to do a life or health insurance business in this State to take fire, marine or inland risks. (Acts 31st Leg., First Called Session, Chap. 20, Sec. 37.)

MISREPRESENTATION.—Matters misrepresented must be material and fraudulently made, in order to have effect.

MUNICIPAL TAXES AND FEES.—No occupation tax shall be levied on companies subject to premium tax.

PENALTIES.—For violating any provision of insurance law, revocation of license for agent who violates any provision.

POLICY FORM OR PROVISIONS.—No insurance company transacting business in this State shall hereafter be permitted to issue or sell any policy of industrial life insurance, or any policy of accident or health insurance, until the form thereof has been submitted to the Commissioner of Insurance and Banking. If the Commissioner of Insurance and Banking shall approve the form of such policy as complying with the requirements of the laws of this State, the same may thereafter be issued and sold. If he shall disapprove the same, any such company may institute a proceeding in any court of competent jurisdiction to review his action thereon. (Acts 31st Leg., Chap. 108, Sec. 45.)

PRELIMINARY DOCUMENTS.—Affidavit that company has not violated any provisions of insurance law. Health and accident companies must file copy of charter and by-laws, statement of financial condition of company, power of attorney.

PUBLICATION.—Publish certificate from Insurance Commissioner, annually, within thirty days from issuance thereof, in two newspapers for three successive weeks.

REBATES.—Prohibited.

RECIPROCAL LAW.—Health companies, yes.

REMOVAL OF SUITS.—Prohibited. License revoked and may not be renewed for three years. Law does not prohibit removal to Federal Court situated in same county in which suit was pending in State Court.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums on all unexpired risks that have less than one year to run and the pro rata of all premiums received on risks that have more than one year to run.

SPECIAL RESERVE FOR LIABILITY COMPANY.—Every insurance company which has for ten years or more undertaken to insure persons, firms or corporations against loss or damage on account of the bodily injury or death by accident of any person for which loss or damage said persons, firms or corporations are respectively responsible shall, on or before the first day of October in each year, render to the Insurance Commissioner a statement in writing of its business transacted in the United States, which shall show separately for each of the five calendar years constituting the first half of the period of ten years next preceding the thirty-first day of December of the year in which the statement is made.

1. The number of persons reported injured under all its forms of liability policies, whether such injuries were reported to the home office of the company or to any of its representatives, and whether such injury resulted in loss to the company or not.

2. The amount that on or before the thirty-first day of August of the year in which the statement is made had been paid on account or in consequence of all injuries so reported, including therein all payments on suits arising from such injuries.

3. The number of suits or actions under such policies on account of injuries reported which have been settled either by payments or compromise.

4. The amount paid in settlement of such suits or actions on or before the thirty-first

day of August of the year when the statement is made, including therein all payments made on account or in consequence of injuries from which the suits arose, whether prior to or later than the date when the suits were brought. Every such company shall, in its financial statements hereafter made in this State, use the experience so ascertained for computing its outstanding losses under all its forms of liability policies, irrespective of the date when the policies were issued. The average cost per suit of settling such cases as computed by the data required in this section, shall be multiplied by the number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date on which the condition of the company is to be ascertained and shown, which suits or sections are being defended for or on account of a holder of any such policy, also the average cost on account of each injured person, determined as aforesaid from the company's experience, shall be multiplied by the number making the statement of the company's condition, whether such injuries were reported to the home office of the company or to any of its representatives. From the sum of these two products so ascertained there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount so deducted to be taken as of the date at which the said statement is made. The sum remaining after making this deduction shall be charged as the liability of the company on account of outstanding losses. Any admitted company issuing liability contracts which by reason of its limited experience in liability underwriting cannot furnish the information required by this section shall nevertheless, until it is able to comply with said requirements, be charged with a liability for outstanding losses upon all kinds of its liability policies an amount not less than the amount resulting from the following process:

The number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date of making up the statement, whether such injuries were reported to the home office of the company or to any of its representatives, which are being defended on account of the holder of any policy, shall be multiplied by the average cost per suit as shown by the average experience of all other admitted liability companies ascertained from the data required by this section, also the number of injuries reported under said policies at any time within eighteen months of making up the statement, whether reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not, shall be multiplied by the average cost for each injured person, as shown by the average of said experience of all other admitted liability companies, ascertained from the data required by this section from the sum of these two products there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made. A sum not less than the amount remaining after this deduction shall be charged as a liability for outstanding losses to liability companies covered by the provisions of this paragraph. The average cost for suits and for injured persons required by this paragraph shall, on or before the first day of December of each year, be furnished by the Insurance Commissioner to every such company which has not had an experience of ten years in liability underwriting. Besides the reserves provided for in this section, each such company shall be charged as a liability with all unpaid losses of which the company received notice on or before December 31, and all other debts and liabilities.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every health, accident, credit, title, steam boiler, live stock, fidelity, surety and casualty, and all other companies other than life, shall pay a tax of 26/10 per cent of gross premiums received in this State, provided that any company doing two or more kinds of business shall pay the same tax upon the gross receipts from each of said kinds of business. But if any company shall have as much as one-quarter of its entire assets invested in bonds or property of the State of Texas, annual tax shall be 1 per cent, and if as much as one-half of assets be thus invested, it shall pay one-half of 1 per cent. Date of paying tax, March 1.

TAX STATEMENT.—To be filed with annual statement.

UTAH.

SUPERVISING OFFICER, JOHN JAMES, COMMISSIONER OF INSURANCE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of the company.

AGENT'S LICENSE.—Date of expiration, March 1.

ATTORNEY FOR SERVICE.—Appoint a resident of the State and file a new power of attorney annually on or before March 1.

ANNUAL STATEMENT.—Date for filing, on or before March 1.

COMPANY DEFINED.—"Company" or "Insurance Company" shall include all corporations, associations, partnerships, or individuals engaged as principals in the insurance business, excepting fraternal and benevolent orders and societies.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COMPANY LICENSE.—Date of expiration, last day of February.

DEPOSIT.—Companies organized outside United States must deposit in some State of United States at least \$200,000 for special benefit of insured in United States. Surety company, \$100,000 with home State. No insurance company not organized under the laws of a State, Territory or district of the United States, shall be admitted or permitted to do any business in this State until, beside complying with the insurance laws of this State, it has made a deposit with the Commissioner of Insurance of this State, or with the duly authorized officer of some other State of the United States, of a sum of not less than the capital or capital and surplus or guaranty of surplus fund required of like companies under this act. Such deposit must be an exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in section 27 of this act; and such deposit shall be deemed for all purposes of the insurance laws the capital or capital and surplus or guaranty or surplus fund of the company making it.

Surety company to have \$100,000 on deposit with home State.

EXAMINATION.—Commissioner of Insurance may examine at any time, provided that the written consent of the State Board of Examiners must be obtained to all examinations, inquiries or investigations made beyond the borders of the State of Utah. The cost of such examinations, when made beyond the borders of the State of Utah, shall be paid by the company examined, and shall include the reasonable expenses of the Commissioner and assistants employed therein, whose services are paid for by the Department, and the compensation and reasonable expenses of his assistants employed therein whose services are not paid by the Department. Any person assisting in examination shall receive \$10 a day, \$2 for every twenty-five miles he shall necessarily travel.

FEES.—There shall be paid by every insurance company doing business in this State, to the Commissioner of Insurance, the following fees: For filing statement preliminary to admission, \$50; certified copy of acceptance for foreign companies of the provisions of the Constitution of the State of Utah, \$3; any power of attorney, \$1; articles of incorporation and by-laws of foreign companies, and examination thereof, \$25; amendments to articles of incorporation and by-laws of foreign companies, and examination of, \$5; annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agents and solicitors, \$2; for preparing synopsis of annual statement for publication and certifying the same, \$5; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, \$1.

FUNDS.—Surety company must have an unimpaired capital of \$200,000. Joint stock company, organized for any other purpose than fire insurance, a cash capital of not less than \$100,000.

IMPAIRMENT OF CAPITAL.—Whenever Commissioner of Insurance thinks from examination of company that its capital is impaired to an unsafe extent he shall revoke its license.

MISREPRESENTATION.—No insurance company doing business in this State, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof, nor shall any such corporation or agent thereof make any misrepresentation to any person insured in another company for the purpose of inducing, or tending to induce, such person to lapse, forfeit or surrender his said insurance.

PENALTIES.—For violating any provision of resident agent law, \$100, and imprisonment not exceeding two months.

Any one violating any provision of insurance law shall be deemed guilty of a misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File in the office of the Commissioner copy of articles of incorporation and by-laws and all amendments thereof or alterations thereto, and also any such subsequent amendments or alterations, and also a copy of acceptance of the provisions of the Constitution of this State, and, in the case of companies which have already filed the same, a copy of the instrument designating its agent upon whom process may be served, all certified to by the Secretary of State; together with a statement, under oath, showing financial condition on December 31, next preceding.

PUBLICATION.—A synopsis of annual statement, together with the Commissioner's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation published at the capital for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publications shall be filed in the office of the Commissioner.

REBATES.—No provision.

RECIPROCAL LAW.—No, except on valuations.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liabilities of insurance companies other than life, the amount required to safely reinsure all outstanding risks shall be estimated by taking 50 per cent of the gross premiums on all risks and policies in force issued for not more than one year and pro rata of all gross premiums on risks and policies written for a longer term than one year. The Commissioner may accept the valuation of the Department of Insurance of any other State or country if made upon the basis and according to the standard herein required, if the insurance officer of such State or country accepts as sufficient and valid for all purposes the certificate of valuation of the Commissioner of this State.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every company doing business in State shall pay an annual tax of $1\frac{1}{2}$ per cent on gross premium receipts in State, but companies that have paid a property tax during year shall deduct that amount. This tax is in lieu of all others.

TAX STATEMENT.—Date of filing, before March 1. Taxes to be paid on or before March 1.

VERMONT.

SUPERVISING OFFICIALS, GUY W. BAILEY, SECRETARY OF STATE, ESSEX JUNCTION.
WALTER F. SCOTT, STATE TREASURER, BRANDON.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, April 1.

ANNUAL STATEMENT.—Date for filing, previous to March 1. Blanks furnished by Commissioners.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law.

MUNICIPAL TAXES AND FEES.—Section 18.

EXAMINATION.—At discretion of Commissioners. They may visit home office if they deem necessary.

FEES.—Company license, \$5; agent's license, \$2; filing annual statement, \$20.

FUNDS.—Foreign joint stock insurance companies must have paid-up capital, invested in securities readily convertible into cash, of at least \$100,000, not less than half of which is in cash securities other than real estate mortgages, and in addition to such capital, assets equal to in value to outstanding liabilities, reckoning reinsurance as a liability, but Insurance Commissioners may license a company whose impairment of capital does not exceed 20 per cent under above rule. Fidelity and surety companies must have \$200,000 capital.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For failing to make returns or pay taxes, revocation of license; for acting for company which has not filed stipulation, \$100-\$500; for acting for unlicensed company or without license, \$100-\$1,000. For violation of non-resident brokerage law, surrender of license.

POLICY FORM OR PROVISIONS.—No accident policy shall contain clause limiting time of commencement of action on such policy to period less than twelve months from time of accident. Fidelity company shall not incur larger risk than one-tenth of total admitted assets, unless properly secured. Policy issued by unlicensed agent shall bind company if otherwise valid. Standard provision law for health and accident policies.

PRELIMINARY DOCUMENTS.—File stipulation, giving name, location, etc., of company appointing attorney. File certified copy of charter and financial statement.

No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

Personal accident and health companies are governed by the same laws as to admission, capital and assets as other companies. Burglary, credit, liability, plate glass, steam boiler, title and bond and mortgage companies are not specifically mentioned in the statutes. Live stock companies operating on the mutual plan, organized under the laws of any of the New England States, or of the State of New York, may be admitted, subject to laws governing other insurance companies, and by depositing quarterly with a trust or national bank designated by the Insurance Commissioners all moneys received for its mortuary fund from policyholders in this State.

PUBLICATION.—Insurance Commissioners shall cause to be published once in two months, in two newspapers published in State, a list of insurance and guaranty companies licensed to transact business in State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of the gross premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Surety and guaranty companies pay 2 per cent on gross receipts collected in State in February. Foreign insurance companies pay 2 per cent in February.

TAX STATEMENT.—Surety and guaranty companies date for filing on or before last of February, to be paid in February.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND, VA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, July 15; fee, \$1.

ANNUAL STATEMENT.—Date for filing, on or before March 1, time may be extended, but not beyond sixty days. Blanks prescribed by convention of Insurance Commissioners, if any such are adopted.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance or his successor in office.

COMPANY DEFINED.—Any association, society, company, corporation, joint stock company, individual, partnership, trustee or receiver engaged in the business of assuming risks upon persons or property in this State, except fraternal benefit associations, "foreign," refers to companies of other States of United States, and "alien" to companies of other countries.

COMPANY LICENSE.—To be paid by April 1, based on net premiums collected previous year at 2½ per cent.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law. Every guaranty, trust, indemnity, fidelity, security and other like company must, by an agent employed to superintend or manage its business in the State, deliver under oath to the Treasurer of this State a statement of the amount of capital stock of such company, and deposit with him bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal to 5 per cent on said capital stock, and the Treasurer shall thereupon give the agent a receipt for the same; provided, that the cash value of the securities so deposited need not be more than \$25,000, nor shall be less than \$10,000. Said securities shall be assigned to said Treasurer and his successors in office in trust for the purpose of this act. The Treasurer shall require any such company to make good any depreciation or reduction in value of said securities, and he shall, in the month of December of every year, examine all securities so deposited with him for the purpose of ascertaining whether any of them have depreciated or have been reduced in value. The Treasurer shall give to the company authority to draw the interest on the bonds, as the same may become due and payable, for the use of the company, which authority shall continue in force until the company fails to pay any of its liabilities in this State by reason of its becoming security, or by reason of its assuming any duty or obligation of like nature, as principal or otherwise, by becoming fiduciary, and which failure has been ascertained by agreement to the parties binding on such company, or by judgment, order or decree of a court of competent jurisdiction against such company, not appealed from, superseded, or stayed, and, in case of such failure so ascertained, the party charged with the payment of such interest shall be notified of such failure and thereafter such interest shall be payable to the Treasurer, to be applied, if necessary, to the payment of such liabilities.

Alien casualty companies must have deposit in United States of \$200,000, in hands of trustees who are citizens and residents of United States, or of proper State officers.

EXAMINATION.—At discretion of Commissioner, but he may accept certificate of the Insurance Department of the State or country in which is located the principal office of such company as to its solvency.

FEES.—Agent's license, \$1

FUNDS.—No company shall undertake to do more than one of the general kinds of insurance without having a paid-up capital of \$100,000 invested in solvent securities. Any company doing more than one must make sworn statement for each kind done, and no company shall expose itself on any one risk to amount exceeding 20 per cent of its paid-up capital and surplus, unless excess is reinsured. Surety companies must have \$250,000 capital, and give bond not less than \$1000 nor more than \$5000, conditioned that it will make annual returns and pay taxes.

IMPAIRMENT OF CAPITAL.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—Acting for authorized company without certificate of registration, \$10 to \$100; acting for company whose license has been revoked, \$100 for each offense; company not paying taxes and fees shall cease to do business, and agent acting for such company shall be fined from \$50 to \$200, or punished by imprisonment of from thirty days to fifty days; failing to make any report required by law, \$100 to \$1000; for making false statement in any report, person shall be deemed guilty of forging, and imprisonment from two to ten years; for failing to make annual report, \$500, and additional \$500 for every month; penalty not otherwise specified, \$20 to \$200.

POLICY FORM OR PROVISIONS.—Contract and agreement must be plainly expressed in policy. No condition shall be valid unless printed in type as large as brevier or eight point type, or is written in pen and ink or typewritten, and no provision limiting time within which suit can be brought to less than one year after loss shall be valid.

PRELIMINARY DOCUMENTS.—File appointment of attorney in triplicate; three certified copies of charter.

PUBLICATION.—None required.

REBATES.—Prohibited by law.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability on the contracts of insurance of casualty and indemnity companies, on all risks written for a fixed time, not exceeding one year, there shall be reserved 50 per cent of the whole original premiums charged for such risks, and for a time exceeding one year there shall be reserved the pro rata unearned portion of the whole original premiums charged for such risks, in calculating which it shall be assumed that policies date from middle of year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property, and there shall be a tax of 20 cents on every \$100 of the assessed value of the real estate and tangible personal property, and a tax of 25 cents on every \$100 of the assessed value of the intangible personal property of every such company, and a further tax of 10 cents on every \$100 of the assessed value of all the real estate and personal property of the company, and a further special tax of 5 cents on every \$100 of the assessed value of the real estate and tangible personal property of every such company. The license for sick benefit is 1 per cent of premiums collected during previous year, and on casualty companies $2\frac{3}{4}$ per cent upon the net amount of all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State during the previous year. All other companies except life are taxed a sum equal to $2\frac{3}{4}$ per centum upon the net amount of all premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State. All companies are taxed a sum not exceeding one-tenth of 1 per centum on the gross amount of the premiums, assessments, etc., collected the previous year for the maintenance of the Bureau of Insurance.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

AGENT DEFINED.—Any agent or broker through whom, in whole or in part, any insurance company, association, individual or individuals, shall negotiate, issue or deliver any policy of insurance, shall be deemed an agent of such company for the purpose of service of process in any action brought on said policy in the courts of this State or of United States.

AGENT'S LICENSE.—Date of expiration, April 1. Fee for life, accident, sick benefit or indemnity business, \$2; adjuster's license, \$10.

ANNUAL STATEMENT.—Date for filing, February 15, showing business done in this State; and complete statement showing business conditions.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—Any company, association or corporation engaged in or carrying on in any manner the business of insurance of any character in this State.

COMPANY LICENSE.—Date of expiration, April 1. Surety company same.

COMPANY OF FOREIGN COUNTRY.—Company of foreign country must have in some State of United States a deposit of at least \$200,000, unimpaired and free from all liabilities, invested in specified bonds, and in trust for benefit of policyholders in United States. Warrants of State of Washington, except those whose market value is less than par, may be accepted in lieu of bonds.

EXAMINATION.—At discretion of Commissioner, who has right to visit head office if necessary. Necessary traveling and actual expenses paid by State if company is subject to premium tax law; if not, company pays.

FEES.—Filing copy of articles of incorporation, \$25; filing amended articles of incorporation, \$10; issuing certificate of authority, \$10; renewal thereof, \$10; filing annual statement of condition and annual statement of business done in State, \$20; filing any other paper, \$1; furnishing copies of papers, 20 cents per folio; certifying copies, \$1; agent's license, \$2.

FUNDS.—Accident and liability companies \$250,000, and surplus not less than \$100,000. Liability companies \$200,000 paid-up capital, and surplus not less than \$100,000.

IMPAIRMENT OF CAPITAL.—Domestic companies must make good impairments within ninety days from service of requisition by Commissioner. Impairments of foreign companies shall entail revocation of authority and license to transact business in the State.

MISREPRESENTATION.—Held to be a misdemeanor.

MUNICIPAL TAXES AND FEES.—No fees, but are taxed on actual property located and in use within the State.

PENALTIES.—Same as life companies.

POLICY FORM OR PROVISIONS.—Standard form health and accident policy required; must have Commissioner's approval before being issued.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner copy of charter; copy of by-laws; certificates showing required capital and assets; power of attorney; copy of annual statement.

PUBLICATION.—No publication of annual statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Personal accident and health, burglary, credit, fidelity and surety, liability, live stock, plate glass, steam boiler, title, surety and mortgage guarantee companies pay $2\frac{1}{4}$ per cent tax. Taxes payable on March 1.

TAX STATEMENT.—Date for filing, February 15.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN S. DARST, STATE AUDITOR, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Not required.

AGENT DEFINED.—Agent acting for unadmitted company shall be personally liable on all contracts.

AGENT'S LICENSE.—Date of expiration, March 1.

ANNUAL STATEMENT.—Date for filing, in January. Blanks furnished by the Commissioner. Companies of foreign countries shall furnish statement of business in United States; also home office statement.

ATTORNEY FOR SERVICE.—Appoint resident of State. Foreign company shall appoint Auditor.

COMPANY DEFINED.—Includes corporations, associations, partnerships or individuals; "foreign" refers to companies not organized in this State.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Annual Statement.")

DEPOSIT.—Companies of foreign countries must have deposit in some State of United States of not less than \$200,000 in securities, in trust for benefit of policyholders in United States. Company may appoint trustees who are citizens of United States and approved by Insurance Commissioner. Fidelity and surety companies must deposit 20 per cent of capital in cash or securities, deposit not to be less than \$50,000 and need not exceed \$75,000.

EXAMINATION.—At discretion of Commissioner, who may accept certificate of proper officer of home State or government.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, \$10; filing annual reports, \$10; valuation of life policies of domestic companies, 1 cent for each \$1,000 of insurance; rate for valuation of policies of foreign companies arranged by reciprocal provision; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, \$5; for each agent's certificate of authority and copy of report, \$5; solicitor, \$1.

FUNDS.—Every company must have at least \$100,000 capital paid up and safely invested. Companies of foreign countries must have \$200,000 on deposit. The capital of every insurance company shall, for all purposes of insurance laws of this State, be the aggregate value of its money deposited, and all sums loaned on real estate security in any State in United States, in conformity with laws of such State and all other assets in United States (provided held by trustees who are citizens of United States). Accident or accident and health companies which pay a weekly indemnity not to exceed \$10 per week must have a capital in cash of \$10,000.

Surety and fidelity companies must have capital of at least \$250,000, and comply with laws governing such companies of this State, except as regards examinations, which shall be as for other foreign companies.

IMPAIRMENT OF CAPITAL.—Cause for revocation of license.

LIMITATION OF SUITS.—No company shall limit the term within which any suit shall be brought against it to a period less than one year from the time loss occurred.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Controlled locally.

PENALTIES.—Acting for company without certificate, not more than \$1,000; where no specific penalty is provided, not more than \$500; obtaining, or attempting to obtain, money fraudulently on accident policy, if sum is more than \$100, imprisonment not more than ten years, if less than \$100, fine of not more than \$500, or imprisonment of not more than one year or both; making political contribution, imprisonment not more than one year and fine of not more than \$1,000; making fraudulent statements in surety reports, \$500-\$2,500; violating any law regarding surety companies, not less than \$500; failure to publish certificate, \$50.

POLICY FORM AND PROVISIONS.—Agreements with the assured to be stated on face of policy or certificate.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter; statement giving name, location and financial condition of company. Companies of foreign countries file copy of charter, annual report made in home country and certificate of deposit.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SOLICITOR.—An agent may, with the approval of the Insurance Commissioner, appoint two solicitors.

TAXES.—Annual license tax of foreign companies shall be 2 per cent of gross premiums collected in this State, less premiums returnable for cancellation. Commissioner may require bond from company for taxes.

TAX STATEMENT.—Date for filing, on or before January 31, to be paid on or before March 1.

WISCONSIN.

SUPERVISING OFFICER, M. J. CLEARY, COMMISSIONER OF INSURANCE, MADISON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No accident company shall advertise assets not actually in its possession, held and available for payment of losses. Such statement shall also show amount available and held in United States; shall exhibit capital actually paid in cash and excess of assets over liabilities. This statement shall correspond to last annual statement filed in Insurance Department, but policies or renewals may contain single item of authorized capital.

AGENT DEFINED.—Every person or member of a firm or corporation who solicits insurance on behalf of any insurance corporation or person desiring insurance of any kind, or transmits an application for a policy of insurance, other than for himself, to or from any such corporation, or who makes any contract for insurance, or collects any premium for insurance, or, in any manner, aids or assists in doing either, or in transacting any business of like nature for any insurance corporation, or advertises to do any such thing, shall be held to be agent of such corporation unless it can be shown that he receives no compensation for his services. Agent who places insurance for unauthorized casualty and surety companies is liable to insured for amount.

AGENT'S LICENSE.—Local agent \$1, general or special agent, no provision. Date of expiration, February 28. Separate certificate required for each company represented by an agent and for each member of a firm. Certificate of authority (license) to be procured from the insurance corporation. No such certificate shall be issued by any other than the officers or resident agent of such corporation signing the policies issued by it or a person duly authorized thereto in writing by such officers or resident agent, after a copy of such authority has been filed in the office of the Commissioner of Insurance; nor unless the same shall be in such form as prescribed by the Commissioner of Insurance and numbered consecutively as issued by the person authorized thereto, and a statement or statements of the names and residences of all persons to whom such certificates are issued on any day, in such form as prescribed by the Commissioner of Insurance, together with the fees provided for certificates to agents by section 1972, shall be mailed to said Commissioner on the day such certificates are issued.

ANNUAL STATEMENTS.—Date for filing, within sixty days after December 31; live stock and hail companies in January.

Printed forms furnished by Commissioner. He may extend time for filing statements, but not exceeding sixty days.

ATTORNEY FOR SERVICE.—Live stock, hail, casualty and surety companies appoint Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration March 1.

COMPANY OF FOREIGN COUNTRY.—Must have capital of \$100,000 and like amount in securities deposited with proper officer of one State of the United States.

DEPOSIT.—Joint casualty, credit, title and surety companies must have deposit of \$250,000 invested in securities and held in some State of United States for benefit of policyholders; companies doing one kind of insurance must have \$100,000 on deposit in

some State of United States, or \$50,000 in State of Wisconsin, and \$50,000 additional for each separate kind.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing first statement, with copy of charter, \$25; filing annual statement, \$25; agent's certificate for life and accident companies, \$1; copy of papers, 10 cents per folio; certifying and affixing seal, 50 cents; for examination, actual expenses, including compensation to other than officers and regular employees of the department.

FUNDS.—Capital for hail companies, \$25,000.

Any company having capital of \$250,000 and deposit of \$250,000 may transact casualty, liability, fidelity, guaranty, burglary, glass, steam boiler and elevator and machinery insurance. To do one of such kinds must have \$100,000, and \$100,000 deposit. Any stock life company with \$100,000 capital may write accident and health insurance.

IMPAIRMENT OF CAPITAL.—If Commissioner on examination of company thinks it is unsound he shall revoke its certificate.

MISCELLANEOUS PROVISIONS.—Limit of risks. Casualty companies shall not expose themselves to any one risk to amount exceeding 10 per cent of their admitted assets. May reinsure whole or in part; no boiler insurance company shall expose itself to amount greater than \$50,000.

Law regulates consolidation and reinsurance of domestic accident and health companies. Live stock company may not assume risk on any one animal of more than one-twentieth of company's paid-up capital.

MISREPRESENTATION.—It shall be unlawful for any company to publish any statement which shall represent said company as writing risks different in nature from those actually written by it, or shall represent it as confining its business to a particular class of risks, when it is in reality writing risks of another kind.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For acting without license, \$50 to \$500; for misrepresentation as to risks, revocation of license, which may not be renewed for one year; for misrepresentation as to assets, capital or kind of risks, first offense, \$500; every subsequent, \$1000.

POLICY FORM OR PROVISIONS.—Live stock and hail companies limited to five years; policy on property may be cancelled at any time on request if insured and company shall return amount of premium paid, less the customary short-rate premium for the expired portion of the full term the policy has been issued; no casualty company issuing employer's liability policies shall condition same with "any law or ordinance respecting the safety of persons," but shall clearly state conditions and requirements; the Insurance Commissioners' uniform health and accident policy provisions have been adopted; also the uniform rulings of the Insurance Commissioners; limitation of action cannot be less than two years.

PRELIMINARY DOCUMENTS.—Casualty and surety companies file application for license, giving name and locality of company and kinds of insurance; statement of requisite capital and deposit; copy of charter; appointment of attorney; statement of financial condition.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF ACTION.—From State to Federal Court terminates company's license.

RESIDENT AGENT LAW.—Casualty and surety companies, yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In computing reserve liability of casualty and surety companies, Commissioner shall make such calculations as in his judgment are equitable and just to both policyholders and company, provided that such liability shall not be less than 50 per cent of premiums written in company's policies.

SEMI-ANNUAL STATEMENT.—No provision.

WYOMING.

SUPERVISING OFFICER, R. B. FORSYTH, STATE AUDITOR, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements shall contain location of company and State or country under whose laws it is organized; shall state only paid-up capital and cash assets.

AGENT DEFINED.—An acknowledged agent or surveyor, or any other person or persons, who shall in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State. Must be resident of Wyoming.

AGENT'S LICENSE.—Fee, \$1.

ANNUAL STATEMENT.—Date of filing, January 1, or within sixty days; printed forms furnished by Commissioner. Guarantee companies file statement before March 1, and must renew proofs of investments.

ATTORNEY FOR SERVICE.—Appoint Auditor.

COMPANY DEFINED.—Provisions relative to foreign companies shall apply to all such companies, partnerships, associations or individuals, whether incorporated or not.

COMPANY LICENSE.—Date of expiration, sixty days from December 31.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Companies of foreign countries must have on deposit in some State of United States sum not less than \$100,000 for special benefit of insured therein. Guarantee and surety companies must have \$200,000 invested in good securities and held by proper officer of home State in trust for holders of obligations of company.

EXAMINATION.—At discretion of Commissioner, at expense of company. Auditor empowered to address any inquiries to any insurance company regarding its doings or business, and it shall be duty of company to promptly reply in writing.

FEES.—Fidelity companies issuing burglary policies, \$25, annually, in addition to other fees; guaranty companies, \$50, and \$25 succeeding years; filing and examining first application and issuing certificate of license thereon, \$50; filing annual statement, \$25; each certificate of authority, \$1; every copy of paper, 15 cents per folio, and \$1 for certifying same and affixing seal thereto.

FUNDS.—Accident companies must have not less than \$100,000 capital. Fidelity companies may issue burglary policies by paying annual fee of \$25 in addition to other fees and taxes. Foreign companies, in general, must have \$300,000 capital, paid up and exclusive of any assets which may be deposited in any other State for benefit of policyholders. Guarantee and surety companies must have \$1,000,000 capital and surplus. Domestic companies, \$100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to do business for company whose capital is impaired to extent of 20 per cent.

MISCELLANEOUS PROVISIONS.—No company organized for one kind of insurance shall issue policies for any other, and no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital. But this does not apply to fidelity companies or storage and deposit companies.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Failure to appoint attorney within ninety days, revocation of authority; for violating any provisions of insurance chapter, \$500; for acting for unlawful fidelity or security company, \$50 to \$1000, or imprisonment from thirty days to six months, or both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement showing condition of company; copy of last annual report; certificate of deposit if company of foreign country. Fidelity companies must comply with the laws relating to life insurance companies. Special requirements for companies insuring live stock.

PUBLICATION.—Certificate from Insurance Commissioner that company has com-

plied with laws to be published once annually in two newspapers of general circulation, one of which is published in capital of State.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Clause repealed in 1901; guarantee companies pay 2½ per cent on gross premiums collected in State.

TAX STATEMENT.—No provision.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, SUPERINTENDENT OF INSURANCE, OTTAWA.

NOTE.—Statutory requirements as respect fire insurance apply, *mutatis mutandis*, to miscellaneous companies.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Of Canadian company and statement of Canadian business of a British or foreign company must be filed with the Minister of Finance on or before March 1. Penalty for neglect (Dominion of Canada), \$10 per day. Non-payment of fine involves possible suspension or revocation of license.

British and Foreign Companies' Home Office Statements.—Must be filed within thirty days after it is required by law to be made to the government of the country in which the head office is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs. Such statement, however, need not be deposited earlier than June 1, nor shall it be deposited later than June 30 following the date at which the condition and affairs of the company are thereby shown.

ATTORNEY FOR SERVICE.—Must be appointed at chief agency of company.

COMPANY LICENSE.—No company or underwriters or other person shall solicit or accept any risk, or issue or deliver any receipt, etc., unless it be done by or on behalf of a company or underwriters holding a license from the Minister.

FUNDS.—In the case of foreign companies with large charter powers, the requirements are as follows: Section 9. "Subject to the right of renewal of license granted previous to August 11, 1899, a license shall not be granted to a company which is by its charter authorized or empowered to carry on classes or branches of insurance greater in number or variety than those for which a license could be granted under the provisions of the last preceding section: Provided that any company incorporated elsewhere than in Canada having a paid-up wholly unimpaired capital of at least three hundred thousand dollars in the case of a company authorized among other classes of business to transact the business of fire insurance, and in the case of any other company of at least one hundred thousand dollars; and (a) which holds over and above all liabilities estimated according to the existing Dominion Government standard a rest or surplus fund equal to at least 20 per centum of such paid-up capital, and the market value of whose stock is at a premium of at least 20 per centum, and (b) which has carried on successfully for a period of at least five years the business for which the license is sought, or which having a paid-up wholly unimpaired capital of at least five hundred thousand dollars, has carried on successfully such business for such shorter period as the Minister deems sufficient, and (c) if the business for which a license is sought consist only of one class of insurance or of such classes as may for the purpose of a license be combined under the provisions of the last preceding section; or (d) which, while not in all respects complying with the requirements of the foregoing paragraphs of this proviso, does not materially fall short thereof in any essential particular, shall be deemed eligible for and entitled to such license upon depositing, keeping and maintaining in Canada to the amount in the next following section

specified, assets of the character required by this act in determining whether the assets of a company incorporated or formed elsewhere than in Canada exceed its liabilities." Section 10. "Such assets so required to be deposited, kept and maintained by the company for which the license is asked shall be, to the extent the Treasury Board on the report of the Superintendent shall fix or determine, in excess of the amount which would be required if such company's charter powers were limited to the purposes for which such license is so asked. 2. Such excess shall, in the case of a company applying for a license to transact fire insurance or life insurance, be not less than fifty thousand dollars, and in the case of any other company not less than ten thousand dollars, and in no case more than two hundred thousand dollars.

DEPOSIT.—Fixed in every case by the Treasury Board.

EXAMINATION.—The Superintendent shall visit the head office of each company in Canada at least once in every year and examine carefully the statements of the condition and affairs of each company, and if, after such examination, from the annual or other statements, or for any other cause, deems it necessary and expedient to make a further examination into the affairs of such company, and so reports to the Minister, the Superintendent may be instructed by the Minister to thoroughly inspect such company, and if the latter be found to be unsound, or if it refuses to be examined, its license may be suspended or canceled.

FEES.—The Superintendent is authorized to assess the companies upon their gross premium receipts for the sum required for the expenses of his office. (See "Provincial Fees and Requirements.")

IMPAIRMENT OF CAPITAL.—Capital deemed to be impaired when assets are less than liabilities calculated according to requirements and paid-up capital.

PRELIMINARY DOCUMENTS.—To be filed with the Minister of Finance and Receiver General. Copy of charter, act of incorporation, or articles of association, certified by officer in charge of the original; power of attorney from the company to its chief agent in Canada; statement of condition at end of preceding year. Duplicate copies to be filed in the office of the Superior Courts of the Province where the head office is located, or if in Quebec, with the Prothonotary of the Superior Court. Penalty for doing business without a license, fine and imprisonment. Annual certificate of compliance with laws of home State not required. The company's charter, acts of incorporation or articles of association, and power of attorney to chief agent, need be filed but once, except in event of a change in representation or amendment to charter.

PUBLICATION.—Section 17. "Every company, on first obtaining such license, shall forthwith give due notice thereof in The Canada Gazette, and in at least one newspaper in the county, city or place where the head office or chief agency is established, and shall continue the publication thereof for the space of four weeks."

RECIPROCAL LAW.—None.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums on all unexpired risks having one year or less to run and pro rata on all premiums on unexpired risks having more than one year to run. No policy can be issued for more than three years.

RESIDENT AGENT LAW.—Each company must have a resident chief agent.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—No provision. (See "Provincial Fees' Laws.")

TAX STATEMENT.—No provision.

STATISTICAL TABLES

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES

INTRODUCTION

In the following pages will be found statistics showing the financial condition and business transactions of insurance companies writing all classes of insurance except life, fire and marine. This information will be of assistance to business men in enabling them to quickly ascertain the standing of any company whose policy they may be offered, which is transacting any of the following branches of insurance:

Personal Accident.	Fidelity.	Plate Glass.
Automobile Collision.	Fly-wheel.	Plumbing and Water Leak-
Automobile Liability.	General Liability.	age.
Automobile Bail Bonds.	Health.	Public Liability.
Bicycle Accident.	Income.	Railway Instalment.
Bicycle Theft.	Investment.	Registered Mail.
Burglary.	Key Registry.	Safe.
Common Carriers' Liability.	Landlords' Liability.	Sprinkler Leakage.
Credit.	Live Stock.	Steam Boiler.
Dentists' Liability.	Machinery Breakage.	Surety.
Druggists' Liability.	Mortgage Guarantee.	Team.
Elevator.	Patent Title Guarantee.	Vessel Liability.
Employers' Liability.	Physicians' Liability.	Workmen's Collective.
		Workmen's Compensation.

EXPLANATORY NOTES.

Please Read Carefully.

The uniform blank for the annual reports of miscellaneous stock insurance companies adopted by the National Convention of Insurance Commissioners, includes several mere bookkeeping items which do not properly enter into a cash statement. The items principally affected are Total Income and Total Expenditure, therefore the publishers have ignored certain items called for by the convention blank, so as to make an uniform showing for the ten years. The changes from the convention blank are explained below:

PREMIUM INCOME.—The blank since 1908 calls for premiums written during the year, instead of net cash premiums. In this publication only the cash premiums received during the respective years are given, thereby making the showing uniform for the ten years.

TOTAL INCOME.—This column does not include the item "Gross increase in book value of ledger assets," which is entirely eliminated from the income account. The profit on sales and any profit and loss account are given *net*, the items on the disbursement side being deducted, or vice versa. Policy fees are omitted.

TOTAL EXPENDITURES.—This column does not include the item "Gross decrease in book value of ledger assets"; which, like the corresponding item in total income, is entirely eliminated. Loss on sales and profit and loss account (if any) are given *net*. Policy fees retained by agents are omitted.

LOSSES PAID.—Commencing with the business of 1907 the expenses of investigation and adjustment of claims were called for separately. As it had been the custom of the companies to include these expenses under losses, they have been so included in this publication.

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN AMERICA.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

* The New England Casualty Co. of Boston and the Equitable Surety of St. Louis were combined on July 1, 1915. For financial statement see page XXII.
 + Workmen's compensation and liability lines after January 1, 1915. c Also \$100,000 stock. v Liabilities include \$204,483 voluntary reserve, which amount is not included in surplus column.
 ‡ Includes cost of inspecting steam boilers. c Includes \$532,403 voluntary reserve. d Includes \$73,321 from sale of life department. e Includes \$75,760 reserve on sale of, add \$37,38, disburse
 ments for life department.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

1

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

+ Commenced business October, 1913. a Does not include \$51,471 not allowed by insurance department. b Losses of reinsured companies' risks, \$179,848. c Includes cost of reinsurance deals.

EUROPEAN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES.

EUROPEAN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES—Continued.

FINANCIAL EXHIBIT.							INCOME AND DISBURSEMENTS						
Deposits Capital in United States.	Total Assets.	Total Liability's	Reserve for Reim- bursement.	Reserve for Losses.	Surplus Including Deposit Capital.	Name of Company and United States Manager.— Date of Organization.	Net Premiums.	Total Income.	Total Expendi- tures.	Losses Paid.	Expenses of Manage- ment.	Profit and Loss in U. S.	Ratio of Profit to Premiums
1914 \$50,000	1,373,750	906,333	531,159	162,000	\$74,376	London & Lancashire Guar. & Acc. Toronto, Canada. U. S. Branch. 1906. A. C. A. I., 101 E. 11th St., N. Y. C. W. C. George C. Howie, Supt., 57 William Street, New York.	1,353,573	1,360,083	794,664	391,324	647,133	28.0%	40.5%
1913 \$50,000	1,579,349	935,043	510,389	60,730	578,508		411,579	481,115	945,335	54,370	147,103	14.3	43.5
1912 \$50,000	679,942	23,044	13,533	373	665,945		37,017	400,533	36,001	2,008	23,000	10.5	38.8
1911 \$50,000	301,472	1,440	370	.....	300,002		370	32,002	19,304	.....	.....	.....	.....
1910.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....
Totals	.....	.....	.....	.....	.....	Totals	1,733,141	3,308,394	1,337,137	452,502	777,303	35.3	43.4
1914 \$50,000	3,576,477	1,371,433	1,052,740	1,703,231	1,305,034	Ocean Accident and Guarantee Corporation London, Eng. (Limited). 1871. A. C. A. I., Ins. Co., 101 E. 11th St., N. Y. C. W. C. William J. Gardner, United States General Mgr., 50 John Street, New York.	4,303,008	4,743,380	4,082,979	3,306,136	1,007,331	40.0	35.2
1913 \$50,000	4,379,372	3,580,085	1,823,514	1,437,437	1,399,307		4,304,421	4,434,789	4,190,086	2,492,337	1,570,423	37.9	33.5
1912 \$50,000	4,776,095	3,479,061	1,437,017	1,164,731	1,395,134		4,082,090	4,901,969	3,935,337	2,377,436	1,544,604	36.3	33.9
1911 \$50,000	4,575,711	3,299,940	1,436,593	1,367,073	1,385,771		3,733,375	3,901,906	3,713,303	2,194,365	1,453,733	33.7	33.0
1910 \$50,000	4,415,343	3,139,338	1,323,372	1,303,002	1,375,746		3,512,741	3,455,023	3,809,647	1,443,641	1,343,087	33.6	27.0
1909 \$50,000	3,854,570	2,556,517	1,338,510	950,543	1,370,004	Zurich General Accident & Liability Ins. Corp. Zurich, Switzerland. (Limited). 1873. A. C. A. I., 101 E. 11th St., N. Y. C. W. C. Harold W. Letton, U. S. Mgr., 431 Insurance Exchange, Chicago, Ill.	3,697,440	3,846,550	3,685,036	1,504,334	1,043,345	60.1	36.5
1908 \$50,000	3,454,247	2,337,141	1,077,313	907,027	1,307,703		3,470,323	3,497,944	3,302,336	1,394,407	974,945	28.7	30.0
1907 \$50,000	3,303,740	2,047,086	1,043,584	623,085	1,305,704		3,207,013	3,471,003	1,993,190	1,010,359	932,037	28.0	30.0
1906 \$50,000	2,903,831	1,733,099	769,104	606,304	1,307,123		1,854,139	1,965,455	1,540,339	881,300	713,439	28.7	30.7
1905 \$50,000	2,773,614	1,517,434	669,376	573,360	1,355,190		1,653,539	1,745,369	1,308,360	750,333	642,537	28.4	33.9
Totals	.....	.....	.....	.....	.....	Totals	31,003,064	33,405,545	28,710,730	10,511,373	11,738,023	33.3	37.3
1914 \$50,000	2,197,436	1,190,361	741,908	232,137	1,007,135	Zurich General Accident & Liability Ins. Corp. Zurich, Switzerland. (Limited). 1873. A. C. A. I., 101 E. 11th St., N. Y. C. W. C. Harold W. Letton, U. S. Mgr., 431 Insurance Exchange, Chicago, Ill.	1,809,419	1,979,131	1,923,935	551,439	635,309	28.3	33.3
1913 \$50,000	1,400,047	598,134	434,000	101,037	805,513		2,000,377	1,951,380	4,561,763	151,364	337,407	16.3	37.5
1912.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....
1911.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....
1910.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....
Totals	.....	.....	.....	.....	.....	Totals	2,540,393	3,631,130	1,713,636	703,632	917.0	37.5	33.0

† Includes \$4,376 remitted to home office. ‡ Includes \$20,000 voluntary additional reserve for contingencies. § Includes \$30,043 remitted to home office. ¶ Includes \$23,730 remitted to home office.

1914	876,374	173,008	54,797	115,903	104,266	Contractors Mutual Liability Ins. Co.</
------	---------	---------	--------	---------	---------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	-----

MUTUAL LIABILITY AND WORKMEN'S COMPENSATION COMPANIES—Continued.

FINANCIAL EXHIBIT.					INCOME AND DISBURSEMENTS.									
Year	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all other liabilities.	Name of Company—Principal Officers—Date of Organization.	Net Premiums.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Surplus at End of Year.	Ratio of Dividends to Assets.
1914	.....	.....	.....	.....	.....	Industrial Mutual Liability Ins. Ass'n. 1914. 87 Liberty Street, New York. Eugene S. Benjamin, Pres.; Wm. R. Corwine, Sec.	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	Knickerbocker Mutual Liability Ins. Co. of New York. . 90 West St., New York. 1914. John R. Waters Company, Mgr.	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	Lumber Mutual Casualty Ins. Co. of New York. . 1914. 66 Broadway, N.Y. M. E. Preisch, Pres.; L. H. Parker, Sec.	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	Lumbermens Mutual Casualty Co. 1912. Chicago, Ill. F. K. Brown, Pres.; E. E. Hooper, Sec.	.....	.....	.....	.....	.....	.....	.....	.....
1914	1,052,612	693,847	368,157	305,876	358,765	Massachusetts Employees Insurance Association w o . 185 Devonshire Street, Boston, Mass. 1912. Walter S. Bucklin, Pres.; Chas. T. Conway, Sec.	817,569	852,288	666,638	274,220	273,396	118,873	33.6%	14.5%
1913	854,043	598,480	392,724	191,609	255,562	Master Plumbers, Limited, Mutual Liability Co. . 1912. Milwaukee, Wis. Jacob Schuh, Pres.; Chas. Pelunah, Sec.	703,688	738,083	439,362	167,405	137,535	134,492	23.7%	19.0%
1912	563,926	436,409	357,988	69,825	127,516	Metropolitan Mutual Building Trades Ins. Co. . . 87 Liberty Street, New York. 1914.	619,257	636,307	64,906	26,036	2,307	36,974	4.1	6.0
1914	13,399	7,343	.....	7,343	6,056	Michigan Workmen's Compensation Mut. Ins. Co. 1912. Detroit, Mich. Chas. H. Gifford, Pres.; Elmer H. Dearth, Sec.	16,590	27,794	14,239	6,118	6,099	2,021	39.3	13.0
1913	11,838	6,134	.....	6,027	5,704	Millers Mutual Casualty Ins. Co. 1912. Chicago, Ill. C. H. Seydt, Pres.; J. C. Adderley, Sec.	13,891	18,581	9,142	3,145	3,969	2,023	23.5	15.1
1912	7,401	2,447	1,327	824	4,954	New York Printers and Bookbinders Mut. Ins. Co. 1914. 147 4th Ave., N.Y. J. W. Bothwell, Pres.; J. J. Lauben, Sec.	10,232	10,242	2,774	317	.....	2,457	3.1	24.0
1914	.....	.....	.....	.....	.....	Security Mutual Casualty Co. 1913. 76 West Monroe Street, Chicago, Ill. Frank S. Hayward, Pres.; Henry Veeder, Sec.	.....	.....	.....	.....	.....	.....	.....	.....
1914	133,760	68,296	24,796	43,500	65,464	Texas Employers Insurance Co. 1913. Dallas, Tex. W. B. Head, Pres.; Carr P. Collins, Sec.	133,921	192,028	138,846	87,583	73	45,185	46.4	23.9
1913	74,573	39,575	31,576	8,000	35,038	Utica Mutual Compensation Ins. Corporation. . 1914. Utica, N. Y. D. DeW. Smyth, Pres.; John L. Train, Sec.	149,414	150,470	90,757	68,311	.....	26,163	42.4	17.5
1912	16,799	14,806	12,589	2,217	1,998	Utilities Mutual Insurance Co. w o 1914. 51 Wall Street, New York. James T. Hutchings, Pres.; C. E. B. Chapin, Sec.	32,935	33,076	16,123	8,589	.....	6,533	26.0	19.8
1914	157,755	56,369	37,127	18,342	101,386	Wisconsin Hardware, Limited, Mut. Liability Ins. Co. . Stevens Point, Wis. 1914. O. P. Schlafer, Pres.; P. J. Jacobs, Sec.	142,131	147,430	91,478	31,504	43,140	16,834	22.2	11.3
1913	101,547	43,707	29,841	12,841	57,840	Workmens Compensation Mutual Liability Co. . 1913. Milwaukee, Wis. A. J. Linderman, Pres.; R. B. Koshr, Sec.	109,882	111,796	60,367	21,103	26,190	13,569	19.3	9.9
1912	43,270	35,456	32,037	3,413	12,784	.....	66,078	68,477	20,542	6,653	.....	13,884	13.3	20.8
1914	19,504	17,035	14,107	1,101	2,469	.....	26,739	26,978	7,076	464	.....	6,612	1.7	24.7
1914	730,565	609,907	306,333	274,571	130,658	.....	632,902	650,071	381,011	124,769	234,617	21,625	19.7	3.4
1913	462,040	353,476	234,946	112,425	108,565	.....	469,891	469,391	9,736	3,194	.....	6,542	.7	1.4
1914	60,813	42,706	27,372	13,963	18,113	.....	70,183	75,921	16,574	8,059	.....	8,515	11.5	12.1
1914	110,863	95,944	75,557	18,195	14,419	.....	123,359	124,421	25,188	7,339	.....	17,359	5.5	13.4
1914	124,796	94,963	75,411	11,303	30,533	.....	150,831	151,631	19,265	2,213	.....	17,053	1.5	11.3
1914	12,568	9,733	9,430	230	2,830	.....	13,233	13,933	6,431	2,073	.....	3,343	16.3	17.7
1914	42,702	33,376	26,399	6,932	9,426	.....	65,356	66,316	24,374	25,732	.....	9,143	20.1	13.9
1912	11,566	11,566	11,366	3,118	.....	.....	20,503	20,503	5,507	5,895	.....	3,013	26.3	14.7

* Includes inspections.

CASUALTY, SURETY AND
MISCELLANEOUS COMPANIES
NOT INCLUDED IN THE
FOREGOING EXHIBIT

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	1914 1913 1912 1911 1910 1909	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ALTA FRIENDLY SOCIETY, 914 Walnut St., Philadel- phia, Pa.....1909. W. S. Campbell, Pres.; S. E. Harries, Sec.....	1914	.....	582,471	.....	285,926	.....	367,081	.....	.....	.....	.....
	1913	25,000	522,471	296,545	285,926	331,148	367,081	172,837	5,000	138,903	316,740
	1912	25,000	547,884	284,406	263,478	323,777	347,419	161,638	5,000	136,363	303,001
	1911	25,000	506,009	271,111	234,898	310,014	341,679	153,448	28,000	132,990	315,256
	1910	25,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1909	25,000	442,247	244,300	197,947	224,666	247,184	107,547	.....	88,693	196,240
AMERICAN ASSURANCE CO.* (Casualty Branch), s, h, 13th and Spring Garden Sts., Philadelphia, Pa., 1898; reorganized 1903. Arthur J. Simpson, Pres.; D. T. Richman, Sec.	1914	300,000	465,813	441,079	24,734	337,013	406,085	150,382	.....	212,576	367,476
	1913	350,000	474,550	470,790	3,760	346,006	430,661	144,166	16,250	283,606	445,408
	1912	300,000	442,629	407,283	35,347	304,074	344,463	119,650	90,000	217,881	369,837
	1911	300,000	427,171	407,250	19,921	284,996	404,903	101,250	18,750	306,466	426,965
	1910	200,000	325,921	301,325	24,597	316,272	356,231	107,279	8,750	246,789	364,293
	1909	175,000	316,912	289,181	27,731	269,005	297,611	81,577	14,000	195,434	291,011
	1908	175,000	320,629	288,062	31,698	238,369	282,076	76,984	14,000	183,856	275,976
	1907	150,000	293,701	260,286	33,415	235,925	298,312	77,883	12,000	176,169	266,782
	1906	150,000	249,381	220,390	28,991	232,811	355,580	87,549	10,000	161,598	259,146
	1905	100,000	154,647	120,756	33,891	220,428	246,122	86,948	8,000	165,052	252,000
AMERICAN BANKERS INSURANCE CO.* (Accident Department), s, h, Chicago, Ill.....1913. E. W. Spicer, Pres.; James P. Whedon, Sec.; D. A. Stoker, Mgr. Acc. Dept.	1914	325,000	695,805	652,996	42,809	56,406	56,887	20,736	.....	26,182	46,918
	1913	325,000	598,623	547,045	51,578	61,826	62,080	21,510	.....	23,612	45,122
AMERICAN CASUALTY CO., Perkins Bldg., Tacoma, Wash. s, h.....1907. J. E. Chilberg, Pres.; F. S. Fogg, Sec.; James G. Blake, Mgr.	1914	204,175	290,002	244,548	45,454	123,174	137,900	61,530	.....	75,586	137,341
	1913	204,175	292,459	239,752	52,707	125,277	143,760	57,708	.....	72,797	130,505
	1912	204,175	265,056	219,034	46,022	86,114	111,523	43,519	.....	62,738	106,257
	1911	204,175	267,001	213,273	53,728	70,390	84,415	34,467	.....	48,985	88,560
	1910	204,175	339,462	283,367	56,095	67,173	197,472	34,503	.....	50,070	84,673
	1909	100,850	172,788	135,715	37,074	53,707	87,542	29,764	.....	41,794	71,792
AMERICAN GUARANTY CO., 1, s, bn, Columbus, O, 1912. John L. Hamilton, Pres.; Scott Morris, Sec.	1914	215,000	282,049	239,554	42,495	40,313	56,406	—1,596	.....	44,599	43,003
	1913	215,000	268,909	223,380	45,529	12,193	62,351	2,754	.....	24,931	27,635
	1912	205,000	225,224	205,913	19,311	1,826	23,921	.....	.....	5,434	5,434

AMERICAN LIABILITY COMPANY, a, h, Cincinnati, O.....1910. J. Ambrose Johnston, Pres.; W. R. Sanders, Sec. and Gen. Mgr.	1914 1913 1912 1911	100,000 100,000 100,000 103,550	121,239 121,203 125,634 116,684	107,440 106,140 104,596 109,330	13,799 14,963 21,037 7,354	50,128 33,495 27,774 18,858	54,394 60,088 35,383 29,203	19,422 14,913 12,131 6,959	..... ..... ..... .....	33,775 29,336 27,775 25,623	53,472 45,414 39,910 33,962
AMERICAN LIFE AND ACCIDENT INSURANCE CO., Kansas City, Mo., a, h.....1907. Joa. W. Ingram, Pres.; J. R. Moore, Sec.	1914 1913 1912 1911 1910 1909 1908	100,000 100,000 100,000 100,000 100,000 100,000	125,842 133,872 129,505 127,002 124,908 120,727 117,084	109,537 109,740 110,423 108,775 107,446 108,164 105,073	16,305 24,132 19,083 18,234 17,462 12,563 12,011	158,360 113,911 84,668 84,116 82,151 67,638 48,380	164,842 120,491 90,666 90,340 89,530 73,125 54,488	63,840 47,715 39,128 38,441 39,197 29,263 11,608	6,000 4,000 4,000	102,999 68,027 48,521 48,104 46,358 43,003 54,535	172,840 115,742 91,667 90,864 84,555 72,266 66,143
AMERICAN NATIONAL INSURANCE CO., Casualty Branch, a, h, Galveston, Tex.*.....1905. W. L. Moody, Jr., Pres.; L. H. Collier, Sec.	1914 1913 1912 1911 1910 1909	250,000 250,000 250,000 150,000 150,000 150,000	3,059,392 2,540,555 1,846,182 1,384,137 1,053,059 766,495	2,473,688 1,994,599 1,555,908 1,133,784 1,053,059 729,107	585,704 545,956 284,697 250,353 116,529 187,388	377,804 501,725 156,424 357,690 257,876	377,952 502,149 156,424 357,690 257,876	139,921 146,691 146,124 118,657 85,325 78,784	..... ..... ..... ..... ..... .....	108,153 135,493 88,939 99,809 133,942	248,863 282,730 240,908 219,389 202,727
AMICABLE LIFE INSURANCE CO.,* Waco, Tex., Casualty Department.....1913. A. R. Roberts, Pres.; A. Rand Wilson, Sec.	1914 1913	..... 820,000	..... 1,967,741	..... 1,315,942	..... 651,799	..... 1,350	..... 1,373	..... 418	..... .....	..... 7,998	..... 8,416
APPOMATTOX CASUALTY CO., a, h, Petersburg, Va., 1910. J. W. Seward, Pres.; R. A. Gamble, Sec.	1914 1913 1912 1911	25,000 25,000 25,000 25,000	27,119 28,026 28,578 30,553	25,232 25,600 25,912 25,782	1,887 2,426 2,666 4,771	19,714 23,766 25,542 27,831	20,803 25,187 26,636 28,349	7,144 8,659 8,450 7,562	3,250 4,500 5,750 3,000	11,316 12,711 13,990 12,756	21,710 25,870 28,190 23,318
ATLANTIC HORSE INSURANCE CO., 74 Weybossett St., Providence, R. I., 18.....1907 Wm. E. Tefft, Pres.; G. W. Hubbard, Sec.	1914 1913 1912 1911 1910 1909 1908 1907	..... 110,000 110,000 110,000 110,000 35,150 35,150 31,000	..... 186,265 186,180 192,333 166,601 160,603 38,398 31,434	..... 172,846 157,254 152,560 129,082 128,996 37,227 31,000	..... 13,419 28,926 39,773 37,520 31,607 1,171 434	..... 74,021 68,115 49,734 35,120 5,002 2,689 .....	..... 109,443 78,235 55,999 43,217 57,069 4,976 100	..... 34,793 28,252 18,257 8,521 2,297 355 .....	..... 1,500 3,000 943 318 .....	..... 43,928 46,445 32,480 23,208 23,163 2,113 .....	..... 80,009 74,696 50,737 34,729 26,531 2,788
BADGER CASUALTY COMPANY, a, h, Green Bay, Wis.....1912. Geo. D. Nau, Pres.; J. J. Helby, Sec. and Gen. Mgr.	1914 1913 1912	100,000 100,000 100,000	130,979 131,492 135,390	106,308 104,887 101,102	24,671 26,605 34,288	47,073 26,276 2,284	55,173 33,817 87,989	22,695 12,824 517	..... ..... .....	29,800 27,789 52,039	52,495 40,613 52,556

* Capital, assets, liabilities and surplus include life branch. ¶ Organized as Equitable Casualty & Bank Depositors Guarantee Co. § As of March 1, 1913.
 † Includes \$21,414 from capital to surplus. — Return premiums or reinsurance exceed losses paid.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended 1914 1913 1912 1911 1910 1909 1908 1907 1906	Capital.	Total Assets.	Liabilities (Including Capital).	Net Sur- plus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
BANKERS ACCIDENT INSURANCE CO., s, h, Des Moines, Ia., 1893; reorganized on stock basis July, 1914. F. L. Miner, Pres.; E. C. Budlong, Vice-Pres. and Agency Mgr.; J. A. Kizer, Sec.	1914	\$ 100,000	\$ 218,399	\$ 200,870	\$ 17,529	\$ 338,216	\$ 361,090	\$ 135,141	\$	\$ 178,032	\$ 313,173
	1913	.....	85,615	18,500	67,115	312,092	313,753	134,581	.....	164,453	299,034
	1912	.....	76,757	18,798	57,959	270,939	273,207	117,034	.....	146,438	263,472
	1911	.....	72,464	17,870	54,594	283,993	285,311	115,510	.....	159,536	275,046
	1910	.....	59,515	13,209	46,306	274,684	276,492	110,673	.....	163,685	274,358
BANKERS CASUALTY INSURANCE CO., s, h, Min- neapolis, Minn., 1906; reorganized on stock basis 1914. R. B. Beson, Pres.; S. L. Beson, Sec.	1914	100,000	161,695	119,653	42,042	64,847	6305,951	26,491	.....	6110,058	136,550
	1913	318,600	471,785	319,436	152,349	.....	.....	.....	.....	.....	.....
BANKERS DEPOSIT GUARANTY & SURETY CO., s, h, f, s, Topeka, Kan., 1910; reorganized on stock basis E. E. Ames, Pres.; John T. Morrissey, Sec.	1914	318,000	435,456	355,117	100,339	32,509	51,782	.....	.....	17,492	17,492
	1913	316,250	399,416	334,296	65,120	34,580	52,108	739	.....	21,953	22,692
	1912	125,000	155,601	138,360	17,241	37,980	53,967	12,295	4,844	28,984	46,296
BOSTON CASUALTY CO., s, h, 14 Federal St., Boston; reincorporated as stock company 1912. Henry C. Hall, Pres.; J. Kelso Mairs, Sec.	1914	100,000	145,042	133,134	11,908	19,418	45,593	4,430	2,000	22,313	28,793
	1913	100,000	126,993	104,905	22,088	7,873	32,942	1,107	.....	5,870	6,927
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BRAMWELL ACCIDENT INSURANCE CO., Bramwell, W. Va., 1896; reorganized on stock basis 1896 I. T. Mann, Pres.; Edward Cooper, Sec.	1914	16,000	31,940	16,200	15,740	31,563	32,694	13,879	.....	8,570	30,048
	1913	16,000	29,293	16,200	13,093	31,183	32,189	13,016	7,760	8,570	29,346
	1912	16,000	26,451	16,200	10,251	29,500	30,506	13,338	8,000	4,289	29,122
	1911	16,000	25,088	16,200	8,888	30,424	31,280	13,093	.....	.....	.....
	1910	16,000	23,086	16,200	6,886	27,156	28,012	12,789	6,400	7,667	26,864
	1909	16,000	21,938	16,200	5,738	24,374	25,230	13,947	6,400	3,041	23,998
	1908	16,000	20,706	16,200	4,506	31,439	32,413	14,908	8,000	4,807	31,419
	1907	16,000	19,712	16,200	3,512	27,772	.....	14,921	.....	.....	.....
BROTHERHOOD ACCIDENT COMPANY, s, h, 294 Washington St., Boston, Mass., 1892; reorganized on stock basis 1911. Charles S. Farquhar, Pres.; Jay B. Crawford, Sec.; Chas. S. Powell, Gen. Mgr.	1914	100,000	244,141	185,262	58,879	253,198	259,643	143,971	10,000	76,918	230,889
	1913	100,000	212,744	176,048	36,696	238,968	245,844	145,084	10,000	74,553	229,636
	1912	100,000	197,666	166,401	31,265	217,346	222,827	133,474	10,000	71,262	214,903
	1911	100,000	189,181	169,768	19,413	149,941	152,851	85,521	5,000	50,446	135,966
	1910	.....	73,652	19,582	54,070	200,223	201,476	119,139	.....	77,418	196,558
	1909	.....	67,690	5,011	62,679	180,318	180,975	92,259	.....	70,540	162,800
	1908	.....	48,918	19,117	29,801	147,355	162,492	88,728	.....	65,312	154,040
	1907	.....	40,803	17,275	23,528	139,767	154,364	91,252	.....	61,537	152,790
	1906	.....	40,327	18,913	21,414	125,724	139,859	77,908	.....	69,073	146,971

CAPITAL CITY SURETY CO., f, s, Albany, N. Y., 1918 John J. Ryan, Pres.; Frank P. Dolan, Sec.	1914 1913 1912	100,000 100,000 100,000	272,056 240,930 245,506	196,516 193,104 191,034	75,540 47,826 54,471	124,368 126,525 121,380	133,187 137,611 171,435	31,429 25,047	12,000 12,000	62,259 104,615 27,074	105,713 142,213 27,074
CAROLINA HAIL INSURANCE CO., Marion, S. C., 1906 J. C. Mace, Pres.; O. K. La Roque, Sec.	1914 1913† 1912† 1911 1910 1909 1908	34,875 47,875 47,875 16,853 35,724	53,635 41,897 34,883 31,738 57,234	79,966 60,086 51,379 21,809 56,836	--26,331 --18,189 --16,496 9,929 189	33,119 27,584 17,045 27,275 23,397	33,119 34,281 17,549 31,436 23,397	22,564 14,985 2,309 7,898 2,794	..... ..... ..... ..... ..... ..... .....	12,236 8,778 11,280 8,514 16,131	34,800 23,763 13,589 16,412 18,925
CAROLINA LIFE INSURANCE CO., Columbia, S. C. (Accident and Health Department).	1914	75,000	112,559	105,111	7,448	315,885	343,037	115,451	.....	105,109	311,044
CASUALTY INSURANCE CO. OF THE SOUTH, Vicksburg, Miss. E. L. Brien, Pres.; Dr. Pitman, Sec.	1914 1913 1912	..... 50,000 50,000	..... ..... 44,618	..... ..... 40,609	..... ..... 4,009	..... 62,023 27,316	..... ..... 49,447	..... ..... 24,152 5,469	..... ..... ..... .....	..... ..... 39,041	..... ..... 44,510
CHICAGO BONDING AND SURETY CO., f, s, 29 South La Salle St., Chicago, Ill.....1912. A. J. Sabath, Pres.; Oliver F. Roberts, Sec. and Gen. Mgr.	1914 1913 1912	250,000 250,000 250,000	400,224 338,531 322,689	364,567 312,749 277,783	35,656 25,782 44,906	197,664 109,609 3,242	209,789 121,831 24,372	75,567 8,268 .....	..... ..... .....	119,692 71,021 2,311	196,396 100,189 3,816
CLEVELAND LIFE INSURANCE CO.* (Casualty Department), s, h, Cleveland, O.....1906 Wm. H. Hunt, Pres.; L. Q. Rawson, Sec.	1914 1913 1912	250,000 250,000 250,000	954,620 808,529 642,015	922,422 757,211 595,612	32,198 51,318 46,403	34,231 25,445 3,254	34,451 25,445 3,254	14,101 10,902 903	..... ..... .....	20,309 18,541 8,979	34,411 29,509 9,882
CLOVER LEAF CASUALTY CO., s, h, Jacksonville, Ill. F. H. Rowe, Pres.; R. Y. Rowe, Sec.	1914 1913 1912	100,000 100,000 100,000	128,446 137,223 119,958	104,987 104,886 102,859	23,459 32,337 17,099	146,631 125,684 72,693	158,021 132,456 75,636	52,189 41,919 14,566	7,499	107,367 82,814 59,687	167,055 124,994 74,152
COLUMBIA LIFE INSURANCE CO.* Casualty Dept., s, h, Cincinnati, O.....1909. F. G. Cross, Pres.; S. M. Cross, Sec.	1914 1913 1912 1911 1910 1909	181,800 181,700 181,439 181,439 178,200 178,200	1,027,528 889,656 810,038 731,209 650,062 581,530	1,007,227 873,420 784,835 708,772 640,323 568,591	19,701 16,236 25,203 22,437 9,739 12,939	34,403 37,018 34,777 35,222 23,659 4,064	35,648 38,402 71,194 66,464 51,008 26,043	12,099 13,128 11,830 12,095 8,320 519	..... ..... ..... ..... ..... .....	17,980 19,783 18,389 17,233 24,126 76,129	90,133 32,467 30,189 29,328 32,446 8,148

* Capital, assets, liabilities and surplus include life branch figures. † Report to Feb. 28, 1913 ‡ Report to Nov. 30, 1913. § Accident and health department June 6, 1908.
† Includes \$100,000 paid into capital, and \$125,118 to surplus. ‡ Includes \$57,754 commission on sale of capital stock. §—Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	1914 1913 1912 1911	Capital. \$	Total Assets. \$	Liabilities (Including Capital). \$	Net Surplus Over Capital and Liabilities. \$	Net Premiums. \$	Total Income. \$	Total Payments to Policy- holders. \$	Divi- dends to Stock- holders. \$	Actual Expenses of Man- agement (Including Taxes). \$	Total Expendi- tures. \$
EQUITABLE BENEFICIAL ASSOCIATION OF PENN- SYLVANIA, Philadelphia, Pa.....1911. F. W. Grant, Pres.; S. H. Wright, Sec.	1914 1913 1912 1911	..... ..... ..... .....	..... 14,788 ..... .....	..... 5,063 ..... .....	..... 9,725 ..... .....	..... 25,374 ..... .....	..... 27,045 ..... .....	..... 9,109 ..... .....	..... ..... ..... .....	..... 16,537 ..... .....	..... 25,646
EQUITABLE GUARANTEE AND TRUST CO., S, Wil- mington, Del.....1889.	1914 1913 1912 1911 1910 1909 1908	..... 500,000 500,000 500,000 500,000 500,000 500,000	..... 3,398,963 3,248,587 3,394,819 3,322,789 3,417,151 3,168,991	..... 2,898,963 2,928,587 2,603,572 2,822,789 2,465,589	..... 500,000 320,000 791,247 703,402	..... 1,094 559 885 2,186 .....	..... 186,535 143,453 194,104 ..... .....	..... ..... ..... ..... ..... 526 .....	..... ..... ..... ..... ..... ..... .....	..... 101,470 ..... ..... ..... ..... .....	..... 101,470 53,852 125,210
EXCELSIOR ACCIDENT INSURANCE ASS'N, Eckman, W. Va.....1905. Jas. R. Gilliam, Pres.; Morris Watts, Sec.	1914 1913 1912 1911 1910 1909 1908	..... 12,500 12,500 12,500 12,000 12,500 12,500	..... 15,948 14,878 14,283 14,673 14,476 13,813	..... 12,500 12,500 12,500 12,500 12,500 12,500	..... 3,448 2,378 1,783 2,173 1,976 1,313	..... 20,693 19,783 19,287 17,808 15,756 13,774	..... 21,343 20,433 19,877 18,486 16,404 14,345	..... 8,712 8,587 8,950 7,186 6,137 4,046	..... 7,500 7,500 7,500 7,500 6,250 7,500	..... 4,060 3,751 1,072 3,604 3,354 942	..... 20,272 19,838 20,266 18,290 15,741 14,498
FEDERAL LIFE,* 166-168 No. Michigan Avenue, Chicago, Ill. (casualty branch).....1911. I. M. Hamilton, Pres.; Chas. S. Rannels, Sec.	1914 1913 1912 1911	300,000 300,000 300,000 300,000	3,305,245 3,100,186 3,114,021 2,913,679	3,280,430 3,092,680 3,075,628 2,895,761	24,815 37,506 38,393 17,918	67,495 57,406 23,036	67,774 57,487 887,856	32,030 19,885 4,839 .....	..... ..... ..... .....	43,378 43,532 737,572	75,919 63,525 742,600
FIRST NATIONAL LIFE AND ACCIDENT INS. CO.,* S, h, l, Pierre, S. D. Loring E. Gaffy, Pres.; T. A. Campbell, Sec.	1914 1913 1912 1911 1910 1909	..... 229,767 224,111 207,058 204,300 150,000	..... 557,970 519,491 484,527 454,961 334,901	..... 543,959 510,285 478,762 415,990 177,691	..... 13,411 9,206 5,764 38,971 7,909	..... 8,466 121,863 100,499 88,148 5,314	..... 8,466 195,326 218,093 220,517 239,059	..... 3,790 10,111 34,505 30,614 .....	..... ..... 13,972 11,938 9,228 .....	..... ..... 121,097 106,215 112,296 54,860	..... 3,790 145,180 151,759 152,078 54,911
FIRST TEXAS STATE INSURANCE CO.,* S, h, W o, Twenty-Second and Market Streets, Galveston, Tex.....1910. I. H. Kampner, Pres.; J. E. Flick, Sec.	1914 1913 1912 1911	..... 50,000 50,000 50,000	..... ..... 65,959 .....	..... ..... 59,365 .....	..... ..... 6,594 5,045	..... ..... 79,023 25,318	..... ..... 90,738 51,216	..... ..... 31,358 10,046	..... ..... ..... .....	..... ..... ..... 12,540	..... ..... 100,796 49,317

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended Mar. Apr. May June July Aug.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Sur- plus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
HOME PLATE GLASS INSURANCE CO., P, Washing- ton, D. C.....1902. John B. Larner, Pres.; Philip F. Larner, Sec.	1914	\$	\$ 36,208	\$ 13,091	\$ 23,117	\$ 5,319	\$ 7,133	\$ 2,496	\$ 1,200	\$ 3,170	\$ 6,866
	1913	10,000	35,830	12,994	22,836	5,028	6,876	2,400	1,200	3,005	6,605
	1912	10,000	35,733	12,949	22,785	4,558	6,416	1,352	1,200	2,900	5,453
	1911	10,000	34,789	12,713	22,076	4,760	6,545	1,473	1,200	2,907	5,579
	1910	100,000	94,001	101,358	— 7,357	10,513	15,971	5,037	.....	7,269	12,306
INTERMEDIATE ACCIDENT ASSURANCE CO., a, h, Evansville, Ind.....1911. Madison J. Bray, Pres.; Fred. Baker, Sec.	1913	100,000	90,520	101,049	— 10,529	18,232	23,721	7,357	.....	16,319	23,676
	1912	100,000	90,550	100,962	.....	28,797	34,730	12,160	.....	25,894	28,215
	1911	100,000	104,974	112,054	.....	44,602	110,306	17,301	.....	89,343	106,644
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INTERNATIONAL INDEMNITY CO., bu, f, s, Los An- geles, Cal.....1911. N. Blackstock, Pres.; H. Perk, Jr., Sec.; Baird Pallette, Gen. Mgr.	1913	269,765	274,475	270,402	4,073	1,096	29,405	.....	.....	22,818	22,818
	1912	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	100,000	139,470	123,066	16,404	249,622	259,848	110,081	12,000	139,109	261,343
	1910	100,000	140,812	124,502	16,310	263,203	279,966	106,052	12,000	153,261	271,313
INTER-OCEAN CASUALTY CO., a, h, general office, Farmers' Bank Bldg., Springfield, Ill., home office, Lemcke Building, Indianapolis, Ind.....1907. W. A. Northcott, Pres.; H. A. Converse, Sec.	1912	200,000	235,770	226,536	9,234	256,638	268,444	99,268	6,000	165,138	276,706
	1911	200,000	237,140	225,259	11,881	261,015	271,318	101,652	45,000	160,640	307,675
	1910	100,000	174,634	133,349	41,293	259,311	266,864	103,172	10,000	138,977	252,611
	1909	100,000	160,379	137,456	22,923	215,035	221,701	72,098	2,000	114,726	206,997
	1908	100,000	145,519	127,995	17,524	164,467	169,392	55,570	20,000	79,041	154,611
	1907	100,000	128,526	119,232	9,293	132,361	136,810	46,465	.....	66,688	113,153
	1914	102,720	164,368	120,337	44,031	133,442	142,419	65,999	.....	103,195	170,337
INTERSTATE LIFE AND ACCIDENT CO., a, h, p, Chattanooga, Tenn.....1910. Hugh D. Huffaker, Pres.; James E. Watkins, Asst. Sec.	1913	168,330	191,405	186,977	4,428	115,918	132,962	51,339	.....	95,324	146,673
	1912	105,820	189,982	117,741	72,241	73,279	93,301	34,981	.....	80,167	115,148
	1911	105,820	154,766	119,023	35,743	41,659	60,486	13,995	.....	40,951	58,919
	1910	78,770	108,214	80,752	27,462	7,773	10,750	1,387	.....	40,672	42,059
	1914	94,600	107,473	94,945	12,528	27,379	32,537	1,221	6,673	16,874	25,188
INTERSTATE SURETY CO., Redfield S. D., f, a, 1908. Chas. L. Nicholson, Pres.; H. R. Wood, Sec.	1913	89,800	94,202	91,206	2,996	20,492	25,524	5,652	.....	19,790	25,442
	1912	77,600	84,047	80,038	4,009	10,024	13,971	.....	5,385	8,065	13,450
	1911	62,400	69,415	62,400	7,015	12,559	14,107	456	9,250	8,498	18,205
	1910	37,000	45,378	37,000	8,378	3,590	4,932	.....	.....	1,652	2,238
	1909	36,906	41,507	36,900	4,607	2,971	3,332	.....	.....	1,040	1,500
	1908	24,000	.....	.....	.....	.....	1,378	.....	.....	.....	592

KEYSTONE INDEMNITY CO., 321 Market St. Harrisburg, Pa., a, h.....1904. J. Edward Dickinson, Pres.; D. L. Kaufman, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	..... 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000	..... 34,164 41,078 42,516 41,540 39,805 38,132 37,403 30,612 28,608	..... 28,808 27,773 29,142 30,441 31,230 30,319 30,515 32,038 28,806	..... 5,356 13,305 13,374 11,099 7,933 7,814 6,888 ..... .....	..... 9,076 10,382 12,608 14,306 15,781 13,022 16,751 13,534 6,493	..... 1,914 2,294 3,500 3,272 2,915 2,234 3,258 2,737 1,104	..... 208 213 654 127 97 ..... .....	..... 7,398 9,314 9,538 10,359 12,067 11,058 15,718 14,370 6,788	..... 9,520 11,821 13,672 13,631 15,108 13,292 19,073 17,107 7,892	
LATIN AMERICAN LIFE AND CASUALTY CO., a, h, l, New Orleans, La.....1911. T. E. Girard, M. D., Pres.; C. L. Monnot, Sec.	1914 1913 1912 1911	..... 10,000 1,000 10,000	..... 15,205 16,249 11,442	..... 10,324 5,476 10,280	..... 4,881 773 1,161	..... 5,233 5,170 3,537	..... 7,294 6,507 6,139	..... 108 1,313 1,017	..... ..... ..... .....	..... 8,085 9,590 7,376	..... 8,193 10,903 8,393
LIFE AND CASUALTY INSURANCE CO., Nashville, Tenn., a, h, l.....1903. Andrew M. Burton, Pres.; H. B. Folk, Sec.	1914 1913 1912 1911 1910	150,000 128,700 100,800 100,800 125,894	288,737 242,401 198,337 146,562 120,821	244,982 207,676 156,711 141,711 140,817	43,755 34,725 41,626 4,851 19,997	790,549 649,352 510,083 364,876 204,136	847,380 696,189 549,385 399,159 232,612	321,446 242,465 186,821 120,603 74,779	38,472 34,228 20,000	462,926 387,190 304,224 230,437 129,888	822,810 673,344 501,032 373,230 243,220
LINCOLN ACCIDENT INSURANCE CO., a, Lincoln, Neb.....1910. S. H. Burnham, Pres.; O. J. Collman, Sec.	1914 1913 1912 1911 1910	31,500 10,500 10,500 10,500 10,500	88,767 57,182 28,154 14,102 12,480	83,528 33,757 14,464 13,598 10,973	5,239 23,425 13,690 504 1,507	126,246 102,342 50,826 21,097 5,100	127,792 103,417 51,480 21,588 7,337	30,152 26,720 12,235 5,323 169	..... 22,260	69,628 42,653 24,497 14,620 5,470	90,770 91,633 36,733 19,943 5,639
LINCOLN REPUBLIC LIFE INSURANCE CO., Chester, Pa.....1910. E. N. Pennell, Pres.; B. D. Lane, Sec.	1914 1913 1912 1911	..... 25,000 ..... .....	..... 44,125 ..... .....	..... 40,635 ..... .....	..... 3,490 ..... .....	..... 61,336 ..... .....	..... 64,126 ..... .....	..... 20,231 ..... .....	..... 1,000 ..... .....	..... 38,730 ..... .....	..... 59,961
LION BONDING AND SURETY CO., Omaha, Neb., W. O. W. Building, a, ba, bu, f, h, la, P, s.....1907. Henry Haubens, Pres.; C. W. Shaffer, Sec.	1914 1913 1912 1911 1910 1909 1908 1907	252,000 252,000 252,000 350,000 250,000 250,000 241,750 100,000	468,304 442,074 413,613 464,797 449,796 309,534 274,258 109,708	418,850 378,834 343,183 437,562 308,943 308,510 265,928 106,096	49,454 63,240 70,430 27,235 140,853 1,026 8,330 3,612	194,920 145,047 119,290 90,550 66,458 40,665	215,742 162,722 154,498 114,166 80,563 72,726 43,538 16,024	..... 39,090 25,787 13,471 5,783 3,580 1,233 .....	..... 7,560 7,560 9,415 25,480 15,250 3,000 .....	..... 87,061 74,451 55,550 19,688 15,830 3,584	184,715 133,750 109,654 94,581 42,887 38,518 20,064 3,584

q Reduction in capital stock, due to elimination of stockholders' notes. e Decrease in surplus, due to elimination of stockholders' "Capital" notes to be paid for by dividends.
—Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	in 1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
LOYAL PROTECTIVE INSURANCE CO., 581 Boylston St., Boston, Mass., a, h., 1895; reincorporated as stock company, 1909. For Odd Fellows only. S. Augustus Allen, Pres.; Francis R. Parks, Sec.	1914	\$ 100,000	\$ 469,063	\$ 328,226	\$ 140,837	\$ 572,353	\$ 588,742	\$ 338,055	\$ 10,000	\$ 197,921	\$ 546,252
	1913	100,000	422,159	297,852	124,307	535,626	550,998	310,316	10,000	187,297	507,792
	1912	100,000	387,811	281,015	106,796	510,808	522,636	298,605	10,000	175,563	484,168
	1911	100,000	354,576	263,811	90,765	492,105	503,453	297,077	10,000	171,715	478,792
	1910	100,000	330,598	256,936	73,662	476,418	485,620	282,208	.....	148,831	431,775
	1909	100,000	274,707	121,091	153,615	449,877	500,729	263,312	.....	207,166	470,470
	1908	.....	140,465	58,922	.....	422,075	465,343	263,379	.....	173,598	437,609
	1907	.....	111,531	51,095	.....	397,358	446,480	238,828	.....	176,020	415,648
	1906	.....	80,627	45,887	.....	359,631	407,578	226,014	.....	160,507	387,308
	1905	.....	60,629	12,490	.....	303,511	370,581	202,007	.....	160,744	363,384
MASONIC PROTECTIVE ASSOCIATION, a, h., 18 Frank- lin St., Worcester, Mass., 1895; reincorporated as stock company, 1909. F. A. Harrington, Pres.; Frank C. Harring- ton, Sec.	1914	100,000	511,243	305,397	205,846	490,341	509,262	260,354	10,000	155,205	425,559
	1913	100,000	427,334	252,772	174,562	393,065	408,156	201,100	5,000	110,696	316,804
	1912	100,000	343,882	209,190	134,692	295,103	306,141	151,203	5,000	93,718	251,335
	1911	100,000	288,752	190,630	108,122	233,830	242,928	118,633	5,000	79,813	203,485
	1910	100,000	247,194	156,675	90,519	179,960	188,697	89,609	.....	71,478	166,037
	1909	100,000	226,739	137,852	88,888	75,490	78,371	38,074	.....	36,239	74,312
	1908	.....	103,956	9,475	.....	113,825	129,459	63,798	.....	61,113	125,165
	1907	.....	98,520	6,741	.....	116,973	129,390	55,549	.....	60,444	116,050
	1906	.....	86,227	11,413	.....	92,064	104,972	40,189	.....	50,853	91,042
	1905	.....	72,749	100	.....	90,216	98,929	42,137	.....	48,362	90,499
MASSACHUSETTS ACCIDENT CO., 161 Devonshire Street, Boston, Mass., a, h., 1883. G. Leonard McNeill, Pres. & Gen. Mgr.; I. M. Hathaway, Sec.; Reincorporated as stock com- pany, 1908.	1914	100,000	234,741	180,535	54,206	336,494	343,824	146,031	10,000	169,727	326,364
	1913	100,000	217,224	181,141	36,083	337,922	345,917	148,944	10,000	169,398	328,606
	1912	100,000	201,103	171,380	29,724	313,512	319,723	132,410	10,000	164,365	306,775
	1911	100,000	188,921	164,678	24,243	309,914	314,656	133,226	10,000	164,265	307,491
	1910	100,000	180,049	159,849	20,200	269,166	280,745	105,171	.....	162,890	268,061
	1909	100,000	169,342	148,088	21,254	214,231	219,127	80,944	.....	117,069	210,241
	1908	100,000	159,540	143,189	15,351	197,720	234,546	83,942	.....	130,340	219,282
	1907	.....	72,389	13,916	.....	190,102	235,850	83,155	.....	141,708	224,863
	1906	.....	63,244	18,463	.....	161,783	203,000	61,950	.....	120,335	182,285
	1905	.....	41,785	8,609	.....	131,632	169,047	51,427	.....	111,643	163,070
MEDICAL PROTECTIVE COMPANY, Shoof Bldg., Fort Wayne, Ind., phy.....1910. Louis Fox, Pres.; B. H. Somers, Sec. and Mgr.	1914	100,000	253,520	201,040	52,480	138,114	148,166	31,054	6,000	66,048	103,102
	1913	100,000	208,118	165,239	42,879	91,599	100,465	21,410	.....	43,326	64,736
	1912	100,000	172,310	145,692	26,618	70,484	77,853	16,138	.....	36,599	52,984
	1911	100,000	148,835	131,043	17,792	53,781	60,377	10,012	.....	34,090	44,240
	1910	100,000	130,237	124,329	5,908	43,373	59,678	8,094	.....	27,891	35,985

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	1914 1913 1912 1911 1910 1909 1908 1907	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
NATIONAL ACCIDENT INS. CO., a, h, Fraternity Building, Lincoln, Neb.....1907 L. B. Howey, Pres.; W. C. Howey, Sec.	1914	100,000	82,540	147,560	—65,020	90,455	92,743	20,760	.....	\$ 49,217	\$ 69,977
	1913	30,000	60,056	58,062	1,994	56,909	58,918	16,199	10,000	30,036	56,380
	1912	20,000	47,223	38,485	8,738	48,548	50,343	14,515	.....	25,162	39,677
	1911	20,000	37,172	29,902	7,270	51,673	53,000	14,205	.....	7,336	48,743
	1910	15,000	30,163	27,001	3,162	52,174	52,749	12,199	.....	30,039	43,715
	1909	15,000	20,677	19,267	1,410	40,435	40,802	9,246	5,000	24,472	43,577
	1908	10,000	11,803	17,169	152	26,607	28,968	2,608	.....	7,262	20,502
	1907	10,000	9,978	11,803	—1,824	4,661	4,661	163	.....	2,874	4,684
NATIONAL CASUALTY CO., a, h, Detroit, Mich., Majestic Building.....1904. W. G. Curtis, Pres.; E. A. Grant, Sec.	1914	200,000	352,630	254,722	97,908	711,108	727,328	300,666	16,000	397,920	717,081
	1913	200,000	345,169	250,673	94,496	705,222	720,751	305,298	16,000	393,518	715,039
	1912	200,000	340,008	248,394	91,614	697,433	710,107	293,637	16,000	387,967	700,297
	1911	200,000	320,016	246,619	73,397	712,586	724,349	288,982	16,000	391,277	700,304
	1910	200,000	295,956	249,515	46,441	726,314	735,803	276,903	16,000	396,997	791,339
	1909	100,000	255,254	141,075	114,179	723,707	730,825	267,138	16,000	392,851	671,396
	1908	100,000	216,010	140,654	75,356	574,197	581,284	211,826	16,000	311,593	539,419
	1907	100,000	173,244	128,851	44,393	485,759	491,477	189,332	16,000	275,668	481,049
NATIONAL FIDELITY AND CASUALTY CO., a, ap, b a, bu, dn, e l, f, g l, h, i a, p, phy, s, sb, sf, t, 12 h and Farnam Sts., Omaha, Neb....1907. David W. Armstrong, Jr., Pres.; J. C. Kinsler, Sec.	1906	100,000	163,728	123,605	40,123	354,286	423,816	142,608	24,000	240,562	407,170
	1905	100,000	141,603	114,750	26,853	282,718	285,944	118,430	12,000	146,319	276,749
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	201,050	330,862	330,236	626	164,709	186,730	65,194	6,002	120,308	191,503
	1912	200,050	334,639	307,843	26,796	147,007	169,764	54,813	12,472	111,884	183,660
	1911	203,100	359,026	282,600	76,426	197,843	159,374	31,538	12,030	90,058	165,756
	1910	200,000	334,742	265,831	68,911	96,641	159,293	23,624	.....	71,763	179,595
	1909	118,900	278,645	222,216	56,428	63,292	102,793	1,196	.....	99,973	83,216
NATIONAL LIFE AND ACCIDENT CO., * ¶ a, h, l, Nashville, Tenn., 1900; reincorporated as stock company, 1904. C. A. Craig, Pres.; C. R. Clements, Sec.	1908	100,000	112,968	110,215	2,702	13,406	31,533	1,194	.....	29,684	30,878
	1907	100,000	105,126	104,117	1,009	8,028	108,545	.....	.....	6,352	6,352
	1914	200,000	1,394,072	1,178,009	216,063	3,368,508	3,497,483	1,419,953	.....	1,783,023	3,262,976
	1913	200,000	1,141,739	953,551	188,188	2,232,236	2,286,235	857,539	50,000	1,241,537	2,149,279
	1912	200,000	885,619	722,318	163,301	2,154,087	2,200,800	834,255	85,000	1,181,075	2,100,829
	1911	150,000	604,156	532,484	161,671	1,740,574	1,777,866	646,607	37,500	1,076,221	1,641,267
	1910	150,000	535,881	442,046	93,835	1,123,642	1,412,936	417,464	37,500	854,847	1,309,811
	1909	150,000	416,449	343,838	72,611	1,143,532	1,171,074	404,107	30,000	649,304	1,083,411

NATIONAL LIFE OF U. S. A.* (Accident and Health Dept.), s, h, Chicago, Ill.....1868. (Accident Department, 1911.) A. M. Johnson, Pres.; Robert D. Lay, Sec.	1914 1913 1912 1911	500,000 500,000 500,000 500,000	12,690,285 11,969,251 11,663,006 9,616,336	12,479,260 11,795,934 11,522,131 9,332,010	211,025 173,317 141,475 284,326	668,974 653,827 346,475 2,511	728,974 654,327 380,747 2,511	259,710 251,035 96,468 581	..... ..... ..... .....	440,016 463,180 306,375 19,925	703,149 717,694 402,843 20,506
NATIONAL LIVE STOCK, l s, Indianapolis, Ind., 1910. Medford B. Wilson, Pres.; B. B. Cohen, Mgr.; Wm. H. Stafford, Sec.	1914 1913 1912 1911	..... 100,000 100,000 100,000	..... 138,310 138,716 137,444	..... 133,520 133,684 134,983	..... 4,790 5,032 2,461	..... 82,476 81,196 69,760	..... 87,569 86,345 76,427	..... 31,119 39,997 28,785	..... 6,000 ..... .....	..... 50,223 45,787 41,599	..... 87,370 85,784 70,384
NATIONAL RELIEF ASSURANCE CO., s, h, Philadel- phia, Pa., Drexel Building.....1903. M. S. Boyer, Pres.; G. H. Summers, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	100,000 100,000 100,000 100,000 30,000 25,000 25,000 25,000 25,000 25,000	137,771 134,637 127,841 131,456 40,981 32,100 30,172 28,272 26,820 25,974	110,886 106,986 115,188 106,019 33,891 26,535 26,512 26,803 25,743 26,043	26,885 27,651 12,653 25,437 7,000 5,565 3,660 1,470 1,076	149,214 136,555 132,881 78,491 45,400 38,028 36,282 25,690 16,375 13,590	156,580 142,300 138,305 114,974 50,164 39,179 37,851 26,959 21,872 21,399	52,396 53,421 54,825 29,088 18,404 14,515 14,528 9,969 5,151 6,324	4,000 8,820 1,250	93,566 86,095 83,753 44,455 25,621 22,205 21,166 15,488 14,296 15,414	150,664 139,612 138,997 93,230 45,438 36,720 35,694 25,417 19,448 21,738
NEW ORLEANS CASUALTY COMPANY, New Orleans, La.....1911. E. G. Swartz, Pres.; Horace Brownell, Sec.	1914 1913 1912	..... 150,000 150,000	..... 204,130 193,495	..... 191,491 189,952	..... 12,639 3,543	..... 143,289 108,063	..... 151,926 127,189	..... 69,191 48,642	..... ..... .....	..... 55,485 77,722	..... 137,653 126,364
NORTHERN TRUST CO., Fargo, N. D., f, s.....1902. Geo. H. Hollister, Pres.; P. W. Clemens, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	..... 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	..... ..... 238,741 287,165 763,013 538,493 446,556 330,959	..... ..... 188,979 227,753 696,772 500,778 442,951 327,959	..... ..... 49,762 59,411 55,270 37,715 19,598 3,000	..... ..... 40,874 44,650 33,991 17,987 28,025	..... ..... 63,768 101,514 157,597 125,193	..... ..... 1,041 10,247 3,666 4,570 3,798	..... ..... ..... 12,000 12,000 7,000 7,000	..... ..... 97,444 34,049 19,612 6,681	..... ..... 110,485 56,296 43,075 29,607
NORTHWESTERN LIVE STOCK INS. CO., l s, Des Moines, Ia., Youngerman Block.....1907. H. C. Wallace, Pres.; C. C. Loomis, Sec.	1914 1913 1912 1911 1910 1909 1908 1907	100,000 100,000 100,000 100,000 100,000 100,000 25,000 25,000	154,642 156,698 153,795 146,796 137,577 123,845 35,046 26,562	137,327 135,182 135,460 137,078 129,297 118,027 34,028 26,510	17,315 21,516 18,335 9,718 8,280 4,968 1,018 52	84,287 92,041 92,727 96,722 75,326 47,345 22,531 3,559	92,430 100,553 101,458 106,065 80,279 49,093 23,815 4,777	49,187 48,026 50,537 52,620 35,202 17,500 5,658	12,000 12,000 8,000 8,000 5,000	33,437 36,148 35,253 35,348 27,366 17,922 9,802 3,215	95,083 97,632 94,437 96,042 67,580 35,422 15,459 3,215

* Capital, assets, liabilities and surplus include life branch figures.

† Industrial.

b Also \$100,000 stock.

—Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
NORTHWESTERN TRUST CO., Clifford Building, Grand Forks, N. D., 1, s.....1909. Fred. L. Goodman, Pres.; M. C. Bacheller, Sec.-Treas.	1914	\$ 110,541	\$ 270,890	\$ 260,349	\$ 10,541	\$ 20,417	\$ 41,796	\$ 58	\$ 10,000	\$ 34,611	\$ 44,669
	1913	100,000	261,439	242,901	18,538	33,541	50,144	227	6,000	24,714	30,941
	1912	100,000	243,272	235,797	7,474	15,480	32,343	.....	6,000	20,632	26,632
	1911	100,000	222,891	220,114	2,777	14,386	28,868	.....	5,000	18,547	23,547
	1910	100,000	.....	.....	.....	10,324	20,655	.....	.....	.....	.....
OCCIDENTAL LIFE INSURANCE CO., * Sixth and Spring Sts., Los Angeles, Cal., a, b, l, (acc. branch). 1906. Joseph Burkhard, Pres.; Robert J. Giles, Sec.	1914	250,000	1,052,139	997,200	54,939	169,832	170,123	86,591	.....	91,745	198,787
	1913	250,000	897,193	848,497	48,696	172,319	172,319	97,444	.....	90,098	190,908
	1912	250,000	757,953	711,986	45,967	163,950	163,950	82,933	.....	83,938	182,513
	1911	250,000	631,483	599,396	32,087	162,398	162,398	89,337	.....	86,871	194,770
	1910	250,000	529,816	501,960	27,855	133,488	133,488	67,461	.....	65,047	140,264
	1909	250,000	437,366	302,380	26,487	105,403	105,403	37,308	.....	40,816	78,124
	1908	250,000	361,973	26,601	26,237	38,909	39,067	11,438	.....	27,871	39,349
	† 1907	250,000	325,108	29,257	34,715	10,378	10,378	1,257	.....	14,451	15,708
OHIO STATE LIFE * (acc. dept.), a, b, Columbus, O.....1911. John M. Sarver, Pres.; I. A. Morrisett, Mgr. Health and Acc. Dept.; R. A. Hann, Sec.	1914	222,300	753,355	739,518	13,837	79,820	79,841	25,681	.....	53,725	79,641
	1913	222,300	617,624	604,748	12,873	55,979	55,983	19,660	.....	32,976	55,064
	1912	222,300	529,805	504,906	24,086	34,968	34,968	12,225	.....	21,786	34,011
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OLD LINE LIFE INSURANCE CO.* (casualty branch), Milwaukee, Wis.....1911. Rupert F. Fry, Pres.; Jno. E. Reilly, Sec.	1914	672,635	1,151,262	962,140	186,122	33,947	33,952	11,579	.....	25,736	37,400
	1913	672,635	1,099,315	870,938	228,377	14,507	14,507	4,872	.....	12,271	17,143
	1912	672,635	1,015,920	765,274	249,669	4,848	7,590	1,537	.....	7,256	8,793
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OLD LINE ACCIDENT INSURANCE CO., a, b, Lin- coln, Neb.....1913. John G. Maher, Pres.; T. McDonald, Sec.	1914	20,000	79,339	55,966	23,373	116,457	117,057	7,494	.....	39,455	46,949
	1913	10,000	16,183	14,547	1,636	13,792	13,792	186	.....	6,855	7,041
OREGON SURETY AND CASUALTY CO., a, a c, a l, bm, e, el, f, gl, h, la, la, p, pl, s, sf, t, Portland, Ore.....1910. Gay Lombard, Pres.; C. H. Lewis, Sec.	1914	100,000	171,851	130,530	41,321	54,761	64,288	28,497	6,000	24,623	59,314
	1913	100,000	168,273	119,236	49,037	60,299	69,892	27,128	6,000	26,472	59,600
	1912	100,000	159,115	116,321	42,794	56,466	65,956	13,555	6,000	27,698	47,253
	1911	100,000	140,911	115,775	25,136	56,416	62,717	15,503	4,500	26,973	46,975
	1910	100,000	125,556	114,801	10,755	34,324	43,520	3,648	.....	16,096	19,742

PERRISS CASUALTY CO., a, b, Keene, N. H., so West St., 1903, reorganized on stock basis 1910. Walter G. Perry, Pres.; William F. Perry, Sec.	1914 1913 1912 1911 1910	100,000 100,000 100,000 100,000 100,000	131,638 131,177 142,074 118,959 115,387	118,390 112,130 108,523 106,649 103,811	19,248 19,048 33,551 12,309 11,575	140,435 128,115 84,681 61,552 38,103	147,124 135,206 109,294 67,916 43,060	74,704 61,454 36,056 25,235 13,989	3,000 6,000 5,750 5,500 2,750	68,877 71,237 50,511 39,679 25,222	146,698 139,167 86,567 64,931 39,211
PENINSULAR CASUALTY CO., a, bu, b, p, w c, Bisbee Building, Jacksonville, Fla.....1910. C. E. Clarke, Pres.; J. R. Anthony, Jr., Sec.	1914 1913 1912 1911 1910	206,700 206,700 125,000 125,000 125,000	294,224 275,093 236,732 171,691 164,009	278,280 253,739 142,081 153,461 141,898	15,944 21,354 94,650 18,230 22,111	390,694 395,293 412,831 329,243 228,463	444,610 461,701 470,244 351,253 273,259	166,779 166,305 179,820 131,448 87,630	..... 31,005 21,880 18,750 7,515	208,820 224,480 300,478 192,087 142,874	375,999 446,727 506,561 342,285 238,019
PENNSYLVANIA SURETY CO., f, s, 14 South Market Square, Harrisburg, Pa.....1905. Edward Bailey, Pres.; G. W. Rely, V.-P.; R. G. Cox, Sec.-Treas.	1914 1913 1912 1911 1910 1909 1908 1907 1906	..... 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000	..... 589,586 564,012 517,037 354,360 339,742 324,522 295,764	..... 265,247 264,079 263,481 251,112 250,000 253,887 255,764	..... 324,339 299,934 253,556 103,091 89,742 70,634 40,000	..... 13,907 15,726 ..... ..... ..... ..... .....	..... 64,281 43,296 16,551 ..... ..... ..... ..... .....	..... ..... 1,138 233 2,604 2,718 1,398 .....	..... ..... ..... 10,000 ..... ..... ..... ..... .....	..... ..... 9,472 10,473 ..... ..... ..... ..... .....	..... ..... 10,558 11,611 10,233
PHILADELPHIA LIFE,* a, b, Philadelphia, Pa. (Cas- ualty Branch).....1912 Andrew J. Maloney, Pres.; William H. Hub- bard, Sec.	1914 1913 1912	..... 560,320 560,320	..... 3,708,129 3,304,953	..... 3,524,231 2,998,106	..... 183,898 306,847	..... 146,965 25,901	..... 146,965 25,901	..... 73,025 4,647	..... ..... .....	..... 98,769 31,034	..... 173,087 35,681
PHILANTHROPIC MUTUAL LIFE INSURANCE CO., Philadelphia, Pa.....1910. F. St. Clair Edwards, Pres.; Isaac Johnson, Sec.	1914 1913 1912 1911	..... ..... ..... .....	..... 47,863 ..... .....	..... ..... ..... .....	..... 47,863 ..... .....	..... 228,570 ..... .....	..... 229,413 ..... .....	..... 100,260 ..... .....	..... ..... ..... .....	..... 119,027 ..... .....	..... 219,287
PIONEER INSURANCE CO., a, b, Lincoln, Neb., 1912. Ernest C. Folsom, Pres.; Joseph S. Dickman, Sec.	1914 1913 1912	..... 10,000 10,000	..... 35,374 24,100	..... 26,088 11,026	..... 9,285 13,074	..... 56,179 42,638	..... 58,488 77,246	..... 15,036 15,853	..... ..... .....	..... 32,238 .....	..... 48,187 42,459
PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa.....1895. D. M. A. R. Wilder, Pres.; Chas. Q. Finley, Sec.	1914 1913 1912 1911	..... ..... ..... .....	..... 3,187 ..... .....	..... ..... ..... .....	..... 3,187 ..... .....	..... 33,074 ..... .....	..... 33,849 ..... .....	..... 10,274 ..... .....	..... ..... ..... .....	..... 24,905 ..... .....	..... 35,179
PROVIDENT LIFE AND ACCIDENT CO., a, b, "Provi- dent Floor," James Building, Chattanooga, Tenn.....1910. Thos. Maclellan, Pres.; Robt. J. Maclellan, Sec.	1914 1913 1912 1911 1910	150,000 150,000 150,000 150,000 150,000	238,490 234,271 232,913 181,955 173,818	191,218 185,937 171,119 162,611 161,322	47,272 48,334 61,795 19,344 12,496	330,644 278,366 186,972 291,274 198,244	341,984 287,921 216,975 347,318 219,922	153,267 123,265 72,791 112,945 68,715	14,000 19,000 14,000 4,000 1,399	168,139 142,769 127,335 173,819 141,491	336,117 285,560 214,378 291,152 211,605

* Capital, assets, liabilities and surplus include life branch figures. † Eight months' business. w Accident branch, capital excluded. y Decrease in surplus due to Insurance Department ruling that market value of securities be reported instead of amortized values.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass., 18 Franklin St., 1894, reincorporated as a stock company Dec. 26, 1907, M. H. Francis A. Harrington, Pres.; Austin A. Heath, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	453,134 415,845 407,290 361,736 325,219 301,546 275,120 144,635 132,393 95,720	206,331 188,769 182,323 160,780 156,540 142,300 139,980 26,137 26,132 535	246,803 227,076 224,966 200,957 168,679 159,246 35,140	380,702 349,748 321,438 310,200 280,471 240,711 226,821 197,667 197,515 188,334	403,449 369,135 337,206 323,435 292,822 251,753 237,926 219,294 220,424 208,690	233,967 213,482 183,069 175,444 162,499 136,949 135,482 120,678 100,430 104,504	10,000 5,000 5,000 5,000 5,000	122,140 103,071 101,443 107,060 98,926 84,817 74,434 82,358 91,139	366,131 321,581 292,193 287,538 266,455 226,766 209,916 204,848 182,789 195,642	
ROYAL CASUALTY COMPANY, S. H. 7th and Pine Sts., St. Louis, Mo.....1908. George E. Dickson, Pres.; G. E. Hans, Sec. and Treas.	1914 1913 1912 1911 1910 1909 1908	..... 100,000 100,000 100,000 100,000 100,000 100,000	..... 113,519 113,255 112,231 120,850 120,535 106,232	..... 110,731 109,375 108,675 108,545 108,100 100,000	..... 2,788 3,879 3,556 12,395 12,435 6,232	..... 95,931 92,049 88,839 77,512 28,198 .....	..... 117,860 106,802 94,999 84,386 51,043 .....	..... 30,978 27,674 35,548 23,862 10,159 .....	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....	..... 115,951 108,222 107,699 85,620 45,675	
SEATTLE SURETY CO., Seattle, Wash., Central Building.....1907. L. T. Turner, Pres.; Clifford Wiley, Sec.	1914 1913 1912 1911 1910 1909 1908 1907	..... 350,000 350,000 350,000 350,000 350,000 350,000 350,000	..... 531,886 527,778 535,887 522,197 450,579 439,052 440,421	..... 376,174 368,589 373,620 364,835 367,000 362,190 393,487	..... 155,713 159,189 162,267 157,362 83,579 76,862 46,934	..... 200 945 1,519 3,259 9,086 3,465 1,117	..... 13,451 4,783 17,078 290,363 13,117 46,241 3,154	...................................	...................................	...................................	...................................	...................................
SECURITY CASUALTY CO., S. H., Indianapolis, Ind., Saks Building.....1907. George Vonnegut, Pres.; E. E. Griffith, Vice-Pres. and Mgr.; Henry F. Houghton, Sec.	1914 1913 1912 1911 1910 1909 1908 1907	125,000 125,000 125,000 125,000 100,000 100,000 50,000 25,000	..... 156,798 156,652 150,821 111,177 122,679 67,511 32,163	..... 138,076 135,532 134,117 108,677 120,179 51,221 26,267	..... 18,722 21,120 16,704 2,499 2,499 16,290 5,896	..... 123,643 113,795 104,632 98,690 68,441 18,764 1,005	..... 131,617 121,727 116,608 106,230 95,537 83,557 35,491	...................................	...................................	...................................	...................................	...................................
SOUTHERN LIFE INSURANCE CO., * Nashville, Tenn., S. H. I.....1909. F. M. Seabright, Pres.; M. E. Ridley, Sec.	1914 1913 1912 1911 1910	..... 201,270 166,450 152,150	..... 216,470 194,315 210,950	..... 236,630 175,772 156,897	..... 20,160 18,543 54,053	..... 39,299 51,678 24,181	..... 39,299 51,678 52,822	....................	....................	....................	....................	....................
SOUTHERN LIVE STOCK INS. CO., 1 s, High Point, N. C.....1906. Geo. T. Penny, Pres.; T. F. Wrenn, Sec. and Treas.	1914 1913 1912 1911 1910	..... 25,000 25,000 25,000 25,000	..... 37,267 34,594 36,595 33,417	..... 41,904 25,542 39,529 33,417	..... -4,637 9,052 -7,318	..... 26,799 23,622 25,778 27,802	..... 28,416 24,494 63,200 31,510	....................	....................	....................	....................	....................

* Capital, assets, liabilities and surplus include life branch figures. — Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	1914 1913 1912 1911 1910 1909 1908 1907 1906	Capital. \$	Total Assets. \$	Liabilities (Including Capital). \$	Net Surplus Over Capital and Liabilities. \$	Net Premiums \$	Total Income. \$	Total Payments to Policy- holders. \$	Divi- dends to Stock- holders. \$	Actual Expenses of Man- agement (Including Taxes) \$	Total Expendi- tures. \$
SOUTHERN MUTUAL AID ASSOCIATION, 2119½ First Ave., Birmingham, Ala. In.....1890. C. P. Orr, Pres.; Le Roy Smith, Sec.-Treas.	1914 1913 1912 1911 1910 1909 1908 1907 1906	..... 30,720 27,730 25,000 25,000 25,000 25,000 25,009 25,000	..... 39,726 54,041 51,315 44,985 42,578 27,229 19,082 26,881	..... 36,485 51,372 22,194 19,890 ..... ..... ..... .....	..... 3,241 2,670 29,121 24,585 ..... ..... ..... .....	..... 471,075 424,147 340,830 295,575 225,836 176,926 147,618 119,574	..... 476,621 425,416 349,632 302,396 244,481 177,996 152,691 120,092	..... 194,850 170,234 132,931 106,702 72,782 54,631 46,003 38,317	..... ..... ..... ..... ..... ..... ..... ..... .....	..... 53,120 50,033 47,593 44,615 43,408 34,094 28,488 21,235	..... 494,311 423,014 345,654 300,446 225,730 165,390 147,975 123,557
SOUTHERN MUTUAL AID ASSOCIATION, Pensacola, Fla., In.....1906. C. P. Orr, Pres.; LeRoy Smith, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906	..... 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000	..... 16,331 19,461 14,142 13,671 10,179 11,803 11,254 11,913	..... 10,206 10,023 10,617 10,212 10,029 13,024 10,182 10,080	..... 6,125 9,438 3,524 3,248 151 1,072 1,833	..... 169,566 146,804 125,823 99,273 74,961 59,380 52,403 44,215	..... 171,204 147,527 126,766 75,343 ..... ..... .....	..... 65,333 59,400 46,345 38,928 37,108 22,088 19,344 14,989	..... ..... ..... ..... ..... ..... ..... ..... .....	..... 93,051 79,983 79,808 48,880 ..... ..... .....	..... 168,384 141,883 126,163 75,988
STANDARD LIFE INSURANCE CO. OF AMERICA* (Accident and Health Dept.), Pittsburg, Pa., 1913.	1914 1913	347,215 324,275	992,993 798,160	915,122 729,765	77,871 68,395	9,773 10,355	9,779 12,355	4,851 761	..... .....	6,018 4,089	10,869 4,850
SURETY TRUST AND SAFE DEPOSIT CO., Wilming- ton, Del.....1885.	1914 1913 1912 1911 1910 1909 1908	..... 600,000 600,000 600,000 600,000 600,000 600,000	..... 3,919,073 3,588,630 3,584,200 3,498,466 3,400,734	..... 3,319,073 2,850,644 2,984,200 2,705,787	..... 600,000 737,986 694,947	..... ..... ..... 122,666 ..... ..... .....	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... 127	..... ..... ..... ..... ..... ..... .....	..... 69,647 ..... ..... ..... ..... ..... .....	..... ..... ..... ..... 125,210
TIME INSURANCE CO., 309 Germania Building, Mil- waukee, Wis., In, 1910; reincorporated as stock company, 1910. J. O. Paddock, Pres.; Emil Giljohann, Sec.	1914 1913 1912 1911 1910	25,000 25,000 25,000 25,000 25,000	102,657 74,203 67,051 56,447 41,521	54,155 47,939 43,812 40,860 36,653	48,502 26,264 23,238 15,586 4,868	241,036 204,644 164,030 121,514 82,882	244,255 207,032 166,576 123,803 83,834	104,379 90,648 66,730 47,493 26,062	7,500 15,000 15,000 7,500	104,401 91,035 73,118 54,115 46,059	216,506 197,848 155,428 109,108 72,120

TRANSYLVANIA CASUALTY CO., a, g l, h, 612 Paul
Jones Bldg., Louisville, Ky.....1902.
Ben L. Bruner, Pres.; W. Wayne Wilson, Sec.

TRUST CO. OF ST. LOUIS COUNTY, f, s, tl, Clayton,
Mo.....1902.
Jas. E. Hereford, Pres.; F. J. Hollocher, Sec.

UNION HEALTH AND ACCIDENT CO., a, h, Den-
ver, Colo., 15th and Arapahoe Sts.....1906.
F. S. Moore, Pres. and Gen. Mgr.; J. S. Mc-
Cleery, Sec.

UNION LIABILITY CO., a, h, 19 So. La Salle St.,
Chicago, Ill.....1913.
Geo. K. Schmidt, Pres.; Herbert D. Draper, Vice-
Pres. and Gen. Mgr.; Philip Schiesswohl, Sec.

UNION MUTUAL AID ASSOCIATION OF AMERICA,
Jacksonville, Fla., 411 Bridge St. e.....1906.

	1914	100,000	104,584	109,056	—4,472	39,620	43,640	13,203	56,154	69,543
	1913	100,000	113,534	106,244	7,290	7,079	62,666	1,582	18,745	20,327
	1914	133,600	557,404	427,060	130,344	1,239	34,461	27,940
	1913	133,600	568,743	434,570	134,173	810	41,838	41,669
	1912
	1911
	1910	134,500	529,002	396,502	132,500	1,258	41,069	15,848	23,993	39,841
	1909	131,750	515,200	382,450	131,750	707	37,528	15,342	16,458	31,800
	1908	125,000	495,245	370,245	126,286	625	39,514	15,000	23,228	38,228
	1907	125,000	507,689	374,049	133,640	700	28,568	15,000	15,722	30,722
	1906	125,000	595,281	459,486	135,795	32,265	13,750	13,849	27,599
	1905	124,500	545,912	414,774	131,138	2,190	26,302	10,174	9,394	21,377
	1914	100,000	154,174	111,235	42,939	53,548	61,866	25,977	6,000	29,495	61,932
	1913	100,000	154,028	109,889	44,139	50,536	59,828	21,123	6,000	29,380	57,329
	1912	100,000	151,063	110,630	40,433	50,774	59,321	18,187	32,189	51,025
	1911	100,000	143,161	111,001	32,160	59,343	87,349	21,255	6,000	36,172	87,292
	1910	100,000	144,298	112,206	32,092	68,930	77,717	23,383	10,000	50,121	83,501
	1909	100,000	147,982	111,123	36,859	72,768	81,106	25,924	4,000	43,749	73,672
	1908	100,000	141,151	108,067	33,084	70,157	76,397	20,182	48,447	109,240
	1907	100,000	169,939	107,749	62,190	74,297	82,010	23,056	37,804	64,003
	1906	100,000	154,060	105,921	48,138	52,623
	1914	100,000	158,377	154,693	3,684	96,895	103,876	16,636	70,189	88,764
	1913	100,000	143,613	115,774	27,839	29,568	33,666	2,112	36,769	39,085
	1914
	1913	5,000	11,870	8,395	3,475	31,499	10,866
	1912	5,000	11,654	8,391	3,263	25,118	8,937
	1911
	1910	10,000	11,096	10,571	525	3,051	12,488
	1909	10,000	10,885	10,889	34,286	11,974
	1908	10,000	10,299	10,765	27,734	8,803
	1907	5,000	9,876	22,462	7,089
	1906	5,000	8,287	5,000	3,287	15,529	4,290

* Capital, assets, liabilities and surplus include life branch. e Writes sick and funeral benefits. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums.	Total Income.	Total Payments to Policy- holders.	Divi- dends to Stock- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.
UNITED STATES PLATE GLASS, P, 126 S. Fourth St., Philadelphia, Pa.....1867. F. V. Smyth, Pres.; H. L. Henderson, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906 1905	\$ 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	\$ 186,128 192,576 215,638 212,606 208,526 207,400 204,880 203,326 201,062 202,341	\$ 118,979 118,136 119,279 120,604 117,312 118,410 117,687 116,912 116,199 116,078	\$ 67,149 74,440 96,360 92,002 91,215 88,990 87,193 86,414 84,863 86,263	\$ 37,388 34,418 34,206 35,675 29,650 28,771 28,981 25,430 26,201 24,616	\$ 45,969 48,351 45,609 47,028 39,808 39,618 39,593 35,978 36,759 34,896	\$ 13,655 11,908 11,714 12,170 11,091 8,457 8,861 9,073 10,366 6,533	\$ 10,000 14,000 9,000 8,000 7,000 7,000 7,000 6,000 7,000 7,000	\$ 21,373 18,960 21,361 23,126 21,604 21,795 12,115 19,866 19,801 19,711	\$ 45,028 44,868 42,075 43,295 39,695 37,252 37,976 34,939 37,167 33,243
VERMONT ACCIDENT INS. CO., a, h, Quinn Bldg., Rutland, Vt. b.....1906. H. C. Farrar, Pres.; A. C. Mason, Sec. & Treas.	1914 1913 1912 1911 1910 1909 1908 1907 1906	10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000	18,428 16,793 16,950 15,990 15,330 13,515 12,716 12,934 11,410	12,758 13,794 12,888 12,622 12,410 11,983 12,878 12,389 10,486	5,660 2,998 4,062 3,368 2,920 1,832 — 162 545 924	38,017 34,055 28,645 26,028 23,226 20,086 22,411 13,568 4,536	38,944 34,736 29,458 26,475 23,836 23,710 29,016 21,038 5,452	16,402 17,910 12,647 13,825 11,439 9,267 7,384 7,131 2,575	..... ..... ..... ..... ..... ..... 300 500	16,546 16,074 15,685 12,346 10,469 10,253 18,368 7,810 1,611	32,348 33,984 28,332 26,171 21,908 22,901 29,421 19,590 4,185
VIRGINIA TRUST CO., f, s, Richmond, Va.....1892. H. W. Jackson, Pres.; L. D. Aylett, Sec.	1914 1913 1912 1911 1910 1909 1908 1907 1906	..... 1,000,000 1,000,000 1,000,000 1,000,000 793,975 500,000 500,000 500,000	..... 2,441,004 2,415,126 2,168,759 1,988,932 1,066,816 658,820 629,256 896,071	..... 2,255,628 2,313,053 2,114,894 1,947,379 1,021,901 657,272 629,709 775,048	..... 185,376 102,073 53,865 41,552 10,838 1,548 — 453 121,024	..... 5,161 10,521 13,255 12,334 11,553 13,511 9,075 12,405	..... 222,102 385,222 341,703 856,100 120,457 85,773 55,821 329,500	..... ..... ..... ..... ..... 11,000 ..... .....	..... 39,990 39,990 39,964 31,425 19,984 20,000 20,000 20,000	..... 103,598 90,865 55,375 53,209 31,502 35,970 28,764	..... 198,224 130,855 161,876 86,800 73,193 62,502 322,779 55,425
WESTERN ACCIDENT AND INDEMNITY CO., Helena, Mont.....1914. H. D. Cook, Pres.; C. P. Jones, Sec.	1914	100,000	150,000	100,000	50,000	.....	.....	.....	.....	.....	.....

SUMMARY OF BUSINESS DONE BY STOCK CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES.

Summary of business done by the companies listed in the foregoing tables, which embrace practically every stock company doing casualty or surety insurance business in the United States.

YEAR.	Number of Policies	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditure.
1914.....	224	\$ 78,221,895	\$ 544,957,974	\$ 470,744,935	\$ 74,213,039	\$ 153,955,616	\$ 162,029,886	\$ 71,341,961	\$ 4,783,269	\$ 67,548,236	\$ 148,445,854
1913.....	188	77,835,230	530,766,252	464,042,147	66,724,105	140,811,417	157,128,023	68,545,408	6,094,953	66,028,380	143,819,361
1912.....	186	71,052,050	410,521,170	348,977,123	61,544,067	124,198,403	138,279,289	55,901,512	7,179,576	61,589,418	125,428,747
1911 *	196	64,679,411	359,160,099	290,032,249	69,127,850	104,338,652	118,981,773	47,668,648	3,783,576	53,329,475	108,336,671
1910.....	177	65,485,188	309,715,559	230,485,010	78,176,427	94,395,185	111,041,748	41,465,472	7,149,711	57,915,377	100,115,314
1909.....	175	59,454,395	265,804,030	215,116,729	59,748,222	80,900,523	87,504,511	32,334,731	5,320,023	40,204,792	79,766,996
1908.....	141	61,615,063	250,340,985	171,287,727	60,852,943	73,332,978	84,295,656	30,404,759	5,274,399	38,430,718	76,328,693
1907.....	144	58,393,135	214,854,156	163,253,335	51,600,821	70,027,619	84,474,354	28,182,004	4,992,853	36,231,018	71,516,626
1906.....	124	50,258,625	160,546,677	120,515,482	40,013,195	64,423,449	78,167,255	24,876,764	3,172,589	32,287,310	62,898,321
1905.....	95	43,629,911	152,866,216	113,795,952	39,070,264	55,343,813	63,190,680	21,646,844	2,877,942	28,922,468	54,353,325
1904.....	82	38,017,182	110,852,706	82,563,921	28,288,784	49,467,118	55,685,447	19,332,539	2,570,287	26,282,811	48,610,492
1903.....	73	36,893,700	100,130,231	71,229,687	28,910,544	43,672,646	49,716,644	16,679,975	2,371,282	22,699,734	42,941,991
1902.....	67	35,228,251	86,745,189	59,897,624	26,867,568	36,754,071	43,980,061	14,363,835	1,790,497	19,509,796	36,368,718
1901.....	62	27,803,965	80,358,311	52,656,133	27,692,179	31,981,079	35,837,280	12,590,500	1,602,831	16,954,778	31,298,923
1900.....	57	23,571,750	65,807,946	38,749,196	27,058,750	27,186,266	30,347,507	12,754,837	1,429,222	15,419,395	27,504,402
1899.....	58	23,503,850	60,150,656	40,855,782	19,294,874	22,440,167	25,494,154	8,455,632	1,087,854	13,571,256	22,365,915
1898.....	50	20,497,525	51,168,413	36,046,182	15,122,231	19,616,332	22,296,122	7,351,529	861,931	11,282,747	19,501,602
1897.....	46	21,227,385	50,672,384	32,604,619	18,067,765	18,787,192	20,198,538	6,973,757	748,528	10,081,694	17,864,405
1896.....	48	20,628,950	45,411,588	32,361,898	13,050,690	17,287,644	19,180,750	6,419,100	651,332	10,074,774	17,211,787
1895.....	53	20,676,050	42,211,063	29,167,965	13,044,098	16,683,998	19,317,994	5,915,856	567,429	8,754,509	15,697,304

* The decrease in several items for 1911 is due to the removal of several large title and trust companies to the classification title companies.

LIST OF REGISTRY COMPANIES.

Following is a list of companies selling personal accident and health insurance on the registry or coupon plan, the policies being sold in blocks by casualty companies; the registry company being the distributing agent, selling the insurance through brokers or its own solicitors:

American Casualty Exchange, Kansas City, Mo.
 American Home Protective Company, Goodall Building, Cincinnati, Ohio, D. J. Dalton, president; Geo. Dalton, secretary-treasurer.
 American Registry Company, Corcoran Building, Washington, D. C.
 American Registry Company, Oklahoma City, Okla.
 Commercial Registry Company, Wainwright Building, St. Louis, Mo.
 Empire Registry Company, 1011 Chestnut street, Philadelphia, Pa.
 Fraternal Identification Company, Chicago, Ill.
 General Registry Company, 101 Tremont street, Boston, Mass.
 Georgia Registry Company, Atlanta, Ga.
 German Registry Company, St. Louis, Mo.
 Germania Registry Company, Philadelphia, Pa.
 Identification Company of America, 131 La Salle street, Chicago, Ill.
 Imperial Registry Company, 11 Broadway, New York city.
 Inter-State Identification Company, Los Angeles, Cal., E. H. Rosenblatt, president; J. H. Philbrook, secretary.
 Metropolitan Identification and Registration Company, First National Bank Building, Cincinnati, Ohio, C. F. Runch, president.
 National Registry and Guidance Company, 132 Nassau street, New York.

National Registry Company, New York.
 New England Registry Bureau, 101 Tremont street, Boston, Mass., A. B. Cilley, president.
 North American Identification Company, 111 Broadway, New York city.
 North American Registry Company, Chicago, Ill.
 Pacific Registry Company, Pacific Building, San Francisco, Cal.
 Philadelphia Registry Company, Drexel Building, Philadelphia, Pa.
 Phoenix Registry Company, Louisville, Ky.
 Pontiac Insurance Agency, 315 Dearborn street, Chicago, Ill., T. J. Leary, manager.
 Public Registry Company, 1011 Chestnut street, Philadelphia, Pa.
 Registry Company of America, 35 Nassau street, New York city.
 Retail Men's Credit Company, New York City.
 Thomson & Macy Co., Atwood Building, Chicago, Ill., E. A. S. Thomson, manager.
 Union Registry Company, Merchants Exchange Building, San Francisco, Cal.
 Union Registry Company, 150 Nassau street, New York city.
 United States Coupon Company, 135 William street, New York, Harry Gilbert, manager.
 United States Registry Company, 156 Fifth avenue, New York city.
 Western Registry Company, 321 Manhattan Building, St. Paul, Minn.

INSPECTORS OF SPECIAL RISKS.

Following is a list of companies and individuals who make inspections of various kinds of insurance companies:

American Audit Company, New York city.
 Arnold & Wetherbee, Oklahoma City, Okla., inspect elevators.
 Baker Iron Works, Los Angeles, Cal., elevator inspections.
 Bradstreet Commercial Agency, 346 Broadway, New York.
 J. F. Diffenderfer, Charles street, Baltimore, Md.
 Dun's Commercial Agency, 290 Broadway, New York.
 Empire Commercial Agency, 99 Nassau street, New York.
 John W. Frey, 723 Main street, Buffalo, N. Y., automobile floater policies.
 Guardian Mercantile agency, 150 Nassau street, New York, F. H. Mansfield, manager.
 Hooper-Holmes Inspection Bureau, 87 Nassau street, New York city.
 Howard Iron Works, 281 Chicago street, Buffalo, N. Y., elevator inspections.
 Jas. H. McClellan, 18 W. Saratoga street, Baltimore, Md.
 Herbert J. J. McKeon, New York Life Building, Montreal, Canada.
 Dr. W. Edw. Magruder, 923 Madison avenue, Baltimore, Md.
 Mercantile Credit Company, Pickering Building, Cincinnati, Ohio, Orlando Wilcox, president; W. L. Benham, secretary and manager.
 National Investigation Bureau.
 Pacific Coast Co-operative Credit Company, 906 Ellis street, San Francisco, Cal.
 Retail Credit Company, Atlanta, Ga.
 Ruger Manufacturing Company, 223 Chicago street, Buffalo, N. Y., elevator inspections.
 Smith, Emery & Co., San Francisco, Cal., elevator inspections.
 Union Credit Company, Baltimore, Md.
 Union Iron Works, Spokane, Wash., inspect elevators.

EXHIBIT OF PREMIUMS RECEIVED, LOSSES PAID AND CLAIM EXPENSES OF COMPANIES DOING MORE THAN ONE LINE OF BUSINESS.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Aetna Accident and Liability Company.				
Accident and Health				
1914	\$1,426	.....	.....	....
Automatic Sprinkler				
1914	75,716	\$66,779	\$999	36.6
1913	54,114	22,508	453	42.4
1912	34,349	8,793	534	26.9
1911	10,802	34	.....	.3
Totals				
1914	688,668	252,254	13,924	38.6
1913	612,654	196,349	11,947	34.0
1912	439,744	135,676	9,446	33.0
1911	338,108	145,540	7,593	45.3
1910	284,341	131,080	5,499	48.7
1909	180,059	68,456	.....	38.0
1908	48,664	6,923	.....	14.2
Automobile Property Damage				
1914	219,282	56,709	3,122	27.3
1913	170,728	59,542	2,479	34.5
1912	144,189	50,085	2,260	36.3
1911	115,512	38,245	1,109	34.2
1910	88,588	23,781	1,017	28.0
1909	55,424	7,096	.....	12.7
Fidelity				
1914	98,586	32,347	2,390	35.2
1913	73,678	3,064	376	4.7
1912	29,048	.....	.....	.....
1911	398	.....	.....	.....
Totals				
Totals in force: 1914, \$29,120,366; 1913, \$22,235,449; 1912, \$8,696,351.				
Aetna Life Insurance Company.				
Accident				
1914	\$2,001,340	\$851,521	\$50,686	45.1
1913	1,975,410	942,166	51,493	50.3
1912	1,859,576	917,719	37,855	51.4
1911	1,658,033	945,871	46,793	46.7
1910	1,540,370	663,705	45,231	46.0
1909	1,502,249	620,354	38,700	43.9
1908	1,515,270	591,245	37,804	41.5
1907	1,581,766	807,784	37,663	53.4
1906	1,504,771	625,477	19,418	42.3
1905	1,455,479	646,499	12,398	44.9
Totals	16,634,264	7,406,341	370,921	46.8
Health				
1914	567,349	270,328	8,006	49.1
1913	542,643	241,934	6,695	45.8
1912	485,648	218,733	6,709	46.4
1911	416,588	176,449	694	42.4
1910	343,948	159,517	645	46.6
1909	293,110	113,453	2,315	39.5
1908	247,433	112,273	2,124	45.4
1907	228,761	100,530	67	44.0
1906	196,763	85,431	23	43.4
1905	184,569	84,727	311	48.1
Totals	3,506,812	1,563,175	27,619	45.4
Liability				
1914	2,964,745	1,819,593	390,479	74.5
1913	4,143,779	2,406,208	520,555	70.5
1912	4,567,969	2,397,284	533,719	62.6
1911	4,183,753	2,136,245	508,975	63.2
1910	4,078,312	1,924,042	502,237	59.5
1909	3,197,842	1,716,884	164,593	58.8
1908	2,999,912	1,549,753	145,614	56.5
1907	3,010,470	1,438,155	125,078	52.2
1906	2,168,068	1,161,595	104,149	44.3
1905	2,108,028	708,911	74,833	37.2
Totals	33,877,878	17,189,570	3,078,132	59.8
American Casualty Company, PA.—Cont.				
Automobile Property Damage				
1914	\$21,684	\$18,346	\$1,875	48.5
1913	28,078	11,557	880	44.3
1912	18,959	14,822	1,699	88.8
1911	39,202	1,036	1,036	44.6
1910	10,302	4,904	362	51.3
Burglary and Theft				
1914	15,197	4,870	257	33.9
1913	10,808	4,421	175	42.2
1912	9,087	4,749	166	40.2
1911	9,746	6,389	108	66.6
1910	10,405	5,589	108	54.8
1909	10,975	3,004	.....	27.4
1908	4,504	1,497	.....	31.7
1907	3,763	1,211	.....	32.2
1906	3,417	1,460	.....	42.7
1905	2,941	801	.....	27.1
Totals	81,763	33,921	811	40.5
Health				
1906	1,302	2,241	.....	172.1
Liability				
1914	95,513	24,134	5,056	30.6
1913	67,586	34,467	2,893	49.4
1912	56,208	34,326	5,871	71.4
1911	70,923	17,203	2,736	28.1
1910	57,473	11,510	2,411	24.2
1909	48,096	7,369	.....	15.3
1908	26,010	3,432	.....	13.2
1907	15,361	1,780	.....	11.6
1906	17,884	1,921	.....	10.7
1905	12,019	481	.....	4.0
Totals	467,164	132,623	18,967	32.4

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
American Fidelity Company.				
1914	\$56,864	\$46,440	\$3,430	87.7
1913	97,755	44,109	8,138	51.4
1912	107,659	57,353	7,637	60.4
1911	79,551	37,006	1,865	48.8
1910	100,657	45,353	457	45.5
1909	89,727	24,211	464	27.5
1908	71,238	30,754	927	44.4
1907	54,554	22,957	789	43.5
1906	54,079	19,233	1,120	37.6
1905	38,426	10,678	747	29.7
Totals	750,510	336,094	25,514	48.2
Accident				
Automobile Property Damage †				
1914	2,371	7,659	5,483	....
1913	41,814	21,307	8,518	21.3
1912	60,878	34,540	4,739	64.5
1911	92,749	17,408	803	19.6
1910	18,681	6,845	190	37.6
1909	7,086	1,254	37	16.2
1908	2,618	729	83	31.0
Burglary and Theft				
1914	33,722	16,843	684	52.0
1913	39,635	17,575	2,256	50.0
1912	37,087	15,971	1,745	47.8
1911	40,935	14,498	341	36.2
1910	38,367	20,648	512	55.2
1909	48,573	18,059	477	40.0
1908	43,228	12,198	1,212	31.0
1907	28,985	14,448	578	51.8
1906	25,384	20,114	1,205	84.0
1905	22,181	7,650	875	38.4
Totals	358,097	158,904	9,885	47.1

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
American Fidelity CO.—Cont.				
1914	\$122,353	\$18,063	\$8,968	82.1
1913	122,823	80,196	14,760	77.3
1912	115,828	76,407	11,816	76.2
1911	95,515	39,119	12,986	54.6
1910	56,448	10,215	3,182	23.7
1909	45,442	4,506	1,055	....
1908	19,580	36,099	2,070	194.9
1907	23,313	5,728	1,844	92.5
1906	20,252,277	1908, \$3,700,169	1907, \$2,901,888.	....
1905	20,252,277	1908, \$3,700,169	1907, \$2,901,888.	....
Teams Property Damage †				
1914	—180	2,059	1,178	....
1913	4,955	2,986	741	75.8
1912	5,684	1,609	15	28.7
Workmen's Collective †				
1914	—57	23	....	....
1913	493	499	4	102.0
1912	1,376	1,774	31	133.0
1911	724	188	....	25.9
1910	1,479	307	....	20.7
Workmen's Compensation				
1914	33,108	52,299	6,136	176.5
1913	296,646	71,242	11,437	27.7
Totals				
1914	300,883	468,414	144,866	203.8
1913	1,243,449	1,225,076	257,260	119.2
1912	1,706,269	1,080,875	233,396	77.0
1911	1,900,069	538,623	172,785	37.4
1910	1,002,780	273,521	49,330	32.1
1909	637,357	133,768	35,210	26.5

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
American Indemnity Co., Texas—Cont.				
Workmen's Compensation				
1914	\$118,511	\$19,454	\$287	16.7
1913	38,657	1,915	33	5.0
Totals				
1914	189,552	38,807	751	19.3
1913	79,187	3,505	61	4.6
American Surety Company				
Fidelity				
1914	1,564,464	371,736	32,901	25.9
1913	1,249,382	364,382	23,532	31.2
1912	1,129,103	283,519	18,472	26.7
1911	1,012,204	208,819	18,685	22.5
1910	1,001,457	151,254	15,102	16.6
1909	1,069,481	238,585	21,234	24.3
1908	957,810	264,336	23,679	30.1
1907	919,064	235,074	31,579	29.0
1906	856,430	164,557	28,188	22.5
1905	785,140	179,790	12,479	22.9
Totals	10,526,535	2,461,992	225,851	25.5
Risks in force: 1914, \$59,946,794; 1913, \$457,643,817; 1912, \$441,428,117; 1911, \$361,733,750; 1910, \$316,611,548; 1909, \$276,425,045; 1908, \$256,614,633; 1907, \$260,858,093; 1906, \$187,805,577; 1905, \$178,308,607.				
Surety				
1914	2,489,992	484,916	78,819	22.6
1913	1,821,379	501,401	39,281	29.7
1912	1,650,414	305,742	26,299	20.1
1911	1,487,454	425,860	32,148	30.1
1910	1,442,155	—142,958	90,750	....
1909	1,292,299	163,708	....	12.7
1908	1,143,241	189,789	....	16.6
1907	1,079,127	620,092	....	57.5

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
CASUALTY COMPANY OF AMERICA—Cont.				
Automobile Property Damage				
1914	\$96,535	\$29,260	\$4,476	34.9
1913	74,685	23,433	1,258	33.0
1912	64,275	11,104	355	17.8
1911	26,512	1,631	77	6.4
Burglary and Theft				
1914	79,653	32,889	4,093	46.4
1913	60,078	21,683	73	36.2
1912	63,757	21,707	131	34.3
1911	21,112	590	8	2.5
Fidelity				
1914	48,975	2,715	483	6.7
1913	42,816	190	.....	.4
1912	7,433	.....	.....	.....
Risks in force: 1914, \$7,285,931.				
Fly Wheel				
1914	—42	.....	.....	.....
1913	—166	.....	.....	.....
1912	685	.....	48	6.1
1911	9,395	.....	.....	.....
1910	12,353	.....	.....	.....
1909	2,886	.....	.....	.....
1908	2,873	.....	.....	.....
Industrial				
1914	95,702	50,423	5,804	58.8
1913	108,343	57,066	672	54.1
1912	64,754	37,649	79	58.3
1911	16,574	.....	.....	.....
Instalment				
1912	35,683	16,829	569	48.8
1911	37,374	16,252	467	44.8
1910	43,864	19,416	574	45.6
1909	29,465	11,132	92	38.1
1908	30,837	13,453	546	45.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
CASUALTY COMPANY OF AMERICA—Cont.				
Surety				
1914	\$104,012	\$2,488	\$227	2.6
1913	56,917	8,471	183	15.2
1912	35,692	.....	3	....
Risks in force: 1914, \$19,640,212.				
Vehicle Damage				
1912	2,080	.....	.....	....
Workmen's Collective				
1914	41,076	31,768	.....	77.4
1913	24,580	15,801	.....	64.3
1912	23,536	11,864	3,104	63.3
1911	17,699	16,917	3,897	118.0
1910	45,752	27,266	3,240	66.7
1909	63,340	27,227	3,113	47.9
1908	450	57,662	4,973	....
Workmen's Compensation				
1914	1,116,749	183,719	162,141	31.0
1913	595,570	88,681	48,370	23.0
1912	229,487	.....	.....	....
Totals				
1914	3,493,999	1,419,612	425,833	54.2
1913	3,066,191	1,868,111	231,669	66.5
1912	3,045,277	1,740,582	176,918	62.9
1911	2,538,755	1,272,933	133,281	55.3
1910	2,216,174	921,535	117,797	46.8
1909	1,551,680	596,370	211,570	52.0
1908	1,468,986	600,860	88,460	52.0
1907	1,487,490	577,199	61,241	42.9
1906	1,365,197	432,800	53,190	35.6
1905	1,172,848	269,541	38,143	26.2
Ages	21,345,547	9,729,563	1,537,972	52.8

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
COMMONWEALTH CASUALTY COMPANY—Cont.				
Liability				
1914	\$492,062	\$164,692	\$45,695	42.7
1913	294,413	98,299	30,485	43.7
1912	292,867	55,569	37,007	31.6
1911	177,453	8,241	11,780	11.3
1910	20,973	451	293	3.5
Plate Glass				
1914	14,393	1,332	1,085	16.8
Workmen's Compensation				
1914	368,189	48,450	19,242	22.0
1913	126,124	30,668	9,995	32.2
Totals				
1914	990,350	270,719	78,482	35.3
1913	520,402	159,899	50,041	40.3
1912	349,902	89,922	38,867	36.8
1911	260,333	13,416	12,721	12.6
1910	29,497	3,096	410	11.8
Commonwealth Bonding & Casualty Ins. Co.				
Accident				
1914	23,797	14,150	1,544	65.9
1913	26,040	13,924	627	55.0
1912	22,343	5,779	.....	24.8
1911	5,396	792	.....	14.7
Automobile and Teams Property Damage				
1914	23,386	4,896	157	21.6
1913	8,953	2,413	25	27.2
1912	2,264	1,723	.....	72.9
1911	1,386	.....	.....	....

Chicago Bonding and Surety Company.										Chicago Bonding and Surety Company.									
Liability					Fidelity					Hurglary and Theft									
1914	1,396,843	894,685	224,001	80.1	1914	68,086	2,080	498	3.8	1914	1,705	288	.....	16.9				
1913	1,466,102	1,230,370	163,642	76.8	1913	38,991	90	.....	.....	1913	865	131	.....	15.1		
1912	1,707,833	1,263,493	160,290	80.5	1912	1,948	.....	.....	.....	1912	990	20	.....	2.2	
1911	1,595,690	910,900	120,908	64.7	1911	.....	.....	.....	.....	1911	355	.....	.....	.....		
1910	1,481,839	602,711	108,866	48.0	Risks in force: 1914, \$11,501,129; 1913, \$13,405,396; 1912, \$1,497,500.					Risks in force: 1914, \$1,286,859; 1913, \$787,395; 1912, \$499,500.									
1909	953,004	355,749	199,605	58.3	Surety					Health									
1908	970,738	73,484	74,571	57.2	1914	129,578	73,484	642	11.6	1914	18,754	7,182	235	39.6					
1907	921,682	8,134	8,134	11.6	1913	70,618	8,134	44	.....	1913	18,400	7,877	193	42.8				
1906	822,431	1,294	.....	.....	1912	1,294	.....	.....	.....	1912	15,644	3,948	.....	25.2
1905	752,536	.....	.....	.....	Risks in force: 1914, \$5,910,140; 1913, \$8,684,422; 1912, \$134,300.					Liability						
Totals	12,128,704	6,445,753	1,177,728	62.9	Totals					Plate Glass									
1914	130,876	47,219	5,352	40.2	1914	197,664	75,564	1,140	38.8	1914	73,660	6,930	1,852	11.9					
1913	117,947	74,073	.....	61.1	1913	109,609	8,224	44	7.5	1913	24,306	4,429	372	19.8				
1912	145,000	74,965	.....	58.3	1912	3,242	.....	.....	.....	1912	8,492	1,409	.....	16.6
1911	186,531	110,469	.....	47.8	Commercial Casualty Insurance Company.					Surety								
1910	183,733	87,834	.....	34.7	Accident					Workmen's Collective								
1909	167,277	58,002	.....	40.2	1914	50,947	16,764	2,853	38.5	1914	5,597	2,299	.....	41.7			
1908	128,864	51,794	.....	34.7	1913	22,717	4,680	812	24.6	1913	2,777	1,749	.....	63.0			
1907	86,731	30,085	.....	33.5	1912	5,011	15,582	97	312.8	1912	3,041	822	.....	20.4			
1906	58,328	19,570	.....	29.3	1911	6,062	384	546	15.3	1911	542	161	.....	29.7			
1905	50,493	14,761	.....	45.0	1910	1,939	962	51	52.3	Plate Glass								
Totals	1,258,710	566,772	.....	.....	Automobile Property Damage					Workmen's Compensation							
1914	—1,440	875	156	.....	1914	93,095	29,940	7,958	40.7	1914	85,290	57,963	4,570	73.4				
1913	—13,711	2,695	906	.....	1913	63,978	23,499	8,345	40.8	1913	37,552	5,095	615	15.2				
1912	—44,028	18,036	1,619	.....	1912	50,643	18,375	1,740	39.7	1912	29,193	17,348	.....	59.4			
1911	108,230	10,197	215	9.6	1911	21,430	4,599	395	23.2	Risks in force: 1914, \$18,082,215; 1913, \$9,141,653; 1912, \$4,015,005.									
1910	105,818	7,477	557	7.5	1910	5,968	1,477	63	25.8	Workmen's Collective									
1909	84,993	29,892	1,565	37.0	1914	31,664	9,541	1,699	35.5	1914	2,961	747	.....	25.2				
1908	70,716	26,863	1,511	40.1	1913	13,170	2,753	404	24.0	1913	109,109	23,074	1,012	22.1					
1907	125,627	15,615	350	12.7	1912	1,442	23	.....	16.3	W. rkmen's Compensation								
1906	154,938	17,308	217	11.3	1911	1,722	281	.....	32.2									
1905	116,493	5,657	81	4.9	1910	617	206	3	.....									
Totals	707,636	134,525	7,177	20.0															

e Includes health. f Includes surety. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
COMMONWEALTH BONDING & CAS.—Cont.				
Totals				
1914	\$348,111	\$117,547	\$9,393	36.5
1913	121,466	35,617	1,832	30.8
1912	84,281	31,056	.....	36.8
1911	13,460	978	.....	7.3
Continental Casualty Company.				
Accident				
1914	2,156,123	1,011,397	27,599	48.2
1913	2,464,062	1,115,764	25,599	46.3
1912	2,598,602	1,064,363	25,014	41.6
1911	2,287,881	956,166	14,268	42.4
1910	2,424,598	996,710	11,612	41.6
1909	2,016,204	812,820	13,085	41.0
1908	1,778,668	797,724	9,701	45.4
1907	2,051,477	894,321	11,955	44.2
1906	1,965,101	928,164	17,205	48.1
1905	1,878,759	909,592	19,451	48.4
Totals	21,621,475	9,487,931	175,429	44.7
Health				
1914	746,732	331,212	5,694	45.1
1913	746,517	327,851	7,064	46.3
1912	671,420	314,984	3,902	47.5
1911	639,214	292,925	3,828	46.4
1910	658,807	259,252	3,692	39.9
1909	541,335	176,442	2,872	33.1
1908	392,816	145,800	1,930	37.6
1907	330,384	118,065	1,820	36.3
1906	240,268	91,724	1,812	39.2
1905	250,990	84,013	1,807	34.2
Totals	5,218,483	2,152,358	35,113	41.9
Totals				
1914	2,902,854	1,342,519	33,141	47.4
1913	3,210,579	1,453,615	33,245	46.3
1912	3,270,022	1,379,946	28,972	43.0
1911	2,927,095	1,249,091	18,126	43.2

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
EMPLOYERS LIABILITY ASSUR. CORP.—Cont.				
Fidelity				
1914	\$74,733	\$18,217	\$3,177	28.6
1913	72,136	22,048	4,333	36.6
1912	67,689	47,767	5,125	78.2
1911	85,760	45,493	1,956	53.3
1910	115,149	43,524	1,734	39.3
1909	98,000	22,059	1,878	24.4
1908	89,662	34,763	2,206	41.2
1907	73,341	19,383	1,987	29.1
1906	72,852	25,458	2,477	36.3
1905	64,109	5,873	2,151	12.5
Totals	813,431	285,205	26,424	38.3
Risks in force: 1914, \$20,470,670; 1913, \$20,066,602; 1912, \$20,280,725; 1911, \$23,870,555; 1910, \$42,054,050; 1909, \$38,801,400; 1908, \$27,095,950.				
Fly Wheel				
1914	4,181	.....	.....	....
Health				
1914	85,261	30,119	3,026	50.5
1913	85,708	34,538	3,001	43.8
1912	81,153	37,618	2,818	49.8
1911	81,532	38,852	631	48.4
1910	72,391	20,603	186	37.0
1909	51,165	17,871	170	35.3
1908	30,684	15,383	107	50.5
1907	38,795	10,467	61	27.1
1906	30,828	12,967	109	42.4
1905	33,572	20,171	265	60.9
Totals	591,109	253,589	11,274	44.8
Liability				
1914	2,974,159	1,825,421	404,716	75.0
1913	3,222,495	2,046,651	459,635	77.8
1912	5,422,734	1,974,508	447,760	44.7
1911	3,981,385	1,711,329	381,295	52.6

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
EMPLOYERS LIABILITY ASSUR. CORP.—Cont.				
Totals				
1914	\$7,102,858	\$3,055,832	\$579,220	51.2
1913	6,151,052	3,039,146	579,577	58.8
1912	6,446,756	2,419,931	494,930	45.2
1911	4,950,739	2,122,110	401,957	50.8
1910	4,486,143	1,790,721	326,437	45.8
1909	3,535,627	1,216,656	271,216	41.1
1908	3,120,922	1,076,586	264,298	46.6
1907	2,969,816	1,076,586	219,958	43.6
1906	2,616,985	957,420	185,005	45.5
1905	2,296,380	852,867	191,335	45.5
Aggs.	43,687,408	17,661,027	3,513,933	48.5

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Equitable Surety.				
Fidelity				
1914	171,322	27,142	3,287	17.8
1913	214,866	27,889	1,865	13.8
1912	202,870	22,814	.....	11.2
1911	96,708	171	118	.2
Risks in force: 1914, \$23,560,195; 1913, \$69,786,000; 1912, \$69,252,595; 1911, \$18,122,780.				
Surety				
1914	458,221	200,866	15,842	49.3
1913	380,760	169,332	20,569	45.7
1912	287,136	50,106	.....	19.5
1911	134,574	131	71	.1
Risks in force: 1914, \$108,082,994; 1913, \$84,740,000; 1912, \$59,950,010; 1911, \$22,514,682.				

Fidelity and Casualty Company.									
Totals					Totals				
1914	609,613	237,008	19,129	40.7	1914	609,613	237,008	19,129	40.7
1913	595,649	191,221	12,434	34.2	1913	595,649	191,221	12,434	34.2
1912	490,007	78,900	.....	16.1	1912	490,007	78,900	.....	16.1
1911	231,282	302	188	.2	1911	231,282	302	188	.2
Fidelity and Casualty Company.									
Accident					Burglary and Theft				
1914	1,774,800	909,181	70,310	55.7	1914	578,595	218,177	27,279	42.4
1913	1,884,094	1,001,183	63,021	36.5	1913	554,663	182,597	26,045	37.6
1912	1,872,174	864,037	63,404	49.5	1912	498,392	230,005	26,957	53.4
1911	1,911,459	743,961	65,619	47.6	1911	533,432	182,269	34,371	39.9
1910	1,808,481	783,961	57,596	46.9	1910	564,231	181,239	31,076	37.7
1909	1,804,698	778,698	58,148	50.8	1909	597,986	207,862	28,814	39.3
1908	1,705,178	807,972	53,559	52.9	1908	581,185	172,404	21,960	33.4
1907	1,703,088	827,711	53,559	45.2	1907	540,208	216,482	22,781	44.3
1906	1,562,206	656,595	50,376	38.7	1906	532,160	196,368	19,005	40.5
1905	1,544,335	558,090	46,654	49.1	1905	558,572	197,818	266,022	40.4
Totals	17,610,610	8,051,781	598,651		Totals	5,558,572	1,978,418	266,022	
Automobile and Teams Property Damage									
1914	128,127	35,745	6,435	32.9	1914	128,127	35,745	6,435	32.9
1913	88,896	21,328	5,930	30.7	1913	88,896	21,328	5,930	30.7
1912	45,339	9,407	1,869	24.9	1912	45,339	9,407	1,869	24.9
Burglary and Theft									
1914	578,595	218,177	27,279	42.4	1914	578,595	218,177	27,279	42.4
1913	554,663	182,597	26,045	37.6	1913	554,663	182,597	26,045	37.6
1912	498,392	230,005	26,957	53.4	1912	498,392	230,005	26,957	53.4
1911	533,432	182,269	34,371	39.9	1911	533,432	182,269	34,371	39.9
1910	564,231	181,239	31,076	37.7	1910	564,231	181,239	31,076	37.7
1909	597,986	207,862	28,814	40.0	1909	597,986	207,862	28,814	40.0
1908	581,185	172,404	21,960	33.4	1908	581,185	172,404	21,960	33.4
1907	540,208	216,482	22,781	44.3	1907	540,208	216,482	22,781	44.3
1906	532,160	196,368	19,005	40.5	1906	532,160	196,368	19,005	40.5
1905	558,572	197,818	266,022	40.4	1905	558,572	197,818	266,022	40.4
Totals	5,558,572	1,978,418	266,022		Totals	5,558,572	1,978,418	266,022	

* Includes \$99,391 Workmen's Collective.

Employers Liability Assurance Corporation.									
Accident					Burglary and Theft				
1914	294,517	126,009	15,481	48.1	1914	157,422	56,789	7,378	40.8
1913	293,079	157,473	15,965	59.0	1913	118,162	40,119	4,261	37.6
1912	275,285	174,798	17,371	69.8	1912	103,348	39,677	2,930	38.3
1911	264,418	136,824	4,530	53.5	1911	103,348	39,677	2,930	38.3
1910	252,229	131,476	3,537	53.5	1910	103,348	39,677	2,930	38.3
1909	225,044	99,359	3,788	45.7	1909	76,018	29,907	624	37.7
1908	228,001	107,912	3,160	48.3	1908	69,761	16,320	502	24.2
1907	232,598	107,971	3,890	48.1	1907	50,358	12,286	179	18.8
1906	225,086	141,040	5,635	65.2	1906	50,358	12,286	179	18.8
1905	237,359	109,616	5,126	48.3	1905	21,634	1,684	30	7.9
Totals	2,530,076	1,222,098	78,443	54.2	Totals	2,530,076	1,222,098	78,443	54.2
Automobile Property Damage									
1914	395,352	107,306	22,022	32.7	1914	395,352	107,306	22,022	32.7
1913	386,971	128,219	19,027	37.8	1913	386,971	128,219	19,027	37.8
1912	367,577	113,788	16,598	33.7	1912	367,577	113,788	16,598	33.7
1911	354,911	134,553	11,545	41.4	1911	354,911	134,553	11,545	41.4
1910	291,804	132,406	6,391	47.6	1910	291,804	132,406	6,391	47.6
1909	162,693	42,074	4,218	28.5	1909	162,693	42,074	4,218	28.5
1908	25,721	2,100	395	9.34	1908	25,721	2,100	395	9.34
Burglary and Theft									
1914	157,422	56,789	7,378	40.8	1914	157,422	56,789	7,378	40.8
1913	118,162	40,119	4,261	37.6	1913	118,162	40,119	4,261	37.6
1912	103,348	39,677	2,930	38.3	1912	103,348	39,677	2,930	38.3
1911	103,348	39,677	2,930	38.3	1911	103,348	39,677	2,930	38.3
1910	76,018	29,907	624	37.7	1910	76,018	29,907	624	37.7
1909	69,761	16,320	502	24.2	1909	69,761	16,320	502	24.2
1908	50,358	12,286	179	18.8	1908	50,358	12,286	179	18.8
1907	21,634	1,684	30	7.9	1907	21,634	1,684	30	7.9
1906	21,634	1,684	30	7.9	1906	21,634	1,684	30	7.9

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY & CASUALTY CO.—Cont.				
1914	\$268,090	\$53,304	\$14,333	25.2
1913	243,921	57,657	17,189	30.7
1912	224,487	94,783	13,766	48.3
1911	257,972	44,332	9,873	21.0
1910	254,353	41,371	14,352	21.9
1909	300,841	53,787	14,907	19.0
1908	345,439	153,510	13,055	48.9
1907	310,376	61,723	12,604	23.9
1906	304,732	48,512	9,889	19.2
1905	209,966	57,870	15,626	31.7
Totals	2,800,177	666,189	135,654	28.6
Risks in force: 1914, \$22,068,410; 1913, \$20,904,776; 1912, \$78,966,144; 1911, \$79,273,453; 1910, \$77,089,154; 1909, \$86,699,884; 1908, \$85,002,937; 1907, \$85,198,146; 1906, \$71,883,616.				
Fidelity				
1914	\$7,060	48,768	1,000	57.2
1913	101,283	30,355	880	30.8
1912	76,410	3,802	771	6.0
1911	89,328	29,765	948	34.4
1910	94,628	18,655	1,081	20.9
1909	85,762	8,022	1,282	10.9
1908	78,733	23,452	651	30.6
1907	72,991	18,115	588	25.6
1906	61,766	16,147	232	26.5
Fly Wheel				
1914	1,174,156	602,598	52,571	55.8
1913	1,243,787	603,793	38,013	51.6
1912	1,208,226	561,574	41,174	49.9
1911	1,223,187	587,777	45,813	51.8
1910	1,178,102	537,372	42,816	49.5
1909	1,116,021	477,180	35,080	45.9
1908	976,377	468,403	33,182	51.4
1907	877,680	402,167	24,332	48.6
1906	795,015	304,689	22,416	41.2
1905	715,816	277,300	22,714	41.9
Totals	10,502,367	4,822,853	358,111	49.3
Health				
1914	1,174,156	602,598	52,571	55.8
1913	1,243,787	603,793	38,013	51.6
1912	1,208,226	561,574	41,174	49.9
1911	1,223,187	587,777	45,813	51.8
1910	1,178,102	537,372	42,816	49.5
1909	1,116,021	477,180	35,080	45.9
1908	976,377	468,403	33,182	51.4
1907	877,680	402,167	24,332	48.6
1906	795,015	304,689	22,416	41.2
1905	715,816	277,300	22,714	41.9
Totals	10,502,367	4,822,853	358,111	49.3
FIDELITY & CASUALTY CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY AND CASUALTY CO.—Cont.				
1914	\$215,344	\$40,925	\$7,166	20.2
1913	206,537	78,237	8,594	48.0
1912	196,734	49,408	6,383	28.6
1911	228,179	43,971	4,937	21.4
1910	221,657	5,605	1,898	3.4
Risks in force: 1914, \$53,299,573; 1913, \$57,845,676; 1912, \$35,034,683; 1911, \$36,434,405; 1910, \$28,225,852.				
Surety				
1914	\$215,344	\$40,925	\$7,166	20.2
1913	206,537	78,237	8,594	48.0
1912	196,734	49,408	6,383	28.6
1911	228,179	43,971	4,937	21.4
1910	221,657	5,605	1,898	3.4
Workmen's Collective				
1914	5,293	1,576	197	33.5
1913	—197	2,470	2,104	...
1912	5,023	5,456	923	127.0
1911	23,065	9,010	1,776	50.7
1910	20,060	6,852	1,933	43.8
1909	14,386	8,693	1,306	69.5
1908	24,575	8,610	1,921	42.8
Workmen's Compensation				
1914	1,955,702	417,580	100,867	26.5
1913	948,336	275,189	68,937	36.3
Totals	2,904,038	692,769	169,804	27.3
FIDELITY & DEPOSIT CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY & DEPOSIT CO.—Cont.				
1914	\$1,435,167	\$778,018	\$307,422	75.6
1913	1,559,041	684,254	208,584	57.3
1912	1,524,826	412,686	163,331	37.8
1911	979,693	106,827	46,164	15.6
Plate Glass				
1914	\$322,476	\$129,670	\$1,868	50.1
1913	528,998	195,157	893	37.1
1912	217,239	80,104	300	37.0
1911	208,904	59,920	.....	28.7
1910	95,259	86	.....	...
Surety				
1914	1,953,229	624,472	25,654	33.3
1913	2,235,073	463,883	20,233	21.7
1912	1,583,165	385,739	14,601	25.3
1911	2,406,447	538,207	27,569	23.3
1910	2,473,989	552,069	27,212	23.4
1909	413,146	291,546	12,165	73.5
1908	330,544	122,867	6,019	39.0
1907	300,241	172,648	7,370	60.0
1906	305,729	95,696	4,669	32.8
1905	336,496	114,543	8,188	36.4
Totals	12,338,059	3,356,690	153,680	28.4
1914, 1906, \$29,298,207; 1905, \$108,471,245.				
Workmen's Collective				
1914	1,043	279	.....	26.7
1913	5,119	5,650	.....	110.4
1912	12,728	7,573	81	60.1
1911	6,813	1,181	.....	17.3
Workmen's Compensation				
1914	1,018,956	236,843	11,485	24.5
1913	339,742	89,535	6,220	28.2

Fidelity and Deposit Company.				Totals			
		Accident					
1914	1,977,908	309,647	77.0	1914	6,798,398	2,546,838	43.4
1913	2,457,744	345,791	71.6	1913	6,663,660	1,941,837	33.0
1912	3,388,661	384,542	52.0	1912	4,591,491	1,359,197	31.7
1911	3,040,189	400,496	51.8	1911	3,916,725	776,720	34.1
1910	2,695,193	383,655	52.2	1910	2,662,235	552,246	28.3
1909	1,987,069	330,831	54.9	1909	2,172,933	993,810	43.8
1908	1,900,697	310,701	48.8	1908	1,670,205	528,618	32.3
1907	1,940,619	943,050	57.3	1907	1,434,893	800,531	57.7
1906	1,838,036	169,617	56.0	1906	1,379,334	410,040	31.7
1905	1,643,812	158,762	62.2	1905	1,364,184	28,939	36.9
Totals	22,793,868	2,963,827	57.8	Aggr.	32,583,938	10,300,078	35.2
Plate Glass				Frankfort General.†			
1914	448,497	154,522	37.5	Accident and Health			
1913	453,153	172,488	40.9	1914	117,393	49,910	48.8
1912	448,639	168,904	40.6	1913	125,592	53,536	47.8
1911	470,854	14,509	40.7	1912	118,293	67,403	45.2
1910	416,338	157,881	41.4	1911	116,965	5,637	58.1
1909	386,938	113,526	32.7	1910	121,095	50,777	46.4
1908	365,914	120,580	35.8	1909	87,413	30,524	40.2
1907	345,257	136,537	42.5	1908	67,412	33,399	55.2
1906	307,653	106,904	38.0	1907	45,879	15,735	44.5
1905	285,632	86,083	33.6	1906	29,000	5,865	22.5
Totals	3,928,444	1,393,179	38.6	1905	25,745	10,054	36.0
Steam Boiler				Totals	854,717	359,483	47.2
1914	497,730	49,414	13.3	Automobile and Teams Property Damage			
1913	407,245	45,450	12.7	1914	19,045	5,525	37.9
1912	406,911	52,638	14.4	1913	16,479	3,393	27.6
1911	392,421	40,936	12.1	1912	12,300	2,198	19.6
1910	348,666	58,540	18.4	Burglary and Theft			
1909	344,172	59,362	17.7	1914	29,094	9,228	39.4
1908	345,901	21,986	8.3	1913	26,943	10,739	47.6
1907	350,395	31,693	10.2	1912	27,196	13,261	56.4
1906	370,464	66,124	18.7	1911	31,259	16,244	58.7
1905	374,266	47,357	14.0	1910	26,227	10,476	47.2
Totals	3,814,381	453,900	13.4	1909	21,593	12,194	62.5
				1908	21,593	5,928	31.5
				1907	10,481	3,169	40.0
				1906	1,159	185	10.0

—Minus.

s Includes fidelity figures.

v Included in surety figures.

w Included in accident up to and including 1907.

† Claim expenses included in losses paid prior to 1905.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FRANKFORT GENERAL, Inc.				
Liability				
1914	\$479,098	\$411,105	\$67,800	100.0
1913	645,861	596,379	79,649	104.7
1912	1,006,841	570,105	98,190	66.4
1911	1,011,687	576,645	97,939	66.2
1910	919,995	520,592	87,673	66.1
1909	838,770	465,800	80,724	65.1
1908	705,184	395,585	80,668	59.9
1907	900,039	357,204	164,055	57.3
1906	858,200	374,307	161,197	62.4
1905	870,739	541,246	.....	62.2
Totals	8,334,924	4,809,058	912,841	68.6
Workmen's Collective				
1914	22,673	5,619	1,700	32.3
1913	34,383	14,808	2,579	50.6
1912	43,262	21,562	1,082	52.3
1911	70,887	25,465	1,772	38.4
1910	70,012	30,270	1,750	45.7
1909	64,647	41,934	1,621	67.2
1908	78,653	48,709	2,099	64.6
Workmen's Compensation				
1914	465,431	145,331	41,390	40.1
1913	284,508	84,255	23,133	37.7
Totals				
1914	1,132,744	626,718	122,115	66.1
1913	1,134,228	763,021	115,151	77.4
1912	1,207,881	654,528	107,573	63.0
1911	1,230,798	686,793	102,459	63.6
1910	1,196,839	612,114	96,757	62.3
1909	1,012,623	550,544	88,278	63.0
1908	963,729	483,591	87,685	59.3
1907	865,400	370,168	168,851	52.4
1906	888,559	390,357	161,872	60.1
1905	896,484	551,300	.....	61.5
Ages.	10,559,085	5,678,984	1,050,741	63.7
GEN. ACC. F. & L. ASSUR. CORP.—Cont.				
Liability				
1914	\$1,309,696	\$624,690	\$303,536	93.8
1913	1,727,830	1,101,241	331,700	82.9
1912	1,717,269	660,955	236,210	52.3
1911	1,081,753	455,003	193,451	60.0
1910	1,077,107	470,748	.....	43.7
1909	940,304	318,795	.....	33.9
1908	495,118	188,469	2,092	38.5
1907	395,994	143,725	21,323	41.7
1906	216,258	97,191	.....	44.9
1905	159,206	66,006	.....	41.5
Totals	9,120,475	4,426,799	1,088,261	60.5
Workmen's Collective				
1914	16,649	13,116	91	79.3
1913	22,316	.....	.....	....
Workmen's Compensation				
1914	752,351	243,973	57,896	40.1
1913	431,475	99,577	11,568	25.8
Totals				
1914	3,679,248	2,001,247	427,191	66.0
1913	3,927,132	2,066,781	404,791	61.8
1912	3,477,090	1,451,729	269,262	49.5
1911	3,065,878	1,301,402	243,982	50.4
1910	3,082,628	1,326,592	22,016	44.3
1909	2,770,511	1,025,558	20,684	37.7
1908	1,836,206	742,993	14,287	41.3
1907	1,287,226	518,342	26,693	42.3
1906	915,381	348,459	3,297	38.4
1905	675,728	243,542	3,326	36.5
Ages.	24,787,118	11,026,645	1,435,459	50.4
GEORGIA CASUALTY COMPANY—Cont.				
Plate Glass				
1914	\$19,611	\$10,801	\$9	55.1
1913	14,519	5,879	.....	40.5
1912	11,452	4,941	10	43.2
1911	7,145	1,207	.....	16.9
1910	1,663	233	.....	14.0
1909	39	.....	.....	....
Steam Boiler \$				
1913	—2,675	.....	.....	....
1912	3,218	396	.....	12.3
1911	1,867	.....	.....	....
1910	1,039	.....	.....	....
Surety \$				
1914	1,031	1,972	478	237.6
1913	6,149	2,521	996	38.2
1912	17,239	1,666	147	10.5
1911	9,975	.....	212	2.1
1910	4,020	.....	.....	....
Workmen's Collective				
1914	11,182	7,826	6	70.0
1913	9,586	7,433	.....	77.5
1912	6,759	682	.....	10.1
1911	501	6	.....	1.2
Workmen's Compensation				
1914	25,722	1,515	180	6.2
Totals				
1914	611,852	254,570	53,070	50.3
1913	412,480	186,005	30,106	52.4
1912	336,910	125,725	20,180	43.3
1911	203,684	47,922	2,730	24.9
1910	74,387	8,869	.....	12.1
1909	21,699	61	.....	3.6

Gen. Acc't, F. & L. Assurance Corp. of Perth.*				Georgia Casualty Company.				Globe Indemnity Company.			
Accident				Accident				Accident			
1914	996,631	459,000	28,660	1914	27,427	27,130	870	1914	185,018	84,140	2,941
1913	1,077,977	465,181	21,901	1913	32,370	26,131	519	1913	174,726	44,476	2,253
1912	1,037,490	430,444	5,452	1912	41,820	18,514	316	1912	86,412	17,909	1,235
1911	1,100,722	467,937	4,941	1911	31,956	12,665	3				
1910	1,040,889	426,424	4,582	1910	20,858	4,717	30				
1909	1,066,848	410,885	4,766	1909	764	40	.....			
1908	865,778	341,395	5,816								
1907	790,643	333,963	4,382								
1906	690,808	226,345	3,297								
1905	447,747	154,738	3,008								
Totals	8,996,533	3,715,242	80,195								
Automobile Property Damage				Automobile Property Damage.				Automobile Property Damage			
1914	188,714	118,795	26,027	1914	60,755	26,481	826	1914	250,733	86,255	21,045
1913	270,875	111,232	26,070	1913	43,931	20,543	487	1913	250,683	102,677	18,877
1912	254,626	116,931	26,128	1912	31,454	17,059	420	1912	197,954	45,954	688
1911	354,310	160,701	40,351	1911	19,941	9,739	62				
1910	376,450	173,735	30,832	1910	6,193	418	.....			
1909	274,393	95,847	10,739								
1908	75,213	21,210	1,524								
Burglary and Theft				Burglary and Theft				Burglary and Theft			
1914	84,818	40,810	7,965	1914	7,423	1,485	115	1914	185,098	85,092	5,957
1913	113,559	81,779	8,085	1913	6,093	4,395	528	1913	185,472	66,851	5,979
1912	133,888	73,294	3,993	1912	6,192	2,735	192	1912	126,937	25,384	2,802
1911	142,489	54,340	3,593	1911	3,651	699	61	1911	5,300	.....	.....
1910	141,953	60,142	4,632	1910	1,559	64	.....			
1909	133,379	65,098	3,599								
1908	141,574	62,445	3,151								
1907	100,589	40,654	948								
1906	60,315	24,923	.....							
1905	68,715	22,798	317								
Totals	1,130,339	536,683	32,579								
Health				Health				Health			
1914	400,449	191,943	9,076	1914	440,276	161,194	50,325	1914	73,217	30,714	662
1913	354,100	208,371	6,068	1913	276,066	101,638	27,132	1913	67,616	19,948	533
1912	333,817	170,404	1,079	1912	182,727	62,449	11,601	1912	33,568	7,653	393
1911	380,605	160,055	1,736	1911	98,098	13,080	2,337				
1910	438,225	195,543	1,964	1910	18,795	526	.....			
1909	355,616	136,022	1,589	1909	291	.....	.....		
1908	258,612	129,564	1,704								

* Claims expenses included in losses paid except where shown separately.

† Claim expenses included in losses paid prior to 1905.

‡ Includes \$15 life certificates.

§ Includes health insurance.

¶ Line discontinued.

— Minus.

Risks in force: 1914, \$34,983,527; 1913, \$23,582,619; 1912, \$4,733,110.

Fly Wheel

8.8

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GLOBE INDEMNITY COMPANY.—Cont.				
Liability				
1914	\$1,089,460	\$650,451	\$151,865	73.6
1913	1,357,958	566,611	160,634	53.6
1912	1,510,565	250,668	65,237	20.9
1911	48,767	19	7	....
Plate Glass				
1914	126,167	49,949	587	40.1
1913	110,393	42,163	381	38.5
1912	77,250	12,354	397	16.4
1911	4,919	53	.....	1.8
Steam Boiler				
1914	40,504	9,173	79	22.8
1913	74,680	1,804	168	2.6
1912	47,642	393	.....	.6
Surety				
1914	400,427	72,770	5,964	19.7
1913	231,827	8,802	347	3.9
1912	27,983	.....	.....	....
Risks in force: 1914, \$66,227,958; 1913, \$46,570,139; 1912, \$6,162,281.				
Workmen's Collective				
1914	2,917	1,236	83	45.2
1913	3,740	1,591	40	41.7
1912	599	142	.....	23.7
Workmen's Compensation				
1914	1,194,653	261,975	83,547	30.5
1913	448,267	106,193	32,498	30.9
Totals				
1914	3,624,745	1,359,763	275,328	45.4
1913	2,087,722	688,300	222,877	39.9
1912	2,125,740	360,356	70,571	20.2
1911	58,986	71	8	.1

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GREAT EASTERN CASUALTY CO., New York.—Cont.				
Workmen's Collective				
1913	\$2,333	\$694	\$17	21.3
1912	2,265	533	.....	23.5
1911	669	86	.....	9.8
Totals				
1914	1,090,631	345,593	13,543	32.9
1913	993,288	324,533	9,868	33.7
1912	833,714	280,043	4,680	34.1
1911	631,189	203,032	3,871	32.7
1910	582,688	177,979	3,362	31.1
1909	458,887	151,200	3,536	31.7
1908	368,973	140,727	3,399	36.1
1907	384,345	155,811	3,310	41.4
1906	358,199	128,934	.....	36.0
1905	321,355	106,535	.....	33.1
Aggs.	6,053,269	2,014,577	45,485	34.0

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GUARANTEE COMPANY OF NORTH AMERICA				
Fidelity				
1914	110,743	19,795	1,227	19.0
1913	100,121	9,243	631	9.9
1912	109,023	15,642	2,874	17.0
Risks in force: 1914, \$49,649,789; 1913, \$44,875,045; 1912, \$44,567,870.				
Surety				
1914	55,828	16,579	458	30.5
1913	51,147	14,538	.....	28.4
1912	41,009	19,533	.....	47.6
Risks in force: 1914, \$6,210,347; 1913, \$4,707,850; 1912, \$3,282,075.				
Totals				
1914	166,571	36,374	1,685	22.8
1913	151,268	23,761	631	16.1
1912	150,032	35,175	2,874	25.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GUARDIAN CASUALTY & GUARANTY CO.—Cont.				
Plate Glass				
1914	\$2,821	\$888	.....	31.5
1913	1,266	465	.....	36.7
1912	1,795	755	.....	44.3
1911	1,378	220	.....	15.9
Steam Boiler				
1913	—62	.....	.....	....
1912	45	.....	.....	....
1911	335	.....	.....	....
Surety				
1914	45,091	29,203	.....	64.8
1913	22,043	1,458	.....	6.6
1912	12,683	1,146	.....	9.0
Risks in force: 1914, \$.....				
Workmen's Collective				
1914	119,491	66,949	.....	56.0
1913	140,987	74,222	.....	49.5
1912	138,211	61,000	\$27	47.0
1911	124,349	56,063	.....	45.1
Workmen's Compensation				
1914	284,182	77,471	.....	27.3
Totals				
1914	851,926	363,322	2,902	43.0
1913	510,310	218,622	594	42.9
1912	330,599	132,285	27	44.0
1911	260,113	106,465	187	41.0

Great Eastern Casualty Company, New York.					Guardian Casualty and Guaranty Company.					Hartford Accident and Indemnity Company.				
Accident					Accident					Accident				
1914	596,572	152,289	7,108	30.4	1914	22,099	3,959	.....	17.2	1914	33,210	3,550	1,240	14.4
1913	545,134	173,061	5,841	29.7	1913	24,610	5,630	.....	22.9	1913	4,814	.....	.....	....
1912	487,302	142,557	2,542	29.8	1912	147	.....	.....	.....	1912	.....	.....	.....	....
1911	349,782	102,531	2,499	30.8	1911	1,650	946	.....	57.3	1911	.....	.....	.....	....
1910	341,741	112,476	1,081	33.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1909	322,323	101,139	2,095	32.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1908	293,774	99,508	2,078	34.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1907	280,390	114,606	3,316	42.0	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1906	265,964	100,736	.....	37.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1905	240,778	85,103	.....	35.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
Totals	3,653,760	1,185,786	29,350	33.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
Burglary and Theft					Burglary and Theft					Burglary and Theft				
1914	116,992	53,537	4,064	50.0	1914	373	49	.....	13.1	1914	79,356	6,162	890	8.9
1913	127,126	35,645	3,906	30.6	1913	181	35	.....	19.2	1913	1,015	.....	.....	....
1912	94,730	36,847	1,962	41.0	1912	491	390	.....	70.4	1912	.....	.....	.....	....
1911	74,300	20,182	1,138	29.6	1911	717	757	.....	105.5	1911	.....	.....	.....	....
1910	55,521	5,344	412	10.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
Health					Fidelity					Fidelity				
1914	365,583	106,851	1,362	29.6	1914	2,546	133	.....	5.4	1914	20,290	.....	.....	....
1913	235,005	83,043	714	35.6	1913	3,086	1,584	.....	51.3	1913	.....	.....	.....	....
1912	187,697	80,273	169	42.9	1912	2,913	.....	.....	.....	.....	.....	.....	.....	....
1911	169,261	58,165	934	35.8	1911	3,837	.....	.....	.....	.....	.....	.....	.....	....
1910	161,457	56,581	949	35.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1909	136,504	50,150	540	37.1	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1908	105,199	41,219	331	39.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1907	103,954	41,185	.....	39.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1906	92,235	28,198	.....	26.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
1905	80,577	21,372	.....	26.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
Totals	1,631,532	567,937	4,319	35.0	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
Plate Glass					Liability					Plate Glass				
1914	81,484	32,216	18	30.6	1914	293,321	136,845	.....	46.7	1914	22,649	1,414	67	6.5
1913	88,689	31,590	.....	38.2	1913	279,397	115,284	.....	41.3	1913	.....	.....	.....	....
1912	61,719	19,413	7	31.5	1912	166,709	60,949	.....	36.6	1912	.....	.....	.....	....
1911	43,178	21,388	.....	49.5	1911	127,670	48,479	.....	37.9	1911	.....	.....	.....	....
1910	23,970	3,577	.....	14.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	....

Includes surety.

— Mious.

Includes surety. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
HARTFORD ACCIDENT & INDEMNITY CO.—Cont.				
Surety				
1914	\$35,591	.....	.....	....
Workmen's Compensation				
1914	197,540	\$17,427	\$6,228	12.0
1913	15,259	.....	.....	....
Totals				
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....
Hartford Steam Boiler Inspection & Ins. Co.				
Fly Wheel				
1914	80,160	2,855	.....	3.6
1913	64,453	23,380	.....	36.3
1912	47,410	184	.....	1.0
1911	45,481	2,425	.....	5.3
1910	34,204	4,254	.....	12.4
1909	4,013	.....	.....	....
1908	785	.....	.....	....
Steam Boiler				
1914	1,463,466	100,481	493	6.9
1913	1,568,252	184,793	770	12.3
1912	1,450,084	129,393	1,685	9.0
1911	1,317,202	173,109	1,643	13.3
1910	1,328,981	123,550	.....	9.3
1909	1,328,207	70,746	.....	5.3
1908	1,156,802	90,935	.....	7.8
Totals				
1914	1,548,625	103,336	493	6.7
1913	1,572,704	208,164	770	13.3
1912	1,497,404	129,787	1,685	8.7
1911	1,361,683	175,534	1,643	13.0
1910	1,363,184	127,804	.....	9.3
1909	1,332,220	70,746	.....	5.3
1908	1,157,597	90,935	.....	7.8

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
HOME LIFE AND ACCIDENT.—Cont.				
Surety				
1914	\$2,323	\$11,105	.....	477.9
1913	1,652	.....	.....	....
1912	2,033	.....	.....	....
1911	1,673	.....	.....	....
1910	312	.....	.....	....
1909	.....	.....	.....	....
1908	182	.....	.....	....
1907	186	.....	.....	....
1906	20	.....	.....	....
Risks in force: 1913, \$678,000; 1912, \$825,500; 1911, \$491,000; 1910, \$143,000; 1909, \$.....; 1908, \$55,000.				

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
ILLINOIS SURETY COMPANY.—Cont.				
Totals				
1914	447,107	322,859	362	72.3
1913	395,002	128,155	780	32.6
1912	385,301	116,421	578	30.3
1911	353,542	97,884	1,472	27.2
1910	322,472	120,170	2,747	30.9
1909	276,010	61,036	6,371	24.4
1908	260,666	43,097	229	16.6
1907	139,028	6,317	.....	4.5
1906	75,993	2,496	.....	3.2
1905	24,525	183	.....	0.7
Aves.	2,689,586	828,668	12,539	33.9

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
International Fidelity.				
Fidelity				
1914	\$158,849	\$82,959	.....	52.2
1913	148,428	54,005	.....	36.4
1912	118,897	34,038	.....	28.6
1911	113,495	37,108	.....	32.7
1910	107,430	38,133	.....	36.4
1909	90,666	39,063	.....	43.0
Risks in force: 1914, \$16,795,740; 1913, \$14,458,404; 1912, \$12,230,209; 1911, \$10,399,822; 1910, \$9,100,692; 1909, \$7,314,322.				
Surety				
1914	72,199	7,146	.....	9.9
1913	26,049	21,908	.....	56.1
1912	28,521	12,306	.....	43.3
1911	59,470	20,436	.....	67.0
1910	28,062	.....	.....	....
1909	5,652	.....	.....	....
Risks in force: 1914, \$9,356,446; 1913, \$6,788,175; 1912, \$5,344,533; 1911, \$6,359,468; 1910, \$3,669,416; 1909, \$1,251,708.				

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Plate Glass				
1912	—2	152	.....	....
1911	708	491	.....	69.4
1910	2,111	2,236	.....	105.4
1909	2,761	1,069	.....	38.7
1908	882	200	.....	22.7
1907	785	399	.....	50.8
1906	470	26	.....	5.5
Workmen's Collective				
1914	90,914	38,204	.....	42.0
Totals				
1914	177,017	126,465	\$17,368	81.2
1913	191,579	125,280	19,825	75.7
1912	209,477	155,732	24,514	86.0
1911	280,432	191,170	30,094	78.9
1910	265,405	144,979	19,121	61.8

Home Life and Accident Insurance Company.									
Accident									
1914	3,676	1,725	.....	.....	46.9	.....	.....	.....	.....
1913	3,398	.....	.....	.....	.....	.....	.....	.....	.....
1912	2,217	141	.....	.....	6.3	.....	.....	.....	.....
1911	1,945	.....	.....	.....	.....	.....	.....	.....	.....
1910	1,272	.....	.....	.....	.....	.....	.....	.....	.....
1909	630	.....	.....	.....	.....	.....	.....	.....	.....
1908	476	.....	.....	.....	.....	.....	.....	.....	.....
Burglary and Theft									
1914	233	.....	.....	.....	.....	.....	.....	.....	.....
1913	531	18	.....	.....	.....	.....	.....	.....	.....
1912	461	810	.....	.....	3.4	.....	.....	.....	.....
1911	1,837	755	.....	.....	130.1	.....	.....	.....	.....
1910	1,285	8	.....	.....	41.1	.....	.....	.....	.....
1909	571	.....	.....	.....	.....	.....	.....	.....	.....
1908	535	502	.....	.....	93.8	.....	.....	.....	.....
1907	330	.....	.....	.....	.....	.....	.....	.....	.....
1906	63	.....	.....	.....	.....	.....	.....	.....	.....
Health									
1913	.....	13	.....	.....	.....	.....	.....	.....	.....
1912	.....	569	.....	.....	.....	.....	.....	.....	.....
1911	25,713	19,047	.....	.....	74.0	.....	.....	.....	.....
1910	9,266	4,119	.....	.....	44.4	.....	.....	.....	.....
Liability									
1914	79,871	75,431	\$17,367	116.2	.....	.....	.....	.....	.....
Liability and Workmen's Collective									
1913	185,999	125,248	19,825	78.0	.....	.....	.....	.....	.....
1912	261,768	154,060	24,514	87.2	.....	.....	.....	.....	.....
1911	248,566	170,877	30,634	80.8	.....	.....	.....	.....	.....
1910	251,160	136,016	19,121	62.0	.....	.....	.....	.....	.....
1909	167,728	127,891	10,156	51.6	.....	.....	.....	.....	.....
1908	146,540	81,458	7,568	60.7	.....	.....	.....	.....	.....
1907	130,487	87,663	5,850	67.0	.....	.....	.....	.....	.....
1906	122,768	77,942	2,522	52.8	.....	.....	.....	.....	.....
1905	94,448	48,048	646	50.1	.....	.....	.....	.....	.....
Totals	1,430,304	1,066,803	120,236	78.8	.....	.....	.....	.....	.....

Interstate Casualty Company.									
Accident									
1914	2,154	5,228	.....	.....	242.7	.....	.....	.....	.....
1913	5,776	4,989	.....	.....	85.9	.....	.....	.....	.....
1912	7,742	5,053	.....	.....	74.9	.....	.....	.....	.....
1911	5,866	1,330	.....	.....	22.5	.....	.....	.....	.....
1910	3,710	354	.....	.....	9.5	.....	.....	.....	.....
Automobile Property Damage									
1914	59	957	.....	.....	1622.0	.....	.....	.....	.....
1913	5,255	4,485	.....	.....	85.4	.....	.....	.....	.....
1912	6,294	3,326	.....	.....	52.8	.....	.....	.....	.....
1911	4,211	4,116	.....	.....	97.7	.....	.....	.....	.....
1910	2,196	2,165	.....	.....	98.5	.....	.....	.....	.....
Burglary and Theft									
1914	743	32	.....	.....	4.3	.....	.....	.....	.....
1913	1,687	246	.....	.....	14.6	.....	.....	.....	.....
1912	1,561	25	.....	.....	1.6	.....	.....	.....	.....
1911	2,079	190	.....	.....	9.0	.....	.....	.....	.....
1910	1,045	105	.....	.....	10.0	.....	.....	.....	.....
Fidelity									
1914	3,063	856	.....	.....	27.9	.....	.....	.....	.....
1913	5,868	56	.....	.....	1.0	.....	.....	.....	.....
1912	5,837	30	.....	.....	.5	.....	.....	.....	.....
1911	5,822	.....	.....	.....	.....	.....	.....	.....	.....
1910	4,035	.....	.....	.....	.....	.....	.....	.....	.....

Illinois Surety Company.									
Fidelity									
1914	71,114	16,976	275	.....	24.3	.....	.....	.....	.....
1913	60,506	13,120	302	.....	22.2	.....	.....	.....	.....
1912	70,723	7,132	267	.....	10.5	.....	.....	.....	.....
1911	90,855	13,177	382	.....	14.9	.....	.....	.....	.....
1910	103,542	10,709	674	.....	11.0	.....	.....	.....	.....
1909	89,936	17,652	2,726	.....	22.7	.....	.....	.....	.....
1908	68,801	8,083	229	.....	12.0	.....	.....	.....	.....
1907	61,843	4,990	.....	.....	8.0	.....	.....	.....	.....
1906	41,200	2,496	.....	.....	6.0	.....	.....	.....	.....
1905	10,996	183	.....	.....	1.7	.....	.....	.....	.....
Totals	665,606	94,458	4,855	.....	14.8	.....	.....	.....	.....
Risks in force: 1914, \$13,826,919; 1913, \$13,211,577; 1912, \$28,907,204; 1911, \$35,065,752; 1910, \$29,535,674; 1909, \$25,496,200; 1908, \$21,941,238; 1907, \$17,595,687; 1906, \$11,262,201.									
Surety									
1914	375,993	305,884	87	.....	81.4	.....	.....	.....	.....
1913	334,428	115,035	478	.....	34.5	.....	.....	.....	.....
1912	314,548	109,339	312	.....	34.9	.....	.....	.....	.....
1911	262,687	84,707	1,091	.....	32.7	.....	.....	.....	.....
1910	228,931	109,460	2,074	.....	48.7	.....	.....	.....	.....
1909	186,073	43,384	3,645	.....	25.3	.....	.....	.....	.....
1908	191,805	35,075	.....	.....	18.3	.....	.....	.....	.....
1907	77,185	1,327	.....	.....	1.7	.....	.....	.....	.....
1906	34,373	.....	.....	.....	.....	.....	.....	.....	.....
1905	13,599	.....	.....	.....	.....	.....	.....	.....	.....
Totals	2,019,600	804,211	7,687	.....	40.2	.....	.....	.....	.....
Risks in force: 1914, \$66,248,650; 1913, \$38,421,690; 1912, \$33,290,622; 1911, \$20,523,548; 1910, \$19,427,931; 1909, \$19,398,074; 1908, \$18,863,764; 1907, \$12,761,654; 1906, \$6,915,201.									

† Not separated prior to 1914. —Misc.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
COMMONWEALTH BONDING & CAS.—Cont.				
Totals				
1914	\$348,111	\$117,547	\$9,393	36.5
1913	121,466	35,517	1,832	30.8
1912	84,281	31,050	.....	36.8
1911	13,460	978	.....	7.3
Continental Casualty Company.				
Accident				
1914	2,156,123	1,011,307	27,599	48.2
1913	2,454,062	1,115,764	25,599	46.3
1912	2,538,602	1,064,393	25,014	41.6
1911	1,687,881	956,166	14,908	42.4
1910	2,424,598	996,710	11,612	41.6
1909	2,016,204	892,820	13,085	41.0
1908	1,778,668	797,724	9,701	45.4
1907	2,051,477	894,321	11,955	44.2
1906	1,985,101	928,164	17,205	48.1
1905	1,878,759	959,892	19,451	48.4
Totals	21,621,475	9,487,231	175,429	44.7
Health				
1914	746,732	331,212	5,694	45.1
1913	746,517	337,851	7,646	46.3
1912	671,420	314,584	3,962	47.5
1911	630,214	292,925	3,828	46.4
1910	658,807	299,252	3,622	39.9
1909	541,335	176,442	2,872	33.1
1908	594,812	145,690	1,830	37.6
1907	390,384	118,065	1,890	36.3
1906	240,268	91,724	1,912	39.0
1905	250,990	84,013	1,807	34.2
Totals	5,218,483	2,152,358	35,113	41.9
Totals				
1914	2,902,854	1,349,519	33,141	47.4
1913	3,210,579	1,453,615	33,245	46.3
1912	3,270,022	1,379,346	28,976	43.0
1911	2,927,095	1,249,091	18,126	43.2

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
EMPLOYERS LIABILITY ASSUR. CORP.—Cont.				
Fidelity				
1914	\$74,733	\$18,217	\$3,177	28.6
1913	72,136	22,048	4,333	36.6
1912	67,686	47,787	5,125	76.2
1911	85,760	45,493	1,956	55.3
1910	115,149	43,524	1,734	36.3
1909	98,000	22,659	1,278	24.4
1908	89,662	34,763	2,206	41.2
1907	73,341	59,383	1,987	29.1
1906	72,852	25,458	2,477	36.3
1905	64,109	5,873	2,151	12.5
Totals	813,431	285,205	26,424	38.3
Risks in force: 1914, \$20,470,670; 1913, \$20,066,602; 1912, \$20,280,795; 1911, \$23,870,555; 1910, \$42,054,050; 1909, \$38,801,400; 1908, \$27,095,956.				
Fly Wheel				
1914	4,181	.....	.....	....
Health				
1914	85,261	39,119	3,226	50.5
1913	85,708	34,538	3,001	43.8
1912	81,153	37,618	2,818	49.8
1911	81,532	38,852	631	48.4
1910	72,391	26,603	1,866	37.0
1909	51,165	17,871	1,700	35.3
1908	30,684	15,383	1,077	50.5
1907	38,795	10,467	61	27.1
1906	30,848	12,967	109	42.4
1905	33,572	20,171	265	60.9
Totals	591,109	253,589	11,274	44.8
Liability				
1914	2,974,199	1,829,421	404,716	75.0
1913	3,222,495	2,046,651	459,835	77.8
1912	5,420,734	1,972,508	447,760	44.7
1911	3,981,385	1,711,329	381,295	52.6

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
EMPLOYERS LIABILITY ASSUR. CORP.—Cont.				
Totals				
1914	\$7,102,858	\$3,055,832	\$579,220	51.2
1913	6,151,052	3,039,146	579,577	58.8
1912	6,446,799	2,419,931	494,939	45.2
1911	4,966,799	2,122,110	401,057	50.8
1910	4,486,143	1,799,721	396,437	45.8
1909	3,535,627	1,216,636	271,216	41.1
1908	3,190,022	1,100,778	264,208	46.6
1907	2,956,816	1,076,586	191,958	43.6
1906	2,616,985	937,400	185,035	45.6
1905	2,296,386	852,867	191,335	43.5
Aggs.	43,687,408	17,661,027	3,513,033	48.5
Equitable Surety.				
Fidelity				
1914	171,302	27,122	3,287	17.8
1913	214,889	27,889	1,865	13.8
1912	202,870	22,814	.....	11.2
1911	96,708	171	118	.2
Risks in force: 1914, \$83,569,195; 1913, \$69,786,000; 1912, \$69,252,595; 1911, \$18,122,780.				
Surety				
1914	458,221	209,866	15,842	49.3
1913	380,760	169,332	10,569	45.7
1912	287,136	56,106	.....	19.5
1911	134,574	131	71	.1
Risks in force: 1914, \$108,082,994; 1913, \$84,740,000; 1912, \$59,950,010; 1911, \$22,514,682.				

Employers Liability Assurance Corporation.									
1910	1909	1908	1907	1906	1905	Aggs.	1910	1909	1908
3,083,404	2,557,539	2,171,485	2,381,861	2,305,369	2,199,749	26,890,957	1,255,962	989,262	943,615
15,395	15,957	11,631	13,785	19,117	21,958	210,541	15,905	11,631	13,785
41.2	39.3	44.5	43.1	40.3	40.6	44.1	41.2	39.3	44.5
Totals							313,460	261,005	257,762
1910	1909	1908	1907	1906	1905	Totals	1,343,119	1,004,312	887,266
3,609,907	2,690,699	2,570,444	2,266,584	1,961,399	31,545,022	13,339,699	1,006,400	989,481	989,481
1,343,119	1,004,312	887,266	776,271	717,207	3,100,256	3,100,256	776,271	717,207	717,207
45.9	43.8	44.5	42.1	45.9	52.1	52.1	45.9	43.8	44.5
Fidelity and Casualty Company.									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
1,774,800	1,884,094	1,872,174	1,911,456	1,828,431	1,804,698	1,795,178	1,793,088	1,592,306	1,564,335
909,181	1,001,183	864,037	844,436	773,961	778,699	807,972	847,711	656,595	558,096
55.7	56.5	49.5	47.6	46.2	46.9	50.8	52.9	45.2	38.7
Totals									
17,610,610	8,051,781	598,651	49.1						
Automobile and Teams Property Damage									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
128,147	88,896	45,332	35,745	21,328	9,407	6,435	5,030	30.7	24.9
32.9	30.7	24.9							
Burglary and Theft									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
578,535	554,663	498,392	533,432	524,231	587,940	587,706	581,185	540,298	532,160
218,177	182,597	239,025	162,269	181,239	201,953	207,862	172,404	216,484	196,368
27,279	26,045	26,957	94,371	31,676	28,814	27,114	21,960	22,781	19,005
42.4	37.6	53.4	36.9	37.7	39.3	40.0	33.4	44.3	40.5
Totals									
5,558,572	1,978,418	266,002	40.4						
Surety									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
4,022	607	.....	.....	.....	.....	.....	.....	.....	.....
15.1									
Risks in force: 1914, \$821,044.									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
7,387	16,101	16,744	30,297	77,232	50,157	26,377	22,091	8,219	355
161.0	115.3	40.2	40.2	45.3	47.3	38.4			
Workmen's Collective									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
7,387	16,101	16,744	30,297	77,232	50,157	26,377	22,091	8,219	355
161.0	115.3	40.2	40.2	45.3	47.3	38.4			
Workmen's Compensation									
1914	1913	1912	1911	1910	1909	1908	1907	1906	1905
3,020,666	859,245	58,514	120,575	69,919	38.3	34.6			
1,890,932	58,514	120,575	69,919	38.3	34.6				

* Includes \$49,301 Workmen's Collective.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY & CASUALTY CO.—Cont.				
1914	\$53,304	\$14,333		25.8
1913	57,657	17,189		30.7
1912	94,763	19,766		48.3
1911	257,972	9,873		21.0
1910	254,353	14,359		21.9
1909	360,841	14,967		19.0
1908	345,439	13,055		48.2
1907	310,376	12,604		23.9
1906	304,732	9,860		19.2
1905	229,966	15,626		31.7
Totals	2,800,177	135,654		28.6
Risks in force: 1914, \$52,068,410; 1913, \$80,904,776; 1912, \$78,966,144; 1911, \$79,973,453; 1910, \$77,089,154; 1909, \$86,699,884; 1908, \$85,062,937; 1907, \$85,198,146; 1906, \$71,883,616.				
Fly Wheel				
1914	87,060	48,768	1,000	57.2
1913	101,283	30,355	880	30.8
1912	76,410	3,802	771	6.0
1911	89,328	29,765	948	34.4
1910	94,628	18,655	1,081	20.9
1909	85,762	8,042	1,282	10.9
1908	78,733	23,452	651	30.6
1907	72,901	18,115	588	25.6
1906	61,766	16,147	232	26.5
Health				
1914	1,174,156	602,598	52,571	55.8
1913	1,243,767	603,793	38,013	51.6
1912	1,208,226	561,574	41,174	49.9
1911	1,223,187	587,777	45,813	51.8
1910	1,172,102	537,372	42,810	49.5
1909	1,116,021	477,180	35,080	45.9
1908	976,377	468,403	33,182	51.4
1907	877,680	402,167	24,332	48.6
1906	795,015	304,689	22,416	41.2
1905	715,816	277,300	22,714	41.9
Totals	10,502,367	4,822,853	358,111	49.3
FIDELITY & CASUALTY CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY AND CASUALTY CO.—Cont.				
1914	\$235,344	\$40,345	\$7,166	20.2
1913	206,537	78,237	8,504	48.0
1912	196,734	49,408	6,883	28.6
1911	228,179	43,971	4,937	21.4
1910	221,657	5,605	1,898	3.4
Risks in force: 1914, \$53,299,573; 1913, \$37,845,676; 1912, \$35,034,683; 1911, \$36,434,405; 1910, \$28,225,852.				
Workmen's Collective				
1914	5,093	1,576	197	33.5
1913	—197	2,470	2,104	....
1912	5,023	5,456	923	127.0
1911	23,065	9,910	1,776	50.7
1910	20,069	8,852	1,933	43.8
1909	14,386	8,693	1,306	69.5
1908	24,575	8,610	1,921	42.8
Workmen's Compensation				
1914	1,955,702	417,580	100,867	26.5
1913	948,396	275,189	68,937	36.3
Totals				
1914	9,055,250	3,739,097	619,611	48.1
1913	8,589,481	3,884,885	595,884	52.2
1912	8,370,990	3,428,020	559,046	47.6
1911	8,170,752	3,114,795	535,063	45.3
1910	7,553,918	2,777,500	559,506	44.2
1909	6,727,807	2,440,667	488,550	43.5
1908	6,327,521	2,429,376	461,754	45.7
1907	6,181,502	2,612,901	297,560	47.1
1906	5,780,271	2,274,120	288,922	44.3
1905	5,345,947	2,086,267	277,677	44.2
Aggr.	72,103,461	28,787,678	4,733,573	46.5
FIDELITY & DEPOSIT CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FIDELITY & DEPOSIT CO.—Cont.				
1914	\$1,435,167	\$778,018	\$307,422	75.6
1913	1,559,041	684,254	208,584	57.3
1912	1,594,896	412,686	163,331	37.8
1911	979,693	106,827	46,164	15.6
Plate Glass				
1914	\$382,478	\$189,670	\$1,868	52.1
1913	528,998	195,157	893	37.1
1912	217,239	80,104	320	37.0
1911	208,904	59,920	.....	28.7
1910	95,259	86	.....	....
Surety				
1914	1,953,209	624,472	95,654	33.3
1913	2,235,073	463,883	20,733	21.7
1912	1,523,165	385,739	14,601	25.3
1911	2,406,447	533,227	27,569	23.3
1910	2,473,989	552,069	27,212	23.4
1909	413,146	291,546	12,165	73.5
1908	330,544	122,867	6,019	39.0
1907	300,241	172,648	7,370	60.0
1906	305,729	95,696	4,669	32.8
1905	336,496	124,543	8,188	36.4
Totals	12,338,059	3,356,690	153,680	28.4
Risks in force: 1914 \$1,212,222,000; 1913, \$1,212,222,000; 1912, \$1,212,222,000; 1911, \$1,212,222,000; 1910, \$1,212,222,000; 1909, \$1,212,222,000; 1908, \$1,212,222,000; 1907, \$1,212,222,000; 1906, \$1,212,222,000; 1905, \$1,212,222,000.				
Workmen's Collective				
1914	1,043	279	.....	26.7
1913	5,119	5,650	.....	110.4
1912	12,726	7,573	81	60.1
1911	6,813	1,181	.....	17.3
Workmen's Compensation				
1914	1,018,956	236,843	11,485	24.5
1913	339,742	69,535	6,280	20.8

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
FRANKFORT GENERAL,†—Cont.				
Liability				
1914	\$479,098	\$411,105	\$67,800	100.0
1913	645,861	596,379	79,649	104.7
1912	1,006,841	570,195	98,106	66.4
1911	1,011,687	576,645	62,939	66.1
1910	919,595	560,622	87,673	66.2
1909	838,770	465,860	86,724	65.2
1908	795,184	395,585	80,608	59.9
1907	909,039	357,204	164,055	57.3
1906	858,200	374,307	161,197	62.4
1905	870,739	511,246	.....	62.2
Totals	8,334,924	4,809,058	912,841	68.6
Workmen's Collective				
1914	22,673	5,610	1,700	32.3
1913	34,363	14,868	2,579	50.6
1912	43,262	21,562	1,082	52.3
1911	70,887	25,465	1,772	38.4
1910	70,012	30,270	1,750	45.7
1909	64,847	41,934	1,621	67.2
1908	78,553	48,769	2,099	64.6
Workmen's Compensation				
1914	465,431	145,331	41,390	40.1
1913	264,968	84,255	23,133	37.7
Totals				
1914	1,132,744	626,718	122,115	66.1
1913	1,134,228	763,081	115,151	77.4
1912	1,207,881	654,538	107,573	63.0
1911	1,290,798	686,793	102,459	63.6
1910	1,136,839	612,114	96,757	62.3
1909	1,012,623	550,544	88,278	63.0
1908	963,729	483,591	87,685	59.3
1907	965,400	376,168	168,851	56.4
1906	888,359	380,357	161,872	60.1
1905	896,444	551,300	.....	61.5
Ages.	10,569,085	5,678,984	1,090,741	63.7
GEN. ACC. F. & L. ASSUR. CORP.—Cont.				
Liability				
1914	\$1,309,636	\$244,690	\$393,536	93.8
1913	1,727,830	1,101,241	331,799	82.9
1912	1,717,269	660,955	236,310	52.3
1911	1,081,753	455,009	193,451	60.0
1910	1,077,107	470,748	.....	43.7
1909	949,304	318,765	.....	33.9
1908	493,118	188,469	2,032	38.5
1907	393,994	143,725	21,323	41.7
1906	210,258	97,191	.....	44.9
1905	159,206	66,006	.....	41.5
Totals	9,120,475	4,426,799	1,088,261	60.5
Workmen's Collective				
1914	16,649	13,116	91	79.3
1913	22,316	.....	.....	....
Workmen's Compensation				
1914	753,351	243,873	57,826	40.1
1913	431,475	99,577	11,568	25.8
Totals				
1914	3,679,248	2,001,247	427,191	66.0
1913	3,907,132	2,066,781	404,791	61.8
1912	3,477,090	1,451,729	269,262	49.5
1911	3,065,878	1,301,402	243,082	50.4
1910	3,082,628	1,366,592	242,016	44.3
1909	2,770,511	1,025,558	20,684	37.7
1908	1,836,296	742,993	14,287	41.3
1907	1,287,226	518,342	26,633	42.3
1906	915,381	348,459	3,297	38.4
1905	675,728	243,542	3,326	36.5
Ages.	24,787,118	11,026,645	1,455,469	50.4
GEORGIA CASUALTY COMPANY—Cont.				
Plate Glass				
1914	\$19,611	\$10,801	\$9	55.1
1913	14,519	5,679	.....	40.5
1912	11,452	4,941	10	43.2
1911	7,145	1,207	.....	16.9
1910	1,663	233	.....	14.0
1909	39	.....	.....	....
Steam Boiler \$				
1913	—2,675	.....	.....	....
1912	3,218	396	.....	12.3
1911	1,867	.....	.....	....
1910	1,039	.....	.....	....
Surety \$				
1914	1,031	1,972	478	237.6
1913	6,149	2,581	996	58.2
1912	17,239	1,666	147	10.5
1911	9,975	.....	212	2.1
1910	4,020	.....	.....	....
Workmen's Collective				
1914	11,182	7,826	6	70.0
1913	9,586	7,433	.....	77.5
1912	6,759	682	.....	10.1
1911	501	6	.....	1.2
Workmen's Compensation				
1914	25,722	1,515	180	6.2
Totals				
1914	611,852	254,570	53,070	50.3
1913	412,480	186,005	30,106	52.4
1912	336,910	125,725	20,180	43.3
1911	203,684	47,922	2,790	24.9
1910	74,387	8,669	.....	12.1
1909	21,699	61	.....	3.6

Gen. Acc't, F. & L. Assurance Corp. of Perth.*			Georgia Casualty Company.			Globe Indemnity Company.		
Accident			Accident			Accident		
1914	986,691	28,660	1914	27,427	27,130	1914	185,018	84,140
1913	1,077,977	21,291	1913	32,370	26,131	1913	174,796	44,476
1912	1,037,490	5,458	1912	18,514	18,514	1912	86,412	17,999
1911	1,036,722	4,941	1911	31,056	12,665			
1910	1,046,889	4,582	1910	20,858	4,717			
1909	1,066,848	4,766	1909	764	40			
1908	865,778	5,816						
1907	† 790,643	4,382						
1906	† 629,808	3,297						
1905	† 447,747	3,008						
Totals	8,996,533	3,715,242	1910	6,103	418			
Automobile Property Damage			Automobile Property Damage			Automobile Property Damage		
1914	186,714	118,795	1914	60,755	26,481	1914	250,733	86,255
1913	279,875	26,027	1913	43,931	20,543	1913	250,623	102,677
1912	254,626	26,128	1912	31,454	17,059	1912	197,954	45,954
1911	354,310	40,351	1911	19,041	9,730			
1910	178,450	30,832	1910	6,103	418			
1909	274,363	10,730						
1908	75,213	1,524						
Burglary and Theft			Burglary and Theft			Burglary and Theft		
1914	84,818	7,065	1914	7,423	1,485	1914	185,038	85,092
1913	113,559	8,085	1913	6,093	4,395	1913	185,472	60,811
1912	133,888	73,204	1912	6,196	2,725	1912	126,937	25,384
1911	142,489	3,563	1911	3,651	639	1911	5,500	.....
1910	141,953	4,638	1910	1,559	64			
1909	133,379	63,098						
1908	141,574	62,445						
1907	100,586	98						
1906	69,315	24,983						
1905	68,775	317						
Totals	1,130,339	596,683						
Health			Health			Fly Wheel		
1914	400,449	9,076	1914	440,276	161,194	1914	5,658	500
1913	354,100	6,068	1913	276,066	101,498	1913	10,589	.....
1912	333,817	1,079	1912	182,727	62,449	1912	3,340	.....
1911	388,605	1,736	1911	18,705	13,086			
1910	438,225	1,964	1910	201	.....		
1909	355,616	1,589	1909	.....	.....	
1908	258,612	1,764						
Liability			Liability			Health		
1914	400,449	9,076	1914	440,276	161,194	1914	73,217	30,714
1913	354,100	6,068	1913	276,066	101,498	1913	67,610	19,948
1912	333,817	1,079	1912	182,727	62,449	1912	33,568	7,953
1911	388,605	1,736	1911	18,705	13,086			
1910	438,225	1,964	1910	201	.....		
1909	355,616	1,589	1909	.....	.....	
1908	258,612	1,764						

* Claims expenses included in losses paid except where shown separately. † Includes health insurance. ‡ Line discontinued.

§ Claim expenses included in losses paid prior to 1905. — Minus.

§ Line discontinued.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GLOBE INDEMNITY COMPANY.—Cont.				
Liability				
1914	\$1,089,460	\$650,451	\$151,855	73.6
1913	1,357,958	586,611	160,694	53.6
1912	1,510,565	250,658	65,237	20.9
1911	38,767	19	7	....
Plate Glass				
1914	126,167	49,949	587	40.1
1913	110,363	44,163	381	38.5
1912	77,250	12,354	327	16.4
1911	4,919	53	.....	1.8
Steam Boiler				
1914	40,504	9,173	79	22.8
1913	74,980	1,804	168	2.6
1912	47,642	393	.....	....
Surety				
1914	400,427	72,770	5,964	19.7
1913	231,827	8,622	347	3.9
1912	27,983	.....	.....	....
Risks in force: 1914, \$66,227,958; 1913, \$46,570,199; 1912, \$6,162,281.				
Workmen's Collective				
1914	2,917	1,236	83	45.2
1913	3,740	1,521	40	41.7
1912	599	142	.....	23.7
Workmen's Compensation				
1914	1,194,633	261,975	83,547	30.5
1913	448,267	160,193	32,498	30.9
Totals				
1914	3,604,745	1,359,763	275,328	45.4
1913	2,087,722	928,900	222,877	30.9
1912	2,125,740	360,356	70,571	20.2
1911	58,966	71	8	.1
GREAT EASTERN CASUALTY CO., New York.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Workmen's Collective				
1913	\$3,333	\$604	\$17	21.3
1912	2,265	533	.....	23.5
1911	669	68	.....	9.8
Totals				
1914	1,090,621	345,593	13,523	32.9
1913	993,288	344,633	9,288	33.7
1912	833,714	4,680	34.1	34.1
1911	631,189	203,032	3,871	32.7
1910	582,688	177,979	3,362	31.1
1909	458,887	151,290	3,536	33.7
1908	398,973	140,727	3,309	36.1
1907	384,345	155,811	3,316	41.4
1906	358,199	122,934	.....	36.0
1905	321,355	106,535	.....	33.1
Aggs.	6,053,269	2,014,577	45,485	34.0
Guarantee Company of North America				
Fidelity				
1914	110,743	19,795	1,227	19.0
1913	100,121	9,243	631	9.9
1912	109,023	15,642	2,874	17.0
Risks in force: 1914, \$49,649,789; 1913, \$44,875,045; 1912, \$44,567,870.				
Surety				
1914	55,828	16,579	458	30.5
1913	51,147	14,538	.....	28.4
1912	41,009	19,533	.....	47.6
Risks in force: 1914, \$6,210,347; 1913, \$4,707,850; 1912, \$3,282,075.				
Totals				
1914	166,571	36,374	1,685	22.8
1913	131,268	23,781	621	16.1
1912	150,022	33,175	2,874	25.3
GUARDIAN CASUALTY & GUARANTY CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Plate Glass				
1914	\$2,821	\$288	.....	31.5
1913	1,266	465	.....	36.7
1912	1,795	755	.....	42.3
1911	1,378	220	.....	15.9
Steam Boiler				
1913	—62	.....	.....	....
1912	45	.....	.....	....
1911	335	.....	.....	....
Surety				
1914	45,001	29,203	.....	64.8
1913	22,043	1,458	.....	6.6
1912	12,683	1,146	.....	9.0
Risks in force: 1914, \$.....				
Workmen's Collective				
1914	119,491	66,949	.....	56.0
1913	149,087	74,222	.....	49.5
1912	138,211	61,900	\$27	47.0
1911	124,349	56,063	.....	45.1
Workmen's Compensation				
1914	284,182	77,471	.....	27.3
Totals				
1914	851,926	363,322	2,902	43.0
1913	510,310	218,622	524	42.9
1912	330,599	132,285	27	44.0
1911	260,113	106,465	187	41.0

Great Eastern Casualty Company, New York.				Guardian Casualty and Guaranty Company.				Hartford Accident and Indemnity Company			
Accident				Accident				Accident			
1914	596,572	152,989	7,198	1914	22,999	3,959	.....	1914	33,210	3,550	1,240
1913	545,134	173,661	5,841	1913	24,610	5,690	.....	1913	4,814	.....	.....
1912	487,302	142,957	2,542	1912	147	.....	.....		
1911	349,782	102,531	2,499	1911	1,650	946	.....			
1910	341,741	112,476	1,981								
1909	322,323	101,139	2,995								
1908	293,774	99,508	2,978								
1907	280,390	114,666	3,316								
1906	265,944	100,736	.....							
1905	240,778	85,163	.....							
Totals	3,653,760	1,185,786	29,359								
Burglary and Theft				Burglary and Theft				Burglary and Theft			
1914	116,992	53,537	4,964	1914	373	49	.....	1914	79,356	6,162	890
1913	127,186	35,645	3,296	1913	181	35	.....	1913	1,015	.....	.....
1912	94,730	36,847	1,962	1912	491	390	.....			
1911	74,300	20,862	1,138	1911	717	757	.....			
1910	55,591	5,341	412								
Totals											
Health				Health				Health			
1914	365,583	106,851	1,362	1914	2,546	133	.....	1914	20,230	.....	.....
1913	235,005	83,043	714	1913	3,086	1,584	.....			
1912	187,697	80,273	169	1912	2,913	.....	.....		
1911	163,261	58,165	234	1911	3,827	.....	.....		
1910	161,457	56,581	969								
1909	136,504	50,150	540								
1908	105,199	41,219	331								
1907	103,954	41,185	.....							
1906	92,235	28,198	.....							
1905	80,577	21,372	.....							
Totals	1,631,532	567,037	4,319								
Plate Glass				Liability				Liability			
1914	81,484	32,216	18	1914	293,321	136,845	.....	1914	741,138	224,848	58,854
1913	82,689	31,590	.....	1913	279,397	115,264	.....	1913	32,132	5	25
1912	61,719	19,433	7	1912	166,799	60,949	.....			
1911	43,178	21,388	.....	1911	127,670	48,479	.....	1914	22,649	1,414	67
1910	23,970	3,577	.....							

* Includes surety. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	.....	.....	.....	....
1909	.....	.....	.....	....
1908	.....	.....	.....	....
Totals	.....	.....	.....	....
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$35,591	.....	.....	....
1913	.....	.....	.....	....
1912	.....	.....	.....	....

Home Life and Accident Insurance Company.									
1914	1913	1912	1911	1910	1909	1908	Accident		
3,676	3,398	.....	.....	.....	.....	.....	1,725	46.9	.....
.....	141	6.3	.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....				

† Not separated prior to 1914. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
INTERSTATE CASUALTY COMPANY—Cont.				
Fly Wheel				
1912	\$168	.....	.....	....
1911	215	.....	.....	....
1910	228	.....	.....	....
Health				
1914	1,732	\$1,690	.....	94.1
1913	3,770	1,487	.....	39.4
1912	5,588	3,396	.....	60.7
1911	5,017	1,300	.....	25.9
1910	4,330	1,059	.....	38.3
Liability				
1914	40,535	89,548	\$1,717	225.1
1913	129,280	57,606	1,351	45.6
1912	65,271	28,317	1,192	45.2
1911	48,303	21,119	.....	43.7
1910	33,845	2,817	.....	8.3
Plate Glass				
1914	1,359	1,568	.....	116.0
1913	4,911	2,006	.....	41.3
1912	1,729	1,739	.....	43.5
1911	3,654	1,235	.....	33.7
1910	1,415	277	.....	19.5
Steam Boiler				
1912	321	.....	.....	....
1911	754	.....	.....	....
1910	857	.....	.....	....
Surety				
1914	16,081	7,067	.....	47.3
1913	27,275	10,986	.....	40.3
1912	35,470	33,245	.....	93.7
1911	20,357	7,349	.....	25.0
1910	11,026	.....	.....	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
KANSAS CASUALTY & SURETY CO.—Cont.				
Health				
1914	\$2,665	\$770	.....	28.9
1913	207	.....	.....	....
Liability †				
1914	4,121	1,514	\$107	39.3
Plate Glass				
1914	1,847	945	.....	51.2
1913	505	.....	.....	....
Steam Boiler				
1914	2,710	572	32	22.3
1913	820	.....	.....	....
Surety				
1914	24,846	2,294	403	10.9
1913	7,579	.....	.....	....
Risks in force: 1914, \$6,125,205; 1913, \$1,823,127.				
Totals				
1914	48,135	8,766	557	19.4
1913	11,645	33	.....	....
Kansas City Casualty Company.				
Accident				
1914	17,970	17,320	\$858	101.2
1913	9,707	7,495	777	85.2
1912	10,850	3,690	45	34.4
1911	7,744	2,843	.....	36.7
1910	5,019	456	14	9.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
KANSAS CITY CASUALTY CO.—Cont.				
Physicians' Defense †				
1911	\$630	\$250	\$5	40.4
1910	180	.....	.....	....
Plate Glass				
1914	23,033	12,221	10	53.1
1913	21,545	7,922	.....	37.1
1912	14,694	4,689	.....	31.9
1911	8,151	2,058	.....	25.2
1910	2,618	397	.....	15.1
Sprinkler †				
1911	—164	.....	.....	....
1910	406	130	.....	43.3
Steam Boiler †				
1913	—1,180	700	5	....
1912	1,613	.....	.....	....
1911	1,172	.....	.....	....
1910	323	.....	.....	....
Workmen's Collective †				
1913	125	.....	.....	....
Workmen's Compensation †				
1914	1,631	1,126	186	80.4
1913	5,276	1,600	.....	30.3
Totals				
1914	95,913	91,702	6,091	102.0
1913	129,858	49,845	2,000	40.6
1912	86,264	17,564	965	20.8
1911	43,019	7,517	5	17.5
1910	22,567	1,399	29	5.9

Lion Bonding and Surety Company.				Automobile and Team Property Damage				Workmen's Collective			
Accident and Health				Burglary and Theft				Workmen's Compensation			
1914	35,739	14,325	44	1914	9,173	9,842	258	1914	14,778	.....	.....
1913	36,991	16,351	101	1913	10,091	4,577	354	1913	.....	.....	.....
1912	41,130	9,888	212	1912	6,689	2,793	45	1912	.....	.....	.....
1911	19,953	1,412	.....	1911	4,486	1,224	.....	1911	.....	.....	.....
1910	.....	.....	.....	1910	2,076	101	.....	1910	.....	.....	.....
Burglary and Theft				Druggists' Defense †				Totals			
1914	10,151	610	25	1911	188	.....	.....	1914	96,299	120,579	1,717
1913	9,875	452	20	1910	13	.....	.....	1913	216,824	102,686	1,351
1912	4,353	2,000	70	.....	.....	.....	.....	1912	130,475	75,541	1,192
1911	2,597	931	.....	.....	.....	.....	.....	1911	105,781	37,103	.....
1910	1,882	.....	.....	.....	.....	.....	.....	1910	63,760	8,257	.....
1909	596	.....	.....	Elevator †				Kansas Casualty and Surety Company			
1908	.....	.....	.....	1911	798	.....	.....	Accident			
1907	.....	.....	.....	1910	532	199	15	1914	5,567	1,736	20
Fidelity				.....	.....	.....	.....	1913	970	33	.....
1914	62,985	3,462	490	Fidelity and Surety †				Automobile Property Damage			
1913	41,972	1	26	1914	—2,755	32,090	1,147	1914	1,015	94	.....
1912	24,269	1,856	99	1913	23,113	6,683	705	1913	.....	.....	.....
1911	27,855	5,581	697	1912	19,478	2,835	82	1912	1,954	840	.....
1910	10,163	1,772	.....	1911	16,757	622	.....	1911	757	.....	.....
1909	19,589	466	.....	1910	10,230	.....	.....	Burglary and Theft			
1908	.....	.....	.....	Risks in force: 1913, \$6,049,799; 1912, \$5,162,922; 1911, \$3,707,567.				1914	3,410	.....	.....
1907	6,734	.....	.....	Health				1913	748	.....	.....
Plate Glass				1914	19,264	3,048	.....	Fidelity			
1914	3,042	627	.....	1913	7,454	2,048	5	1914	.....	.....	.....
1913	546	14	.....	1912	3,349	833	.....	1913	.....	.....	.....
1912	.....	.....	.....	1911	2,687	519	.....	Liability			
1911	.....	.....	.....	1910	1,276	25	.....	1914	22,037	14,354	3,626
1910	46	316	.....	Risks in force: 1913, \$6,049,799; 1912, \$5,162,922; 1911, \$3,707,567.				1913	50,408	17,599	1,684
1909	762	429	.....	.....				1912	32,236	2,778	794
1908	.....	.....	.....	.....				.....
1907	13	.....	.....	.....				.....

† Line discontinued. ‡ Automobile liability only. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
LION BONDING AND SURETY CO.—Cont.				
Surety				
1914	\$83,004	\$42,240	\$2,422	53.8
1913	55,663	20,159	1,965	39.7
1912	49,537	10,657	1,005	23.5
1911	40,133	4,852	.....	12.1
1910	33,727	3,696	.....	.....
1909	37,367	3,074	.....	.....
1908	.....	.....	.....	.....
1907	8,493	.....	.....	.....
Totals				
1914	194,920	61,264	2,989	33.0
1913	145,047	36,977	2,113	27.0
1912	119,200	24,401	1,386	21.6
1911	90,548	12,774	697	14.9
1910	45,818	5,784	.....	12.6
1909	58,264	3,969	.....	6.8
1908	.....	.....	.....	.....
1907	.....	.....	.....	.....
London Guarantee and Accident Co. (Ltd.)				
Accident				
1914	120,722	55,786	6,102	51.3
1913	92,993	42,376	2,722	48.5
1912	85,197	58,793	3,292	72.8
1911	81,977	29,131	1,349	37.1
1910	76,221	33,287	1,064	45.0
1909	65,250	16,089	—	25.7
1908	55,100	32,711	1,842	68.3
1907	135,937	82,141	1,449	51.2
1906	128,069	71,035	1,235	49.3
1905	159,098	85,380	597	53.7
Totals	1,021,994	496,654	19,150	50.5
LONDON GUAR. & ACC. CO., LTD.—Cont.				
Liability				
1914	\$1,806,601	\$1,024,292	\$325,150	74.7
1913	2,094,486	1,318,993	412,850	85.1
1912	2,967,477	1,402,115	428,439	61.8
1911	2,480,208	1,041,788	386,771	57.5
1910	2,141,118	867,518	269,987	53.1
1909	1,718,753	683,943	239,029	53.7
1908	1,498,994	551,041	224,573	51.7
1907	1,443,903	498,633	185,667	47.4
1906	1,257,397	396,917	150,988	43.6
1905	1,112,064	399,394	138,800	42.1
Totals	18,460,321	8,114,564	2,762,254	58.9
Steam Boiler				
1914	24,690	2,142	.....	8.7
1913	11,060	8,797	.....	79.5
1912	20,710	3,000	.....	14.4
1911	22,445	2,161	.....	9.6
1910	23,737	253	.....	1.0
1909	18,155	22,360	.....	123.1
1908	2,373	.....	.....	.....
Workmen's Collective				
1914	56,741	53,747	.....	94.7
1913	103,895	71,235	.....	68.6
1912	74,854	48,431	.....	64.7
1911	113,562	59,281	.....	52.2
1910	133,827	68,786	.....	51.3
1909	104,028	48,113	.....	45.8
1908	85,280	26,987	.....	31.6
Workmen's Compensation				
1914	1,887,491	522,717	119,957	34.6
1913	1,059,414	276,369	39,596	29.8
Totals				
1914	4,599,564	1,920,922	462,710	52.2
1913	3,966,076	2,013,485	461,787	62.4
1912	3,785,713	1,851,165	439,690	60.5
1911	3,293,452	1,450,935	325,316	56.0
LONDON & LANCASHIRE GUAR. & ACC.—Cont.				
Plate Glass				
1914	\$72,913	\$26,476	\$567	37.1
1913	44,725	11,753	411	27.2
1912	16,931	.....	42	12.8
1911	47	.....	.....	.....
Surety				
1914	\$7,216	3,883	641	16.6
1913	1,823	.....	.....	.....
Risks in force: 1914, \$4,826,222; 1913, \$396,000.				
Workmen's Collective				
1914	2,357	635	100	31.2
Workmen's Compensation				
1914	453,529	120,119	14,921	29.8
1913	103,879	9,712	5,186	14.3
Totals				
1914	1,353,575	345,876	45,348	28.9
1913	411,579	47,227	11,072	12.2
1912	27,617	2,792	116	10.5
1911	370	.....	.....	.....
Maryland Casualty Company.				
Accident				
1914	658,690	369,057	29,941	60.6
1913	703,733	384,464	26,968	58.4
1912	776,792	377,765	* 18,019	50.9
1911	770,320	267,644	10,116	49.0
1910	745,234	318,236	7,477	43.7
1909	707,593	295,192	6,867	42.6
1908	873,757	408,922	7,087	47.6
1907	554,950	207,495	5,890	38.4
1906	461,537	190,548	5,852	42.5
1905	426,442	195,606	4,943	47.0
Totals	6,670,058	3,114,859	123,070	48.5

Automatic Sprinkler				Automatic Sprinkler			
1914	1913	1912	1911	1914	1913	1912	1911
200,572	174,241	164,331	105,464	134,599	111,770	111,258	139,836
4,866	12,571	39,071	12,571	54,566	53,905	53,905	56,095
	2,258	6,004	476	1,473	1,473	1,473	1,473
	251	2,258	354	32,493	32,493	32,493	32,493
			67	19,476	19,476	19,476	19,476
				23,072	23,072	23,072	23,072
				28,646	28,646	28,646	28,646
				411,361	411,361	411,361	411,361
				22,973	22,973	22,973	22,973
				34.4	34.4	34.4	34.4
Burglary and Theft				Burglary and Theft			
1914	1913	1912	1911	1914	1913	1912	1911
121,750	113,181	108,388	92,948	162,080	151,105	140,949	98,954
2,123	2,123	2,123	2,123	55,568	56,312	49,002	44,051
1,112	1,112	1,112	1,112	3,778	3,778	3,745	3,745
1,090	1,090	1,090	1,090	12,595	12,595	12,595	12,595
15,238	15,238	15,238	15,238	5,360	5,360	5,360	5,360
				1,763	1,763	1,763	1,763
				1,763	1,763	1,763	1,763
				18.8	18.8	18.8	18.8
Credit				Credit			
1914	1913	1912	1911	1914	1913	1912	1911
349,997	359,818	351,605	385,190	317,031	307,217	302,057	297,893
171,315	171,315	171,315	171,315	88,183	88,183	88,183	88,183
1,041	1,041	1,041	1,041	101,534	101,534	101,534	101,534
1,076	1,076	1,076	1,076	297,893	297,893	297,893	297,893
1,177	1,177	1,177	1,177	81,439	81,439	81,439	81,439
				285,855	285,855	285,855	285,855
				70,670	70,670	70,670	70,670
				4,259	4,259	4,259	4,259
				3,853	3,853	3,853	3,853
				241,120	241,120	241,120	241,120
				64,711	64,711	64,711	64,711
				181,719	181,719	181,719	181,719
				41,844	41,844	41,844	41,844
				41,116	41,116	41,116	41,116
				737,170	737,170	737,170	737,170
				56,739	56,739	56,739	56,739
				30.0	30.0	30.0	30.0
Health				Health			
1914	1913	1912	1911	1914	1913	1912	1911
31,070	16,969	13,161	11,663	309,833	260,762	209,909	109,257
128	128	128	128	100,956	78,905	13,846	651
15	15	15	15	11,332	5,767	3,142	55
20	20	20	20	109,257	109,257	109,257	109,257
35	35	35	35	167	167	167	167
45	45	45	45	11,332	11,332	11,332	11,332
				36.2	36.2	36.2	36.2
Liability				Liability			
1914	1913	1912	1911	1914	1913	1912	1911
588,372	189,441	15,354	4,134	24,508	4,134	4,134	4,134
				25.5	25.5	25.5	25.5
				10.3	10.3	10.3	10.3
				10.3	10.3	10.3	10.3
				1.7	1.7	1.7	1.7

* Includes proportion of expenses of company's branch claim divisions not heretofore included. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
MARYLAND CASUALTY CO.—Cont.				
Fly Wheel				
1914	\$28,060	\$1,791	\$655	8.7
1913	28,227	220	.....	8
1912	27,262	1,101	.....	4.0
1911	25,538	19,552	164	77.2
1910	22,477	2,847	200	13.6
1909	21,535	3,258	106	15.6
1908	16,161	10,934	144	68.6
Health				
1914	264,004	126,381	8,286	51.0
1913	284,736	128,251	6,621	47.4
1912	208,319	151,416	6,381	52.8
1911	266,684	154,866	1,723	54.6
1910	259,410	130,554	1,070	50.7
1909	265,762	109,019	1,394	41.5
1908	72,319	43,559	457	60.9
1907	44,503	25,658	262	58.0
1906	49,386	26,850	663	55.7
1905	51,254	28,526	405	56.4
Totals	1,876,377	925,080	27,874	50.8
Liability †				
1914	2,114,901	1,377,142	306,855	79.6
1913	2,578,160	1,718,061	477,700	85.2
1912	2,834,114	1,214,844	408,391	57.3
1911	2,394,875	957,114	388,547	56.2
1910	2,278,706	822,798	314,213	49.9
1909	1,930,885	657,411	260,676	47.6
1908	1,671,853	619,826	231,070	50.9
1907	1,664,216	676,381	224,861	54.3
1906	1,306,111	530,938	209,017	56.6
1905	1,159,325	465,832	233,136	60.2
Totals	19,932,636	9,042,347	3,054,466	60.7

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
MARYLAND CASUALTY CO.—Cont.				
Workmen's Collective				
1914	\$29,116	\$12,467	\$1,679	48.6
1913	82,598	56,108	3,279	71.9
1912	84,668	50,831	2,910	63.4
1911	65,549	35,243	4,999	61.4
1910	44,555	21,876	4,175	58.5
1909	18,595	9,205	2,776	64.4
1908	20,646	8,611	1,689	49.9
Workmen's Compensation				
1914	1,040,961	325,728	35,203	34.7
1913	589,849	173,720	36,293	35.6
Totals				
1914	6,114,718	2,780,139	480,099	53.3
1913	6,185,422	3,073,652	611,858	59.6
1912	5,823,736	2,209,428	469,383	46.0
1911	5,031,810	1,889,262	420,788	45.9
1910	4,488,756	1,651,293	342,228	44.4
1909	3,908,796	1,298,234	280,744	40.3
1908	3,532,418	1,338,608	246,779	44.9
1907	3,015,800	1,108,571	236,453	44.6
1906	2,381,570	896,073	221,191	46.9
1905	2,107,919	825,938	246,687	50.8
Aggs.	42,590,825	17,071,198	3,556,210	48.4

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
MASSACHUSETTS BONDING & INS. CO.—Cont.				
Surety				
1914	510,397	169,529	35,226	40.1
1913	371,319	132,662	24,682	42.4
1912	447,627	115,699	21,869	30.7
1911	479,184	71,144	8,937	16.7
1910	382,974	27,579	5,973	8.7
1909	290,894	31,223	1,841	11.3
1908	117,552	.....	.....	.....
Totals				
Risks in force: 1914, \$60,577,640; 1913, \$68,767,429; 1912, \$71,696,299; 1911, \$47,019,801; 1910, \$34,750,032; 1909, \$33,615,531; 1908, \$22,129,365.				
1914	475	2094	.....	925.4
Workmen's Compensation				
1914	973,474	277,300	\$59,669	34.6
1913	369,074	173,451	38,514	57.5
Totals				
1914	4,350,248	1,838,089	318,188	49.6
1913	3,184,764	962,321	155,690	35.1
1912	2,099,866	413,108	57,131	22.4
1911	819,154	130,200	12,266	17.3
1910	668,157	90,801	8,194	8.8
1909	524,856	46,119	2,564	9.2
1908	228,182	6,244	37	2.7

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Metropolitan Casualty Ins. Co. of New York. b				
Accident				
1914	\$137,664	\$58,534	\$9,926	44.6
1913	137,246	51,485	2,378	39.2
1912	127,401	50,185	1,904	40.9
1911	117,769	50,971	865	44.0
1910	142,865	51,668	1,537	37.3
1909	108,561	59,674	763	37.3
1908	89,551	29,865	614	34.0
1907	90,839	24,318	757	27.6
1906	76,782	30,762	.....	40.0
1905	51,015	13,995	.....	27.4
Totals	1,079,693	401,457	11,704	38.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Massachusetts Bonding & Insurance Company.				
Accident and Health				
1914	1,274,807	549,419	21,424	44.8
1913	412,904	171,681	4,385	42.6
1912	304,950	67,982	2,501	23.1
1911	171	.....	.....	.....

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GLOBE INDEMNITY COMPANY.—Cont.				
Liability				
1914	\$1,089,460	\$650,451	\$151,855	73.6
1913	1,357,958	566,611	166,634	53.6
1912	1,510,565	250,658	65,237	20.9
1911	48,767	19	7	....
Plate Glass				
1914	126,167	49,949	587	40.1
1913	110,963	44,103	381	38.5
1912	77,950	12,354	397	16.4
1911	4,919	53	.....	1.8
Steam Boiler				
1914	40,504	9,173	79	22.8
1913	74,980	1,804	168	2.6
1912	47,642	303	.....	.6
Surety				
1914	400,427	72,770	5,964	19.7
1913	231,827	8,802	347	3.9
1912	27,983	.....	.....	....
Risks in force: 1914, \$66,227,958; 1913, \$46,570,139; 1912, \$6,162,281.				
Workmen's Collective				
1914	2,917	1,236	83	45.2
1913	3,740	1,521	40	41.7
1912	599	142	.....	23.7
Workmen's Compensation				
1914	1,134,653	261,975	83,547	30.5
1913	448,267	106,193	32,498	30.9
Totals				
1914	3,604,745	1,359,793	275,328	45.4
1913	2,987,728	968,300	222,877	39.9
1912	2,125,740	360,356	70,571	20.2
1911	58,986	71	8	.1

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GREAT EASTERN CASUALTY CO., New York.—Cont.				
Workmen's Collective				
1913	\$3,333	\$694	\$17	21.3
1912	2,265	533	.....	23.5
1911	669	66	.....	9.8
Totals				
1914	1,090,621	345,593	13,543	32.9
1913	993,288	344,533	9,288	33.7
1912	833,714	260,043	4,680	34.1
1911	631,189	203,032	3,871	32.7
1910	582,688	177,979	3,362	31.1
1909	458,887	151,200	3,536	33.7
1908	368,973	140,727	3,399	36.1
1907	384,345	155,811	3,316	41.4
1906	358,199	128,934	.....	36.0
1905	321,355	106,535	.....	33.1
Aggs.	6,053,269	2,014,577	45,485	34.0
Guarantee Company of North America				
Fidelity				
1914	110,743	19,795	1,227	19.0
1913	100,121	9,243	631	9.9
1912	109,023	15,042	2,874	17.0
Risks in force: 1914, \$49,649,789; 1913, \$44,875,045; 1912, \$44,567,870.				
Surety				
1914	55,828	16,579	458	30.5
1913	51,147	14,538	.....	28.4
1912	41,009	19,533	.....	47.6
Risks in force: 1914, \$6,210,347; 1913, \$4,707,850; 1912, \$3,220,075.				
Totals				
1914	166,571	36,374	1,685	22.8
1913	151,268	23,781	631	16.1
1912	150,032	35,175	2,874	25.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
GUARDIAN CASUALTY & GUARANTY CO.—Cont.				
Plate Glass				
1914	\$2,821	\$288	.....	31.5
1913	1,266	465	.....	36.7
1912	1,795	755	.....	44.3
1911	1,378	220	.....	15.9
Steam Boiler				
1913	—62	.....	.....	....
1912	45	.....	.....	....
1911	335	.....	.....	....
Surety				
1914	45,091	29,203	.....	64.8
1913	22,043	1,458	.....	6.6
1912	12,683	1,146	.....	9.0
Risks in force: 1914, \$.....				
Workmen's Collective				
1914	119,491	66,949	.....	56.0
1913	129,987	74,222	.....	49.5
1912	138,211	61,900	\$27	47.0
1911	124,349	56,063	.....	45.1
Workmen's Compensation				
1914	284,182	77,471	.....	27.3
Totals				
1914	851,926	369,322	2,902	43.0
1913	510,310	218,622	524	42.9
1912	330,599	132,285	27	44.0
1911	260,113	106,465	187	41.0

Great Eastern Casualty Company, New York.				Guardian Casualty and Guaranty Company.				Hartford Accident and Indemnity Company			
Accident				Accident				Accident			
1914	526,572	152,089	7,108	1914	22,999	3,959	.....	1914	33,210	3,550	1,240
1913	545,134	173,661	5,841	1913	24,610	5,630	.....	1913	4,814	.....	.....
1912	487,308	142,957	2,542	1912	147	.....	.....		
1911	349,782	102,531	2,499	1911	1,650	946	.....			
1910	341,741	112,476	1,981								
1909	322,323	101,199	2,995								
1908	293,774	99,508	2,978								
1907	280,390	114,626	3,316								
1906	265,964	100,736	.....							
1905	240,778	85,163	.....							
Totals	3,653,760	1,185,786	29,350								
Burglary and Theft				Burglary and Theft				Burglary and Theft			
1914	116,992	53,537	4,964	1914	373	49	.....	1914	79,356	6,162	890
1913	197,126	35,645	3,926	1913	181	35	.....	1913	1,015	.....	.....
1912	94,730	36,847	1,962	1912	491	390	.....			
1911	74,300	20,882	1,138	1911	717	757	.....			
1910	55,521	5,344	412								
Health				Fidelity				Fidelity			
1914	365,583	106,851	1,362	1914	2,546	133	.....	1914	20,230	.....	.....
1913	235,005	83,043	714	1913	3,066	1,584	.....			
1912	187,697	80,273	169	1912	2,913	.....	.....		
1911	163,261	58,165	234	1911	3,837	.....	.....		
1910	161,457	56,581	960								
1909	136,564	50,150	540								
1908	163,199	41,219	331								
1907	103,954	41,185	.....							
1906	92,235	28,198	.....							
1905	80,577	21,372	.....							
Totals	1,631,532	567,937	4,319								
Plate Glass				Liability				Liability			
1914	81,484	32,216	18	1914	293,321	136,845	.....	1914	741,138	224,848	58,854
1913	82,689	31,590	.....	1913	279,397	115,284	.....	1913	32,132	5	25
1912	61,719	19,433	.....	1912	166,709	60,949	.....			
1911	43,178	21,388	.....	1911	127,670	48,479	.....	1914	22,649	1,414	67
1910	23,970	3,577	.....							

* Includes surety. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
HARTFORD ACCIDENT & INDEMNITY CO.—Cont.				
Surety				
1914	\$35,591	.....	.....	....
Workmen's Compensation				
1914	197,540	\$17,497	\$6,228	12.0
1913	15,259	.....	.....	....
Totals				
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....
Hartford Steam Boiler Inspection & Ins. Co.				
Fly Wheel				
1914	80,160	2,855	.....	3.6
1913	64,453	23,380	.....	36.3
1912	47,410	184	.....	1.0
1911	45,481	2,425	.....	5.3
1910	34,204	4,254	.....	12.4
1909	4,013	.....	.....	....
1908	785	.....	.....	....
Steam Boiler				
1914	1,468,466	100,481	493	6.9
1913	1,508,352	124,793	770	12.3
1912	1,450,084	129,393	1,685	9.0
1911	1,317,202	173,109	1,643	13.3
1910	1,328,981	123,550	.....	9.3
1909	1,328,207	70,746	.....	5.3
1908	1,156,802	90,935	.....	7.8
Totals				
1914	1,548,625	103,336	493	6.7
1913	1,572,704	208,164	770	13.3
1912	1,497,404	129,787	1,685	8.7
1911	1,363,683	175,534	1,643	13.0
1910	1,363,184	127,884	.....	9.3
1909	1,332,220	70,746	.....	5.3
1908	1,157,587	90,935	.....	7.8

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
HOME LIFE AND ACCIDENT.—Cont.				
Surety				
1914	\$2,323	\$11,105	.....	477.9
1913	1,652	.....	.....	....
1912	2,033	.....	.....	....
1911	1,673	.....	.....	....
1910	312	.....	.....	....
1909	.....	.....	.....	....
1908	182	.....	.....	....
1907	186	.....	.....	....
1906	20	.....	.....	....
Risks in force: 1913, \$678,000; 1912, \$825,500; 1911, \$491,000; 1910, \$143,000; 1909, \$.....; 1908, \$55,000.				

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
ILLINOIS SURETY COMPANY.—Cont.				
Totals				
1914	447,107	322,859	362	72.3
1913	395,002	128,155	780	32.6
1912	385,301	116,471	578	30.3
1911	353,543	97,884	1,472	27.2
1910	322,472	120,170	2,747	36.9
1909	276,010	61,036	6,371	24.4
1908	266,606	43,097	229	16.6
1907	190,028	6,317	.....	4.5
1906	75,993	2,496	.....	3.2
1905	24,525	183	.....	0.7
Aves. 2,689,586 898,668 12,539 33.9				

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
International Fidelity.				
Fidelity				
1914	\$158,849	\$89,959	.....	52.2
1913	148,428	54,005	.....	36.4
1912	118,897	34,038	.....	28.6
1911	113,495	37,108	.....	33.7
1910	107,430	38,133	.....	36.4
1909	90,666	39,063	.....	43.0
Risks in force: 1914, \$16,795,740; 1913, \$14,458,404; 1912, \$12,259,209; 1911, \$10,399,822; 1910, \$9,100,692; 1909, \$7,314,382.				
Surety				
1914	72,199	7,146	.....	9.9
1913	26,049	21,908	.....	56.1
1912	28,521	12,306	.....	43.3
1911	39,470	20,436	.....	67.0
1910	28,062	.....	.....	....
1909	5,652	.....	.....	....
Risks in force: 1914, \$9,356,446; 1913, \$6,788,175; 1912, \$5,344,533; 1911, \$6,359,468; 1910, \$3,669,416; 1909, \$1,251,708.				

Home Life and Accident Insurance Company.									
Accident									
1914	3,676	1,725	.....	.....	46.9	.....	.....	.....	.....
1913	3,398	.....	.....	.....	.....	.....	.....	.....	.....
1912	2,217	141	.....	.....	6.3	.....	.....	.....	.....
1911	.....	.....	.....	.....	.....	.....	.....	.....	.....
1910	1,272	.....	.....	.....	.....	.....	.....	.....	.....
1909	630	.....	.....	.....	.....	.....	.....	.....	.....
1908	476	.....	.....	.....	.....	.....	.....	.....	.....
Burglary and Theft									
1914	233	.....	.....	.....	.....	.....	.....	.....	.....
1913	531	18	.....	.....	3.4	.....	.....	.....	.....
1912	461	810	.....	.....	39.1	.....	.....	.....	.....
1911	1,837	755	.....	.....	41.1	.....	.....	.....	.....
1910	1,283	8	.....	.....	1.6	.....	.....	.....	.....
1909	571	.....	.....	.....	.....	.....	.....	.....	.....
1908	535	502	.....	.....	93.8	.....	.....	.....	.....
1907	330	.....	.....	.....	.....	.....	.....	.....	.....
1906	63	.....	.....	.....	.....	.....	.....	.....	.....
Health									
1913	.....	13	.....	.....	.....	.....	.....	.....	.....
1912	.....	569	.....	.....	.....	.....	.....	.....	.....
1911	25,713	19,047	.....	.....	74.0	.....	.....	.....	.....
1910	9,266	4,119	.....	.....	44.4	.....	.....	.....	.....
Liability									
1914	79,871	75,431	\$17,367	116.2	.....	.....	.....	.....	.....
Liability and Workmen's Collectives									
1913	185,999	125,248	19,825	78.0	.....	.....	.....	.....	.....
1912	204,768	154,060	24,514	87.2	.....	.....	.....	.....	.....
1911	248,566	170,877	30,034	80.8	.....	.....	.....	.....	.....
1910	251,160	138,616	10,121	62.0	.....	.....	.....	.....	.....
1909	267,728	127,891	10,156	51.6	.....	.....	.....	.....	.....
1908	146,540	81,458	7,388	60.7	.....	.....	.....	.....	.....
1907	139,487	87,063	5,850	67.0	.....	.....	.....	.....	.....
1906	142,768	72,042	2,522	50.1	.....	.....	.....	.....	.....
1905	94,448	48,048	646	50.1	.....	.....	.....	.....	.....
Totals	1,430,304	1,006,803	120,236	78.8	.....	.....	.....	.....	.....

Illinois Surety Company.									
Fidelity									
1914	71,114	16,976	275	24.3	.....	.....	.....	.....	.....
1913	60,506	13,120	302	22.2	.....	.....	.....	.....	.....
1912	70,733	7,132	267	10.5	.....	.....	.....	.....	.....
1911	90,855	13,177	382	14.9	.....	.....	.....	.....	.....
1910	103,542	10,709	674	11.0	.....	.....	.....	.....	.....
1909	86,936	7,652	2,726	22.7	.....	.....	.....	.....	.....
1908	80,801	8,023	229	12.0	.....	.....	.....	.....	.....
1907	61,843	4,990	.....	8.0	.....	.....	.....	.....	.....
1906	41,260	2,496	.....	6.0	.....	.....	.....	.....	.....
1905	10,996	183	.....	1.7	.....	.....	.....	.....	.....
Totals	669,606	94,458	4,855	14.8	.....	.....	.....	.....	.....
Risks in force: 1914, \$13,826,019; 1913, \$13,211,567; 1912, \$28,967,264; 1911, \$35,065,752; 1910, \$20,535,674; 1909, \$25,496,420; 1908, \$21,941,238; 1907, \$17,595,627; 1906, \$11,282,201.									
Surety									
1914	375,993	395,884	87	81.4	.....	.....	.....	.....	.....
1913	334,496	115,035	478	34.5	.....	.....	.....	.....	.....
1912	314,548	109,339	312	34.9	.....	.....	.....	.....	.....
1911	262,687	84,707	1,091	32.7	.....	.....	.....	.....	.....
1910	228,931	109,460	2,074	48.7	.....	.....	.....	.....	.....
1909	186,073	43,384	3,645	25.3	.....	.....	.....	.....	.....
1908	191,865	33,075	.....	18.3	.....	.....	.....	.....	.....
1907	77,185	1,327	.....	1.7	.....	.....	.....	.....	.....
1906	34,373	.....	.....	.....	.....	.....	.....	.....	.....
1905	13,599	.....	.....	.....	.....	.....	.....	.....	.....
Totals	2,019,620	804,211	7,687	40.2	.....	.....	.....	.....	.....
Risks in force: 1914, \$66,248,650; 1913, \$38,421,690; 1912, \$33,290,622; 1911, \$29,523,548; 1910, \$19,427,231; 1909, \$19,398,074; 1908, \$18,863,784; 1907, \$12,761,654; 1906, \$6,915,201.									

Interstate Casualty Company.									
Accident									
1914	231,048	.....	.....	.....	.....	.....	.....	.....	.....
1913	187,477	.....	.....	.....	.....	.....	.....	.....	.....
1912	147,419	.....	.....	.....	.....	.....	.....	.....	.....
1911	152,966	.....	.....	.....	.....	.....	.....	.....	.....
1910	135,492	.....	.....	.....	.....	.....	.....	.....	.....
1909	101,451	.....	.....	.....	.....	.....	.....	.....	.....
Totals	90,105	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
1912	.....	.....	.....	.....	.....	.....	.....	.....	.....
1911	.....	.....	.....	.....	.....	.....	.....	.....	.....
1910	.....	.....	.....	.....	.....	.....	.....	.....	.....
1909	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	90,105	.....	.....	.....	.....	.....	.....	.....	.....
Automobile Property Damage									
1914	59	.....	.....	.....	.....	.....	.....	.....	.....
1913	5,255	.....	.....	.....	.....	.....	.....	.....	.....
1912	6,294	.....	.....	.....	.....	.....	.....	.....	.....
1911	4,211	.....	.....	.....	.....	.....	.....	.....	.....
1910	2,196	.....	.....	.....	.....	.....	.....	.....	.....
Totals	937	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
1912	.....	.....	.....	.....	.....	.....	.....	.....	.....
1911	.....	.....	.....	.....	.....	.....	.....	.....	.....
1910	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	1622.0	.....	.....	.....	.....	.....	.....	.....	.....
Burglary and Theft									
1914	743	.....	.....	.....	.....	.....	.....	.....	.....
1913	1,687	.....	.....	.....	.....	.....	.....	.....	.....
1912	1,561	.....	.....	.....	.....	.....	.....	.....	.....
1911	2,079	.....	.....	.....	.....	.....	.....	.....	.....
1910	1,045	.....	.....	.....	.....	.....	.....	.....	.....
Totals	856	.....	.....	.....	.....	.....	.....	.....	.....
1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
1912	.....	.....	.....	.....	.....	.....	.....	.....	.....
1911	.....	.....	.....	.....	.....	.....	.....	.....	.....
1910	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	856	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity									
1914	3,063	.....	.....	.....	.....	.....	.....	.....	.....
1913	5,868	.....	.....	.....	.....	.....	.....	.....	.....
1912	56	.....	.....	.....	.....	.....	.....	.....	.....
1911	30	.....	.....	.....	.....	.....	.....	.....	.....
1910	5,822	.....	.....	.....	.....	.....	.....	.....	.....
1909	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	4,035	.....	.....	.....	.....	.....	.....	.....	.....
Totals	856	.....	.....	.....	.....	.....	.....	.....	.....

† Not separated prior to 1914. —Maus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
INTERSTATE CASUALTY COMPANY—Cont.				
Fly Wheel				
1912	\$168	.....	.....	....
1911	215	.....	.....	....
1910	228	.....	.....	....
Health				
1914	1,732	\$1,630	.....	94.1
1913	3,770	1,487	.....	39.4
1912	5,588	3,396	.....	60.7
1911	5,017	1,300	.....	25.9
1910	4,330	1,659	.....	38.3
Liability				
1914	40,535	89,548	\$1,717	225.1
1913	129,280	57,606	1,351	45.6
1912	65,271	28,317	1,192	45.2
1911	48,303	21,119	.....	43.7
1910	33,845	2,817	.....	8.3
Plate Glass				
1914	1,352	1,568	.....	116.0
1913	4,911	2,006	.....	41.3
1912	3,990	1,739	.....	43.5
1911	3,654	1,435	.....	33.7
1910	1,415	277	.....	19.5
Steam Boiler				
1912	321	.....	.....	....
1911	754	.....	.....	....
1910	857	.....	.....	....
Surety				
1914	16,081	7,667	.....	47.3
1913	27,275	10,986	.....	40.3
1912	35,470	33,245	.....	93.7
1911	20,357	7,349	.....	25.0
1910	11,026	7,399	.....	....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
KANSAS CASUALTY & SURETY CO.—Cont.				
Health				
1914	\$2,665	\$770	.....	28.9
1913	207	.....	.....	....
Liability †				
1914	4,121	1,514	\$107	39.3
Plate Glass				
1914	1,847	945	.....	51.2
1913	505	.....	.....	....
Steam Boiler				
1914	2,710	572	32	22.3
1913	820	.....	.....	....
Surety				
1914	24,846	2,294	403	10.9
1913	7,579	.....	.....	....
Risks in force: 1914, \$6,125,205; 1913, \$1,823,127.				
Totals				
1914	48,135	8,766	557	19.4
1913	11,645	33	.....	....
Kansas City Casualty Company.				
Accident				
1914	17,970	17,320	\$858	101.2
1913	9,707	7,495	777	85.2
1912	10,850	3,690	45	34.4
1911	7,744	2,843	.....	36.7
1910	5,019	456	14	9.3

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
KANSAS CASUALTY & SURETY CO.—Cont.				
Physicians' Defense †				
1911	\$630	\$250	\$5	40.4
1910	186	.....	.....	....
Plate Glass				
1914	23,093	12,221	10	53.1
1913	21,545	7,922	.....	37.1
1912	14,694	4,689	.....	31.9
1911	8,151	2,058	.....	25.2
1910	2,618	397	.....	15.1
Sprinkler †				
1911	—164	.....	.....	....
1910	406	130	.....	43.3
Steam Boiler †				
1913	—1,186	700	5	....
1912	1,613	.....	.....	....
1911	1,172	.....	.....	....
1910	323	.....	.....	....
Workmen's Collective †				
1913	125	.....	.....	....
Workmen's Compensation †				
1914	1,621	1,126	186	80.4
1913	5,276	1,600	.....	30.3
Totals				
1914	95,913	91,702	6,091	100.0
1913	129,858	49,845	2,900	40.6
1912	86,264	17,564	965	20.8
1911	43,019	7,517	5	17.5
1910	22,567	1,309	29	5.9

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
LION BONDING AND SURETY CO.—Cont.				
Surety				
1914	\$83,004	\$12,240	\$4,422	53.8
1913	55,663	20,150	1,965	39.7
1912	69,537	10,657	1,005	23.5
1911	40,133	4,850	.....	12.1
1910	33,727	3,656	.....	.....
1909	37,367	3,074	.....	.....
1908	.....	.....	.....	.....
1907	8,493	.....	.....	.....
Totals				
1914	194,920	61,264	2,989	33.0
1913	145,047	36,977	2,113	27.0
1912	119,290	24,401	1,386	21.6
1911	90,548	12,774	697	14.9
1910	45,818	5,784	.....	12.6
1909	58,264	3,969	.....	6.8
1908	.....	.....	.....	.....
1907	.....	.....	.....	.....
London Guarantee and Accident Co. (Ltd.)				
Accident				
1914	190,722	55,786	6,102	51.3
1913	92,993	44,376	2,722	48.5
1912	85,167	56,793	3,292	72.8
1911	81,977	29,131	1,349	37.1
1910	76,221	13,064	.....	45.0
1909	65,250	16,989	—215	25.7
1908	55,100	34,711	1,842	66.3
1907	135,937	58,141	1,440	51.2
1906	148,600	72,060	1,235	49.3
1905	159,058	85,380	597	53.7
Totals	1,021,994	496,654	19,150	50.5
LONDON GUAR. & ACC. CO., LTD.—Cont.				
Liability				
1914	\$1,806,601	\$1,024,292	\$325,150	74.7
1913	2,034,486	1,318,993	412,850	85.1
1912	1,907,477	1,402,115	428,439	61.8
1911	2,480,208	1,041,788	386,771	57.5
1910	2,141,118	867,518	269,987	53.1
1909	1,718,753	683,943	239,029	53.7
1908	1,498,994	551,041	224,573	51.7
1907	1,443,203	498,633	185,667	47.4
1906	1,257,397	396,917	150,988	43.6
1905	1,112,064	329,324	138,800	42.1
Totals	18,460,321	8,114,564	2,762,254	58.9
Steam Boiler				
1914	24,690	2,142	.....	8.7
1913	11,060	8,797	.....	79.5
1912	20,710	3,000	.....	14.4
1911	22,445	2,161	.....	9.6
1910	23,727	233	.....	1.0
1909	18,155	22,360	.....	123.1
1908	2,373	.....	.....	.....
Workmen's Collective				
1914	56,741	53,747	.....	94.7
1913	103,895	71,285	.....	68.6
1912	74,854	48,431	.....	64.7
1911	113,562	59,281	.....	52.2
1910	133,827	68,786	.....	51.3
1909	104,928	48,113	.....	45.8
1908	85,280	26,987	.....	31.6
Workmen's Compensation				
1914	1,887,421	522,717	119,957	34.6
1913	1,059,414	270,369	39,596	29.8
Totals				
1914	4,599,564	1,939,922	462,710	52.2
1913	3,966,076	2,013,485	461,787	62.4
1912	3,765,713	1,851,105	429,690	60.5
1911	3,293,452	1,450,935	325,316	56.0
LONDON & LANCASHIRE GUAR. & ACC.—Cont.				
Plate Glass				
1914	\$72,913	\$26,476	\$567	37.1
1913	44,725	11,753	411	27.2
1912	16,931	2,123	42	12.8
1911	47	.....	.....	.....
Surety				
1914	27,216	3,883	641	16.6
1913	1,823	.....	.....	.....
Risks in force: 1914, \$4,826,222; 1913, \$306,000.				
Workmen's Collective				
1914	2,357	635	100	31.2
Workmen's Compensation				
1914	453,509	180,119	14,921	29.8
1913	103,879	9,712	5,186	14.3
Totals				
1914	1,353,575	345,876	45,348	28.9
1913	411,579	47,227	11,072	14.2
1912	27,617	2,792	110	10.5
1911	370	.....	.....	.....
Maryland Casualty Company.				
Accident				
1914	658,690	399,057	29,941	60.6
1913	793,733	384,464	26,968	58.4
1912	776,792	377,765	18,019	50.9
1911	770,300	367,644	10,116	49.0
1910	745,234	318,230	7,477	43.7
1909	707,593	258,192	6,877	42.6
1908	873,757	408,922	7,087	47.6
1907	554,950	207,495	5,180	38.4
1906	461,537	190,548	5,852	42.5
1905	426,442	195,606	4,943	47.0
Totals	6,679,958	3,114,859	123,070	48.5

Automobile Property Damage				Burglary and Theft			
1914	200,572	63,104	4,543	1914	121,750	52,614	1,665
1913	174,441	58,168	1,091	1913	113,181	41,172	2,123
1912	164,331	45,363	792	1912	92,388	32,274	2,274
1911	165,464	46,317	1,439	1911	92,080	33,787	1,212
1910	39,071	6,004	476	1910	70,048	25,970	1,097
1909	12,571	2,258	354	1909	50,859	11,708	456
1908	4,806	251	67	1908	15,238	837	15
Totals				Totals			
2,218,849				1,953,164			
Health				Health			
1914	31,070	11,066	37	1914	121,750	52,614	1,665
1913	16,989	8,876	120	1913	113,181	41,172	2,123
1912	13,161	8,284	128	1912	92,388	32,274	2,274
1911	11,623	5,242	184	1911	92,080	33,787	1,212
1910	10,487	3,023	15	1910	70,048	25,970	1,097
1909	5,143	1,104	20	1909	50,859	11,708	456
1908	1,427	50	.....	1908	15,238	837	15
1907	922	45	.....	Totals			
2,218,849				1,953,164			
Credit				Credit			
1914	349,097	143,614	5,266	1914	121,750	52,614	1,665
1913	359,818	167,449	3,285	1913	113,181	41,172	2,123
1912	351,605	232,516	4,765	1912	92,388	32,274	2,274
1911	385,190	253,227	4,361	1911	92,080	33,787	1,212
1910	335,092	78,467	2,013	1910	70,048	25,970	1,097
1909	171,315	78,737	1,267	1909	50,859	11,708	456
1908	95,764	54,690	2,041	1908	15,238	837	15
1907	68,578	21,768	1,076	Totals			
1906	59,413	2,695	177	2,218,849			
1905	21,147	.....	.....	1,953,164			
Totals				Totals			
2,218,849				1,953,164			
Health				Health			
1914	31,070	11,066	37	1914	121,750	52,614	1,665
1913	16,989	8,876	120	1913	113,181	41,172	2,123
1912	13,161	8,284	128	1912	92,388	32,274	2,274
1911	11,623	5,242	184	1911	92,080	33,787	1,212
1910	10,487	3,023	15	1910	70,048	25,970	1,097
1909	5,143	1,104	20	1909	50,859	11,708	456
1908	1,427	50	.....	1908	15,238	837	15
1907	922	45	.....	Totals			
2,218,849				1,953,164			
Credit				Credit			
1914	349,097	143,614	5,266	1914	121,750	52,614	1,665
1913	359,818	167,449	3,285	1913	113,181	41,172	2,123
1912	351,605	232,516	4,765	1912	92,388	32,274	2,274
1911	385,190	253,227	4,361	1911	92,080	33,787	1,212
1910	335,092	78,467	2,013	1910	70,048	25,970	1,097
1909	171,315	78,737	1,267	1909	50,859	11,708	456
1908	95,764	54,690	2,041	1908	15,238	837	15
1907	68,578	21,768	1,076	Totals			
1906	59,413	2,695					

* Includes proportion of expenses of company's branch claim divisions not heretofore included. * Decrease in accident and increase in health due to division of liability on disability policies.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$28,060	\$1,791	\$655	8.7
1913	28,227	280	.....	.8
1912	27,262	1,101	.....	4.0
1911	25,538	19,552	164	77.2
1910	22,477	2,847	220	13.6
1909	21,535	3,358	106	15.6
1908	16,161	10,934	144	68.6

MARYLAND CASUALTY CO.—Cont.				
Fly Wheel				
1914	264,004	126,381	8,288	51.0
1913	284,736	128,251	6,631	47.4
1912	282,319	151,116	* 6,381	52.8
1911	286,684	154,866	1,723	54.6
1910	259,410	130,554	1,070	50.7
1909	265,762	109,019	1,394	41.5
1908	73,319	43,559	457	60.9
1907	44,503	25,658	262	58.0
1906	40,386	26,850	663	55.7
1905	51,254	28,526	405	56.4
Totals	1,876,377	925,080	27,274	50.8

MARYLAND CASUALTY CO.—Cont.				
Health				
1914	126,381	126,381	8,288	51.0
1913	128,251	128,251	6,631	47.4
1912	151,116	151,116	* 6,381	52.8
1911	154,866	154,866	1,723	54.6
1910	130,554	130,554	1,070	50.7
1909	109,019	109,019	1,394	41.5
1908	43,559	43,559	457	60.9
1907	25,658	25,658	262	58.0
1906	26,850	26,850	663	55.7
1905	28,526	28,526	405	56.4
Totals	925,080	925,080	27,274	50.8

MARYLAND CASUALTY CO.—Cont.				
Liability †				
1914	2,114,901	1,377,142	306,855	79.6
1913	2,576,160	1,718,061	477,700	85.2
1912	2,834,114	1,214,844	408,391	57.3
1911	2,394,275	557,114	388,547	56.2
1910	2,276,795	822,798	314,213	49.9
1909	1,930,885	657,111	260,676	47.6
1908	1,671,853	619,866	231,070	50.9
1907	1,664,216	678,381	224,861	54.3
1906	1,360,111	530,938	209,017	53.6
1905	1,159,325	465,132	233,136	60.2
Totals	19,932,636	9,042,347	3,054,466	60.7

MARYLAND CASUALTY CO.—Cont.				
Workmen's Collective				
1914	\$29,116	\$12,467	\$1,679	48.6
1913	82,598	56,108	3,279	71.9
1912	84,668	50,931	2,010	63.4
1911	65,549	35,243	4,999	61.4
1910	44,555	21,876	4,175	58.5
1909	18,598	9,205	2,776	64.4
1908	20,046	8,611	1,689	49.9

MARYLAND CASUALTY CO.—Cont.				
Workmen's Compensation				
1914	1,040,661	325,728	35,203	34.7
1913	569,849	173,720	36,293	35.6

MARYLAND CASUALTY CO.—Cont.				
Totals				
1914	6,114,738	2,780,139	480,099	53.3
1913	6,185,482	3,073,652	611,858	59.6
1912	5,823,736	2,200,428	469,383	46.0
1911	5,031,810	1,886,262	420,768	45.9
1910	4,488,756	1,651,293	322,228	44.4
1909	3,968,796	1,282,234	280,744	40.3
1908	3,532,418	1,338,068	246,779	44.9
1907	3,015,800	1,168,571	236,453	44.6
1906	2,381,370	896,073	221,191	46.9
1905	2,107,919	825,938	246,687	50.8
Aggs.	42,590,825	17,071,198	3,556,210	48.4

Massachusetts Bonding & Insurance Company.				
Accident and Health				
1914	1,274,807	549,419	21,424	44.8
1913	412,904	171,681	4,385	42.6
1912	304,950	67,982	2,501	23.1
1911	171	.....	.....	....

Metropolitan Casualty Ins. Co. of New York.				
Accident				
1914	\$137,664	\$56,534	\$2,926	44.6
1913	137,246	51,485	2,378	39.2
1912	127,401	50,185	1,904	40.9
1911	117,769	50,971	825	44.0
1910	122,865	51,668	1,537	37.3
1909	108,561	39,674	793	37.3
1908	89,551	29,865	614	34.0
1907	90,939	24,318	757	27.6
1906	76,782	30,762	.....	40.0
1905	51,015	13,995	.....	27.4
Totals	1,079,693	401,457	11,794	38.3

Metropolitan Casualty Ins. Co. of New York.				
Totals				
1914	4,390,248	1,836,089	318,288	49.6
1913	3,184,704	962,321	155,690	35.1
1912	2,099,866	413,108	57,131	22.4
1911	819,154	190,200	12,266	17.3
1910	668,157	50,801	8,194	8.8
1909	524,866	46,119	2,564	9.2
1908	228,182	6,244	57	2.7

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
National Fidelity and Casualty Company.				
Accident and Health				
1914	.....	.....	.....	.....
1913	\$80,744	\$52,080	175	.....
1912	113,451	50,150	.....	.....
Burglary and Theft				
1914	.....	.....	.....	.....
1913	13,807	3,712	.....	.....
1912	7,213	895	.....	.....
Fidelity and Surety				
1914	.....	.....	.....	.....
1913	33,967	4,222	\$7	.....
1912	26,704	2,584	.....	.....
Liability				
1914	.....	.....	.....	.....
1913	29,854	3,263	275	.....
1912	2,793	.....	.....	.....
Plate Glass				
1914	.....	.....	.....	.....
1913	6,337	1,399	7	.....
1912	3,455	1,016	.....	.....
Totals				
1914	.....	.....	.....	.....
1913	164,799	64,737	457	.....
1912	153,506	54,615	*168	.....
National Surety Company.				
Burglary and Theft				
1914	351,675	127,422	7,722	38.4
1913	404,852	124,022	9,218	33.1
1912	432,185	168,606	9,998	41.4
1911	452,159	149,240	9,370	35.1
1910	343,868	110,661	4,867	33.6
1909	326,573	92,267	5,516	29.9

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
NATIONAL SURETY COMPANY—Cont.				
Totals				
1914	\$3,489,921	\$1,482,665	\$179,065	47.6
1913	3,111,897	1,114,078	137,020	40.2
1912	3,727,726	922,130	98,797	26.8
1911	3,408,968	888,481	88,756	28.6
1910	2,995,796	685,499	94,850	26.7
1909	2,544,611	446,395	73,836	20.1
1908	1,800,000	468,592	69,059	29.8
1907	1,585,657	452,287	49,518	31.6
1906	1,286,708	595,580	41,209	49.5
1905	1,211,022	452,628	30,215	39.9
Avg.	25,112,316	7,488,274	860,319	33.2
New Amsterdam Casualty Company				
Accident				
1914	173,758	57,678	1,537	34.1
1913	159,149	62,879	5,496	42.9
1912	175,953	67,146	5,119	41.1
1911	153,786	60,881	2,994	41.6
1910	138,753	56,276	3,783	43.2
1909	135,227	65,699	3,833	51.4
1908	114,813	54,092	4,087	50.7
1907	126,868	68,071	3,977	56.7
1906	114,938	33,668	4,099	32.8
1905	101,275	41,248	2,866	43.5
Totals	1,394,460	567,518	37,671	43.4
Automobile Property Damage				
1914	38,435	12,982	676	35.5
1913	7,746	442	.....	5.7
Burglary and Theft				
1914	94,926	42,432	1,618	46.4
1913	95,825	49,931	3,621	55.9
1912	139,818	41,357	3,339	32.0
1911	122,221	41,743	1,966	35.8

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
NEW AMSTERDAM CASUALTY CO.—Cont.				
Plate Glass				
1914	\$103,014	\$47,204	\$435	46.2
1913	105,249	53,396	1,956	52.6
1912	116,733	53,444	1,802	47.3
1911	129,291	69,687	1,770	55.3
1910	111,737	51,944	1,046	47.0
1909	104,487	33,938	1,124	33.6
1908	90,784	36,955	809	41.6
1907	77,945	40,078	904	52.6
1906	63,109	25,191	.....	39.9
1905	49,644	18,491	.....	37.1
Totals	952,038	429,638	9,884	46.2
Surety				
1914	60,216	16,074	.....	26.7
1913	4,582	.....	.....	.....
Risks in force: 1914, \$9,531,612; 1913, \$1,011,724.				
Workmen's Collective				
1914	66	.....	.....	.....
1913	.....	328	143	.....
1912	818	1,208	.....	147.7
1911	3,250	1,190	.....	36.6
1910	3,585	1,909	.....	53.2
1909	2,414	1,565	.....	64.8
1908	5,593	2,499	.....	44.6
Workmen's Compensation				
1914	380,945	45,138	.....	11.8
1913	30,366	10,484	.....	34.5
Totals				
1914	1,358,305	549,210	100,474	47.8
1913	905,823	487,371	50,343	59.4
1912	987,400	488,868	45,437	54.1
1911	992,029	454,189	39,315	49.7

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
NEW ENGLAND CASUALTY COMPANY—Cont.				
Health				
1914	\$79,455	\$28,614	\$42	36.1
1913	55,847	21,143	83	38.0
1912	24,846	9,803	49	37.3
1911	14,892	7,741	.....	52.0
1910	8,815	5,093	.....	57.8
Liability				
1914	617,488	267,609	135,174	65.2
1913	690,456	143,650	25,657	24.2
1912	344,147	29,918	8,326	11.1
1911	90,844	2,784	887	3.9
Plate Glass				
1914	57,177	20,535	93	36.1
1913	40,249	9,044	.....	22.5
1912	7,953	279	.....	3.5
Surety				
1914	296,019	244,955	16,394	88.2
1913	281,365	59,223	4,914	22.8
1912	180,131	1,125	.....	.6
1911	1,724	.....	.....	.....
Risks in force: 1914, \$40,348,225; 1913, \$34,380,400; 1912, \$25,790,287; 1911, \$166,744.				
Workmen's Collective				
1914	.....	1,993	56	.....
1913	10,183	1,972	20	.....
1912	742	68	84	20.5
NEW JERSEY FIDELITY AND PLATE GLASS.—Cont.				
Plate Glass				
1914	\$374,739	\$153,817	.....	41.0
1913	391,701	164,624	.....	41.8
1912	388,743	146,102	.....	37.6
1911	397,810	179,945	.....	43.0
1910	343,894	145,182	.....	42.2
1909	320,256	111,603	.....	36.3
1908	294,280	108,483	.....	36.9
1907	256,374	107,579	.....	42.0
1906	219,874	80,080	.....	36.5
1905	202,912	63,242	.....	31.1
Totals	3,189,927	1,250,657	.....	39.2
Totals				
1914	475,684	190,065	2,087	42.5
1913	501,395	208,717	1,044	42.0
1912	488,822	186,530	2,257	38.6
1911	490,171	193,213	704	40.7
1910	411,497	185,800	1,621	40.7
1909	383,328	124,471	1,242	33.8
1908	344,945	125,559	291	36.5
1907	291,397	114,995	195	39.5
1906	236,543	82,342	.....	34.8
1905	203,208	63,242	.....	31.1
Aggs.	3,826,970	1,473,934	11,391	38.8
Ocean Accident and Guarantee Corporation				
Accident				
1914	390,120	115,953	15,798	39.4
1913	399,314	127,399	12,044	45.6
1912	324,149	150,750	19,224	51.7
1911	360,723	120,594	18,228	47.2
1910	286,961	136,738	17,292	54.8
1909	271,169	85,095	14,664	36.8
1908	249,937	79,084	15,856	38.0
1907	293,076	76,517	15,615	31.4
1906	220,637	80,829	12,684	42.4
1905	186,812	64,386	10,769	40.2
Totals	2,790,898	1,059,415	151,134	43.1
OCEAN ACCIDENT & GUARANTEE CORP.—Cont.				
Health				
1914	\$107,182	\$44,669	\$3,904	45.3
1913	103,718	48,298	4,314	51.2
1912	101,452	59,182	4,723	54.1
1911	98,738	36,664	5,314	43.5
1910	70,347	26,573	3,793	43.1
1909	59,863	19,585	3,411	38.4
1908	41,680	14,959	2,975	43.0
1907	37,036	11,168	1,803	35.0
1906	18,622	4,443	1,009	29.2
1905	8,724	1,185	442	18.6
Totals	646,432	257,726	31,658	44.8
Liability				
1914	1,721,182	971,866	222,114	69.3
1913	2,071,495	1,275,878	227,681	74.6
1912	2,496,293	1,255,031	224,230	59.5
1911	2,185,073	1,190,714	242,156	66.3
1910	1,910,284	699,891	205,849	47.4
1909	1,491,390	613,117	174,244	59.8
1908	1,340,457	538,381	158,122	50.0
1907	1,353,962	595,501	148,183	49.7
1906	1,045,962	495,264	127,378	50.9
1905	924,196	325,395	111,592	47.2
Totals	16,540,164	7,800,538	1,841,559	58.3
Plate Glass				
1914	95,138	35,656	1,119	38.7
1913	84,415	35,437	1,332	43.5
1912	86,287	28,784	3,781	37.7
1911	64,283	25,980	2,964	45.0
1910	40,622	13,915	1,850	39.0
1909	29,926	3,483	1,493	18.3

New Jersey Fidelity and Plate Glass Ins. Co.					Automobile and Teams Property Damage					Steam Boiler				
Workmen's Compensation					Burglary and Theft					Workmen's Collective				
1914	480,067	566,873	19,298	67.8	1914	221,111	62,634	15,069	35.1	1914	79,233	1,248	1,062	2.9
1913	391,953	75,302	11,437	22.1	1913	215,833	65,941	12,287	36.2	1913	83,409	872	1,177	2.5
					1912	180,233	53,478	11,772	36.2	1912	73,673	1,360	2,095	5.7
					1911	210,669	58,579	13,043	34.4	1911	56,468	12,755	2,925	7.8
					1910	178,352	35,951	10,491	26.0	1910	66,492	2,596	3,348	8.8
					1909	165,493	34,559	10,056	25.7	1909	52,906	2,578	2,566	9.7
					1908	140,760	40,721	11,045	36.8	1908	50,094	4,075	2,719	13.6
					1907	143,332	20,193	8,026	19.6	1907	56,562	805	2,722	6.3
					1906	119,265	17,128	7,604	20.7	1906	42,587	1,685	952	6.2
					1905	99,102	14,144	5,798	20.1	1905	44,085	23,221	5,653	62.2
					Totals	1,674,060	401,238	106,072	30.3	Totals	605,647	51,235	25,410	12.7
Accident					Credit					Workmen's Compensation				
1914	8,166	9,520	885	127.4	1914	434,926	222,940	9,860	53.5	1914	1,314,493	335,559	61,905	30.2
1913	17,702	8,869	335	52.0	1913	421,658	321,644	13,277	70.4	1913	742,395	184,432	30,053	29.7
1912	18,804	7,392	791	43.5	1912	511,995	354,484	15,201	72.2					
1911	16,117	1,612	50	10.3	1911	550,363	331,993	17,290	69.4					
1910	653	.....	.....	....	1910	577,395	182,944	16,522	32.2					
Burglary and Theft					Fidelity					Totals				
1914	91,274	34,589	2,023	40.1	1914	49,989	19,747	3,462	46.4	1914	4,562,068	1,899,927	345,258	49.0
1913	90,416	34,555	1,572	40.0	1913	42,498	2,909	2,902	12.9	1913	4,360,421	2,170,326	322,031	57.9
1912	70,106	39,498	1,457	42.9	1912	37,231	1,851	1,851	425	1912	4,022,895	2,052,994	295,294	56.3
1911	74,215	26,521	705	36.7	1911	41,895	1,831	1,547	8.0	1911	3,722,772	1,877,142	317,433	58.7
1910	68,949	20,618	1,621	33.2	1910	18,189	133	455	3.2	1910	3,312,741	1,173,672	265,969	43.5
1909	63,072	16,868	1,442	28.7	1909	18,189	.....	.....	.....	1909	2,697,440	1,360,379	233,846	59.1
1908	59,072	17,076	291	34.3	1908	4,860	.....	.....	.....	1908	2,470,229	1,179,816	214,591	56.3
1907	35,079	7,416	195	21.7	1907	.....	.....	.....	.....	1907	2,367,013	822,154	181,368	42.7
1906	17,269	2,262	.....	.....	1906	.....	.....	.....	.....	1906	1,858,159	660,810	160,990	44.2
1905	296	.....	.....	.....	1905	.....	.....	.....	.....	1905	1,652,839	617,173	133,660	45.4
Totals	568,340	192,403	9,106	35.5	Totals	4,874,369	2,984,968	138,004	64.1	Totals	4,562,068	1,899,927	345,258	49.0
Health					Risks in force: 1914, \$6,034,448; 1913, \$14,450,000; 1912, \$13,596,918; 1911, \$13,256,000; 1910, \$.....; 1909, \$1,690,250.					Aggs.				
1914	1,595	1,139	79	80.9	1914	49,989	19,747	3,462	46.4	1914	4,562,068	1,899,927	345,258	49.0
1913	1,575	1,668	37	108.2	1913	42,498	2,909	2,902	12.9	1913	4,360,421	2,170,326	322,031	57.9
1912	2,449	538	9	25.5	1912	37,231	1,851	1,851	425	1912	4,022,895	2,052,994	295,294	56.3
1911	2,029	135	9	7.1	1911	41,895	1,831	1,547	8.0	1911	3,722,772	1,877,142	317,433	58.7

† Claim expense included in losses paid except where shown separately.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Premiums Net	Losses Paid	Claims Expense	Ratio %
Pacific Coast Casualty Company.				
Accident and Health				
1914	\$77,816	\$22,452	\$1,880	31.3
1913	78,863	26,459	2,624	36.9
1912	11,183	437		28.1
1911	38,437	9,187	1,715	28.2
1910	6,678	1,273		19.4
1914	4,160	.....	.....	....
Auto Fire and Theft				
1914	8,567	1,715	310	23.6
1913	5,291	3,526	373	73.7
1912	8,493	9,101	477	....
1911	40,731	17,248	746	44.2
1910	22,838	3,956	114	17.8
1909	631	53	.....	8.4
Burglary and Theft				
1914	—	474	81	....
1913	2,413	—	197	....
1912	—	8,266	106	....
1911	22,837	9,685	324	43.8
1910	16,981	4,677	685	31.6
1909	11,436	3,834	377	36.8
1908	9,894	4,053	847	49.6
1907	7,403	6,570	153	50.8
1906	2,788	.....	.....	....
1905	424	.....	.....	....
Totals	70,439	33,839	2,770	52.0
Fidelity				
1914	8,399	147	42	2.3
1913	12,300	2,022	122	14.2
1912	11,318	1,022	431	21.7
1911	15,413	46	146	1.2
1910	5,099	.....	.....	....
1909	125	.....	.....	....
Risks in force: 1914, \$1,772,310; 1913, \$2,733,036; 1912, \$3,036,750; 1911, \$3,576,200; 1910, \$1,245,400.				
Pacific Coast Casualty Co.—Cont.				
Workmen's Collective				
1914	\$2,344	\$1,176	\$8	50.5
1913	15,379	14,822	510	100.3
1912	1,005	11,078	233	....
1911	46,500	13,417	242	29.4
1910	12,876	9,372	346	75.4
1909	15,679	5,184	.....	33.1
1908	3,885	2,907	23	60.0
Workmen's Compensation				
1914	207,848	51,267	976	25.1
1913	2,583	49	.....	1.9
Totals				
1914	440,584	170,880	30,579	45.7
1913	344,576	278,754	54,822	98.8
1912	368,379	224,824	67,394	79.3
1911	776,650	230,330	68,430	38.5
1910	564,750	118,580	40,885	28.2
1909	317,515	65,229	34,188	31.3
1908	250,977	81,038	36,015	47.0
1907	235,670	83,927	30,116	48.0
1906	171,935	43,629	17,227	35.4
1905	139,659	25,829	9,761	25.4
AGRS.	3,610,755	1,322,130	390,427	47.4
Pacific Mutual Life Ins. Co. of California.				
Accident				
1914	1,333,136	640,599	14,473	49.1
1913	1,554,247	678,463	10,829	44.4
1912	1,394,702	587,957	7,558	43.6
1911	1,150,686	470,875	4,590	41.3
1910	1,183,384	424,874	4,276	36.3
1909	954,685	304,983	6,595	39.6
1908	688,232	272,125	7,995	40.7
1907	665,415	246,134	2,000	37.3
1906	529,944	226,534	1,538	43.0
1905	469,380	197,338	1,562	43.1
Totals	9,804,011	4,049,432	64,846	41.6
PREFERRED ACCIDENT INSURANCE CO.—Cont.				
Automobile Property Damage				
1914	\$203,293	\$50,061	\$12,403	30.7
1913	187,588	62,103	8,954	37.9
1912	194,541	43,152	6,546	25.5
1911	50,776	657	966	3.1
Burglary and Theft				
1914	92,573	31,553	2,495	36.8
1913	80,739	25,443	1,553	33.4
1912	67,167	17,543	566	26.7
1911	21,090	197	5	.9
Fidelity				
1914	2,312	.....	.....	....
Risks in force: 1914, \$583,000				
Health				
1914	263,266	113,726	5,526	45.3
1913	288,867	113,470	6,497	41.5
1912	290,928	114,180	1,850	39.8
1911	282,555	106,279	3,489	39.0
1910	263,356	87,051	2,954	34.1
1909	218,946	71,031	2,753	33.7
1908	212,742	73,547	1,408	35.2
1907	202,612	73,013	500	36.3
1906	222,842	72,125	1,744	33.1
1905	192,775	75,225	2,562	40.4
Totals	2,438,919	899,717	29,265	38.1
Liability				
1914	425,241	106,433	35,645	33.4
1913	397,389	110,470	2,454	46.4
1912	568,313	77,249	18,735	26.0
1911	80,839	890	1,421	2.8
Plate Glass				
1914	12,504	18,327	15	146.7
1913	30,123	12,761	26	42.5
1912	13,254	1,587	.....	11.9

Liability			Health			Surety		
1914	64,046	77,763	483,201	209,413	4,825	1914	456
1913	161,068	204,045	416,366	215,844	3,446	1913
1912	135,589	135,589	436,753	187,199	2,405	Risks in force 1914, \$143,333		
1911	434,360	135,877	335,535	152,668	1,332	Workmen's Compensation		
1910	373,941	88,684	158,710	103,307	1,069	1914	5,148
1909	263,860	30,722	116,382	77,762	1,368	1913	2,563
1908	219,768	47,032	146,950	61,888	1,273	Totals		
1907	213,840	68,410	92,516	67,522	602	1914	704,346	39.2
1906	17,297	71,470	68,605	21,209	187	1913	832,105	45.6
1905	138,844	25,812	72,486	24,845	91	1912	2,050,469	36.9
Totals	2,254,269	917,987	2,327,494	1,101,617	16,538	1911	1,551,168	33.0
Physicians' Defense			Totals			1910	1,393,890	38.9
1914	345	1,816,337	849,922	19,299	1909	1,340,665	36.8
1913	1,870,613	894,307	14,204	1908	1,348,712	40.2
1912	1,801,455	774,797	9,064	1907	1,403,183	34.8
1911	30,812	13,669	1,486,212	623,593	5,922	1906	1,403,183	34.8
1910	30,834	10,017	1,342,295	528,181	5,345	1905	1,375,282	37.0
1909	23,755	9,126	1,071,067	382,745	7,833	Aggs.	15,842,441	267,765
1908	17,430	6,257	835,182	334,013	9,268	Prudential Casualty Company.		
1907	14,426	4,966	757,931	293,656	2,692	1914	140,510	61,780
1906	2,908	1,125	598,549	222,183	1,715	1913	133,597	65,048
1905	390	17	541,866	247,895	5,053	1912	93,344	42,901
Totals	123,586	54,647	12,221,597	5,151,202	81,385	1911	15,613	1,811
Plate Glass			Accident			Automobile Property Damage		
1914	—10	476	992,117	384,247	22,104	1914	103,383	44,812
1913	2,981	1,983	1,079,327	508,098	19,490	1913	88,246	24,682
1912	60	6,111	1,116,266	468,743	7,559	1912	25,106	6,146
1911	30,812	13,669	1,115,913	391,507	6,859	1911	7,083	571
1910	30,834	10,017	1,120,875	440,807	11,815	Burglary and Theft		
1909	23,755	9,126	1,120,719	427,152	16,527	1914	17,789	17,317
1908	17,430	6,257	1,136,000	460,535	7,022	1913	20,239	10,313
1907	14,426	4,966	1,200,541	408,992	6,285	1912	17,517	3,074
1906	2,908	1,125	1,180,260	404,488	8,718	1911	15,410	2,258
1905	390	17	1,182,597	418,169	12,813	Totals		
Totals	123,586	54,647	11,263,595	4,290,828	119,212	1914	17,789	841
Surety			Accident			1913	20,239	1,274
1914	67,366	15,411	992,117	384,247	22,104	1912	17,517	65
1913	63,699	29,949	1,079,327	508,098	19,490	1911	15,410	112
1912	31,718	31,343	1,115,913	391,507	7,559	Risks in force: 1914, \$11,937,959; 1913, \$14,800,388; 1912, \$13,074,622; 1911, \$15,768,025; 1910, \$5,753,959.		
1911	147,554	9,901	1,120,875	440,807	11,815	Business reinsured November 1, 1914.		
1910	95,502	1,055	1,136,000	460,535	7,022	— Minus.		
1909	2,028	1,200,541	408,992	6,285			

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
PRUDENTIAL CASUALTY COMPANY—Cont.				
Health				
1914	\$9,498	\$5,599	\$467	63.7
1913	9,058	3,630	320	40.9
1912	8,879	2,571	10	29.0
1911	3,457	1,038	43	31.2
Liability				
1914	452,680	155,994	45,350	44.5
1913	349,707	105,302	25,995	37.5
1912	156,388	35,455	12,034	20.3
1911	68,067	6,527	4,048	16.1
Plate Glass				
1914	50,150	23,835	1,850	51.2
1913	51,105	18,455	1,152	38.3
1912	29,415	8,899	34	30.1
1911	14,177	2,198	15	15.6
Steam Boiler				
1913	—31	.....	.....	....
1912	—3,102	.....	.....	....
1911	2,099	.....	.....	....
Workmen's Collective				
1913	788	652	247	114.1
1912	1,866	978	16	53.3
Workmen's Compensation				
1914	123,619	62,731	9,558	39.4
1913	104,399	18,463	3,078	20.6
Totals				
1914	957,629	372,076	73,127	46.5
1913	757,028	246,635	40,156	37.8
1912	399,368	99,066	13,433	34.4
1911	125,838	14,803	4,281	15.2
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
ROYAL INDEMNITY COMPANY—Cont.				
Liability				
1914	\$1,200,666	\$638,275	\$205,574	69.8
1913	1,380,247	515,138	159,365	48.9
1912	1,377,025	221,113	87,303	22.3
1911	372,716	40,751	20,934	16.5
Plate Glass				
1914	135,610	60,005	1,747	45.6
1913	127,801	54,346	2,080	44.1
1912	108,852	27,997	696	25.8
1911	37,424	3,481	696	11.1
Steam Boiler				
1914	81,448	3,470	45	4.3
1913	61,561	1,223	20	2.0
1912	42,184	991	105	2.5
1911	14,872	.....	418	2.8
Surety				
1914	110,733	10,959	1,689	11.4
1913	47,901	1,102	860	4.1
1912	19,406	1,718	60	9.1
1911	9,909	.....	.....	....
Risks in force: 1914, \$20,618,499; 1913, \$8,933,201; 1912, \$3,957,116; 1911, \$1,939,763.				
Workmen's Collective				
1914	7,102	4,046	594	65.3
1913	11,843	5,824	673	54.9
1912	6,624	1,709	282	30.0
1911	1,433	319	40	25.0
Workmen's Compensation				
1914	1,159,064	295,849	48,100	29.7
1913	387,300	97,998	28,025	32.5
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
SOUTHERN SURETY COMPANY—Cont.				
Surety				
1914	\$320,150	\$137,415	\$18,573	48.7
1913	318,524	212,467	9,156	60.6
1912	299,146	32,995	3,012	12.0
1911	93,028	15,724	204	27.1
1910	72,589	46,536	1,400	66.0
1909	94,901	1,454	347	1.4
1908	69,126	999	14	1.8
Risks in force: 1914, \$50,307,889; 1913, \$50,918,916; 1912,; 1911, \$20,350,063; 1910,; 1909, \$12,157,353; 1908, \$11,265,016.				
Steam Boiler				
1914	—1,094	.....	.....	....
Title				
1914	270	.....	.....	....
1913	195	.....	.....	....
1912	1,152	.....	.....	....
1911	1,279	17	.....	1.3
1910	712	.....	.....	....
Workmen's Collective				
1914	1,928	822	423	64.6
Workmen's Compensation				
1914	173,362	39,625	12,623	30.1
Totals				
1914	1,316,309	470,027	110,163	44.1
1913	590,685	322,424	17,222	59.2
1912	539,852	129,093	4,041	24.8
1911	211,307	60,880	886	29.1
1910	85,222	60,556	1,400	72.7
1909	113,815	1,506	347	1.6
1908	80,689	999	127	1.3

Royal Indemnity Company.				Southern Surety Company.				Southwestern Surety Insurance Company.			
Totals				Totals				Totals			
Accident				Accident and Health				Accident			
1914	240,536	102,785	5,066	1914	297,542	149,536	10,412	1914	51,332	20,036	574
1913	205,314	87,282	4,074	1913	221,628	106,757	7,562	1913	33,594	11,017	599
1912	131,795	56,596	939	1912	196,662	92,201	1,089	1912	22,590	11,017	77
1911	29,839	854	171	1911	98,047	38,939	372	1911	1,152	118	.....
Automobile Property Damage				Automobile Property Damage				Automobile Property Damage			
1914	224,034	81,321	20,707	1914	297,542	149,536	10,412	1914	46,054	15,203	2,263
1913	232,939	79,371	19,461	1913	221,628	106,757	7,562	1913	38,839	12,065	1,318
1912	201,801	52,001	12,389	1912	196,662	92,201	1,089	1912	23,444	9,938	372
1911	67,309	8,694	2,816	1911	98,047	38,939	372	1911	1,325	2,868	226
Burglary and Theft				Automobile Property Damage				Burglary and Theft			
1914	211,604	57,559	6,209	1914	17,282	6,610	1,920	1914	50,644	13,369	1,132
1913	151,232	39,699	3,549	1913	221,628	106,757	7,562	1913	26,123	8,049	800
1912	95,277	23,739	886	1912	196,662	92,201	1,089	1912	12,416	7,986	710
1911	38,133	1,936	387	1911	98,047	38,939	372	1911	2,968	3,366	21
Fidelity				Burglary and Theft				1910	2,037	964	.....
1914	133,504	21,439	2,005	1914	21,265	2,799	113	1910	.....	.....	47.3
1913	105,098	15,217	1,412	1913	221,628	106,757	7,562	1913	81,239	23,294	15,979
1912	77,591	4,072	30	1912	196,662	92,201	1,089	1912	85,729	39,161	4,572
1911	29,836	.....	.....	1911	98,047	38,939	372	1911	84,548	6,166	962
Risks in force: 1914, \$36,348,851; 1913, \$31,649,428; 1912, \$23,275,592; 1911, \$9,335,493.				1910	18,954	6,000	290	1910	54,597	.....	120
1914	19,717	2,066	.....	1910	11,901	14,000	.....	1910	28,386	.....	.....
1913	9,090	2,473	.....	1909	18,915	52	.....	Risks in force: 1914, \$23,785,432; 1913, \$10,546,498; 1912, \$20,196,466; 1911, \$14,250,801; 1910, \$6,314,270.			
1912	5,785	.....	.....	1908	11,563	113	.....	1914	9,587	5,490	32
1911	5,192	146	2.8	Risks in force: 1914, \$24,693,608; 1913, \$21,305,960; 1912, \$15,092,200; 1911, \$8,652,322; 1910, \$4,563,802.				1913	8,433	4,197	86
Fly Wheel				1909, \$5,092,200; 1908, \$4,563,802.	Liability	120,574	64,348	1912	6,628	588	.....
1914	19,717	2,066	.....	1914	410,646	120,574	64,348	1911	604	.....	.....
1913	9,090	2,473	.....	Plate Glass				1914	.....	.....	.....
1912	5,785	.....	.....	1914	19,493	5,692	113	1913	376,392	213,467	76,324
1911	5,192	146	2.8	1913	221,628	106,757	7,562	1912	528,654	201,070	47,146
Health				1912	196,662	92,201	1,089	1911	327,775	55,325	12,949
1914	85,435	38,785	2,763	1911	98,047	38,939	372	1910	76,763	4,863	432
1913	74,398	27,000	2,004	1910	18,954	6,000	290	1910	4,558	.....	.....
1912	51,140	11,816	199	Risks in force: 1914, \$36,348,851; 1913, \$31,649,428; 1912, \$23,275,592; 1911, \$9,335,493.				1914	376,392	213,467	76,324
1911	13,018	690	130	1914	21,265	2,799	113	1913	528,654	201,070	47,146
				1913	221,628	106,757	7,562	1912	327,775	55,325	12,949
				1912	196,662	92,201	1,089	1911	76,763	4,863	432
				1911	98,047	38,939	372	1910	4,558	.....	.....
				1910	18,954	6,000	290	* Includes \$123 physician's liability.			
				1909	18,915	52	.....	— Minus.			
				1908	11,563	113	.....			

* Includes \$123 physician's liability.

— Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$36,757	\$13,319	\$77	36.5
1913	32,215	18,728	106	58.5
1912	32,371	10,404	25	32.2
1911	15,998	5,873	10	36.7
1910	6,183	840	.....	13.7
Totals				
1914	194,361	134,785	30,959	85.3
1913	164,100	975,557	32,697	187.8
1912	152,195	45,246	3,867	32.2
1911	97,842	6,668	415	7.2
1910	69,417	.....	.....	.....
Risks in force: 1914, \$22,426,730; 1913, \$12,596,019; 1912, \$22,890,886; 1911, \$15,237,931; 1910, \$8,713,633.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	43,472	22,924	522	53.9
1913	47,019	24,011	586	51.3
1912	19,086	5,084	400	26.7
Totals				
1914	430,780	118,212	13,180	30.5
1913	112,486	23,221	4,116	24.3
Totals				
1914	1,320,618	580,099	141,051	54.6
1913	1,076,151	615,264	92,026	65.7
1912	681,393	146,015	19,370	24.3
1911	248,558	43,726	1,225	10.0
1910	118,986	2,717	.....	2.3

SOUTHWESTERN SURETY INS. CO.—Cont.				
Plate Glass				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$36,757	\$13,319	\$77	36.5
1913	32,215	18,728	106	58.5
1912	32,371	10,404	25	32.2
1911	15,998	5,873	10	36.7
1910	6,183	840	.....	13.7
Totals				
1914	194,361	134,785	30,959	85.3
1913	164,100	975,557	32,697	187.8
1912	152,195	45,246	3,867	32.2
1911	97,842	6,668	415	7.2
1910	69,417	.....	.....	.....
Risks in force: 1914, \$22,426,730; 1913, \$12,596,019; 1912, \$22,890,886; 1911, \$15,237,931; 1910, \$8,713,633.				

STANDARD ACCIDENT INS. CO.—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$780,181	\$407,803	\$128,970	68.8
1913	965,175	666,759	162,276	79.7
1912	1,477,717	593,012	108,787	53.5
1911	1,271,140	590,856	167,851	54.8
1910	1,135,124	500,207	132,810	55.7
1909	926,023	360,784	121,717	52.1
1908	932,686	334,605	129,123	41.7
1907	946,958	353,911	106,984	48.7
1906	780,094	254,314	71,963	41.8
1905	671,145	207,435	65,866	40.7
Totals	9,886,237	4,148,686	1,286,347	55.0
Liability				
1914	10,684	7,273	375	71.6
1913	39,422	18,995	454	49.2
1912	31,486	20,813	466	67.5
1911	38,982	20,609	498	54.1
1910	43,215	23,103	519	54.6
1909	28,370	18,384	569	66.8
1908	42,694	17,632	389	42.3
Totals	312,878	152,200	13,690	31.3
1914	780,378	215,866	28,174	31.3
1913	536,263	152,200	13,690	30.9
Totals				
1914	3,128,778	1,279,518	188,815	46.9
1913	3,110,566	1,539,724	197,191	55.8
1912	3,019,390	1,265,293	212,243	48.9
1911	2,717,246	1,182,222	181,645	50.2
1910	2,568,566	1,052,965	141,779	46.5
1909	2,126,895	823,200	129,978	46.8
1908	2,025,919	798,491	137,736	46.2
1907	2,079,042	816,709	116,151	44.9
1906	1,868,202	664,570	79,418	41.2
1905	1,592,875	633,199	60,779	44.1
Aggs.	24,177,349	10,955,831	1,454,735	47.6

TEXAS FIDELITY AND BONDING—Cont.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	\$22,616	\$2,007	.....	8.9
Totals				
1914	92,245	35,493	\$7,269	46.3
1913	48,575	12,014	268	25.3
1912	42,312	4,240	125	10.3
1911	36,786	1,734	61	4.9
Travelers Indemnity Company.				
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
1914	41,200	14,860	13	36.0
1913	37,348	30,037	21	9.1
1912	30,039	10,493	14	82.5
1911	21,311	1,117	9	35.0
1910	15,705	507	4	5.2
1909	7,733	189	2	3.2
1908	12,003	2,761	121	1.7
1907	4,072	.....	.....	24.0
1906	.....	.....	.....	.....
Automobile Property Damage				
1914	625,923	224,258	48,951	43.7
1913	573,878	212,031	47,523	45.2
1912	535,676	172,322	37,149	39.1
1911	444,014	170,149	36,031	46.9
1910	318,827	140,645	30,668	53.7
1909	146,827	36,408	8,005	30.3
1908	48,812	9,684	1,993	23.9
Fly Wheel				
1914	5,573	.....	.....	.....
1913	4,757	.....	.....	.....
1912	4,217	320	110	10.2
1911	4,775	12,535	169	266.0
1910	8,247	4,168	261	53.7
1909	9,839	908	183	11.1
1908	7,779	.....	.....	.....
1907	6,072	.....	.....	.....

Standard Accident Insurance Company.				Texas Fidelity and Bonding				Health			
Accident				Accident							
1914	1,211,886	524,460	26,659	1914	44	55	.....	1914	54,226	26,662	1,289
1913	1,213,595	640,979	17,381	1913	85	.....	.....	1913	63,166	20,565	917
1912	1,200,602	536,977	10,569	1912	.....	.....	.....	1912	31,922	2,614	107
1911	1,138,577	538,083	10,094	1911	.....	.....	.....	1911	2,540	1,373	4
1910	1,170,332	444,195	6,842	1910	.....	.....	.....	1910	2,151	1,081	4
1909	1,024,075	395,804	6,639	1909	.....	.....	.....	1909	1,839	80	1
1908	934,354	404,039	7,904	1908	.....	.....	.....	1908	600	256	3
1907	1,026,970	425,078	8,884	1907	.....	.....	.....	1907	481	.....	.....
1906	937,174	376,866	6,977	1906	.....	.....	.....	1906	134	.....	.....
1905	818,973	384,733	3,913	1905	.....	.....	.....	1905	.....	.....	.....
Totals	10,696,458	4,659,208	106,762	1906	.....	.....	.....	1906	.....	.....	.....
Automobile Property Damage				Automobile Property Damage				Liability			
1914	137,129	46,276	2,243	1914	12,699	913	22	1914	109,429	13,365	1,871
1913	138,083	42,646	1,695	1913	10,171	671	95	1913	155,349	11,122	2,222
1912	125,249	46,266	1,601	1912	10,140	18	.....	1912	137,779	3,678	184
1911	116,659	46,407	1,538	1911	7,611	208	.....	1911	58,732	.....	4
1910	81,325	37,041	1,139	1910	.....	.....	.....	1910	1,355	.....	.....
1909	30,576	4,522	559	1909	.....	.....	.....	1909	259	.....	.....
1908	3,826	649	.....	1908	.....	.....	.....	1908	474	10	.....
				1907	.....	.....	.....	1907	21,027	4,712	518
Health				Fidelity				Steam Boiler			
1914	208,520	77,841	2,394	1914	12,699	913	22	1914	226,024	25,454	1,032
1913	197,088	76,125	1,694	1913	10,171	671	95	1913	201,516	24,264	1,345
1912	184,333	68,225	821	1912	10,140	18	.....	1912	127,034	10,596	1,199
1911	151,887	57,247	765	1911	7,611	208	.....	1911	147,945	6,755	980
1910	138,570	50,419	470	1910	.....	.....	.....	1910	117,338	13,415	588
1909	117,781	43,722	495	Risks in force: 1914, \$.....; 1913, \$3,222,933.	.....	.....	.....	1909	104,427	6,533	1,349
1908	112,413	41,566	320	1914	5,669	1,076	.....	1908	90,248	3,449	700
1907	105,114	37,720	283	1913	.....	.....	.....	1907	46,953	178	9
1906	90,924	33,396	279	1912	.....	.....	.....	
1905	102,757	40,971	.....	1911	.....	.....	.....	
Totals	1,410,227	599,215	7,271	1910	.....	.....	.....	Totals	1,062,835	304,599	53,156
				1909	.....	.....	.....	1914	1,039,344	271,689	52,028
				1908	.....	.....	.....	1913	873,976	219,525	38,812
				1907	.....	.....	.....	1912	688,085	201,304	37,218
				1906	.....	.....	.....	1911	469,229	160,426	31,531
				1905	.....	.....	.....	1910	278,806	44,436	40,9
								1909	155,647	43,528	19,4
								1908	85,635	2,658	10,4
								1907	4,206	648	9,7
								1906	.....	.....	.....

§ Formerly included in accident. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
Travelers Insurance Company.				
Accident				
1914	\$4,177,180	\$1,755,153	\$81,683	44.0
1913	4,259,916	1,830,872	95,280	45.2
1912	4,063,731	2,090,621	88,179	52.1
1911	3,811,563	1,638,416	70,211	44.6
1910	3,552,947	1,324,337	58,698	38.9
1909	3,542,239	1,166,288	58,830	34.6
1908	3,135,325	1,225,899	41,804	40.4
1907	3,179,736	1,322,427	19,931	41.6
1906	2,915,882	1,160,086	17,122	40.4
1905	2,722,553	1,271,193	18,397	47.4
Totals	35,360,672	14,695,356	550,075	43.1
Health				
1914	642,937	264,606	10,436	42.8
1913	613,724	249,474	10,217	42.3
1912	571,573	225,914	11,190	39.7
1911	543,420	205,701	10,522	40.5
1910	481,588	179,082	8,270	38.9
1909	457,633	148,011	7,118	33.9
1908	364,552	155,632	4,321	44.1
1907	369,371	139,409	62	45.0
1906	288,547	111,626	417	38.8
1905	266,421	118,286	45	44.4
Totals	4,539,766	1,802,741	62,598	41.1
Liability				
1914	5,093,054	3,082,878	777,573	75.8
1913	5,181,359	3,722,432	833,176	87.5
1912	7,550,735	3,451,249	1,026,083	59.4
1911	6,222,875	3,138,123	1,022,466	56.9
1910	5,891,209	2,592,293	916,025	59.6
1909	5,266,371	1,953,576	931,570	55.1
1908	5,733,468	1,783,792	823,590	56.8
1907	5,045,760	1,487,392	822,796	47.2
1906	4,422,776	1,175,230	625,859	47.2
1905	3,364,650	856,008	479,848	39.7
Totals	52,841,257	23,227,773	8,419,886	59.9

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
UNION CASUALTY INSURANCE CO.—Cont.				
Burglary and Theft †				
1913	\$85	\$80	\$9	104.7
1912	1,137	2,241	72	212.2
1911	26	648	.....	.....
1910	3,223	1,485	.....	43.7
1909	2,456	.....	.....	.....
Health †				
1913	.....	59	.....	.....
1912	580	236	.....	40.7
1911	224	216	.....	18.9
1910	1,822	276	69	.....
1909	90	.....	.....	.....
Liability				
1914	273,556	80,157	37,253	42.9
1913	213,601	75,448	6,711	38.5
1912	147,492	53,533	6,499	40.7
1911	48,022	17,005	2,482	40.6
1910	77,896	1,119	.....	1.4
1909	338	.....	.....	.....
Plate Glass†				
1914	9,635	17,705	.....	183.7
1913	37,357	19,207	23	51.5
1912	25,878	10,915	77	42.5
1911	13,110	1,774	.....	13.5
1910	2,091	597	.....	28.6
1909	310	.....	.....	.....
Steam Boiler †				
1913	.....	.....	.....	.....
1912	—56	.....	.....	.....
1911	—41	.....	.....	.....
1910	308	.....	.....	.....

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
UNITED STATES CASUALTY CO.—Cont.				
Automobile Property Damage				
1914	\$61,518	\$23,973	\$6,038	48.8
1913	42,154	12,956	3,946	40.1
1912	20,393	6,333	2,540	45.5
1911	11,277	1,592	660	20.0
Burglary and Theft				
1914	79,451	26,593	3,702	38.0
1913	69,692	43,983	6,548	64.0
1912	66,690	23,393	3,714	37.4
1911	64,519	28,235	2,685	47.9
1910	65,244	15,517	2,204	27.2
1909	55,029	15,691	1,472	31.2
1908	44,071	11,492	772	27.8
1907	30,683	10,932	725	38.7
1906	21,943	8,767	94	40.5
1905	11,494	1,336	84	12.4
Totals	520,496	185,876	20,910	39.7
Fly Wheel				
1914	365	.....	.....	.....
1913	722	.....	.....	.....
Health				
1914	225,092	101,568	7,097	48.3
1913	222,414	108,967	7,573	50.8
1912	229,670	103,173	7,585	49.7
1911	232,139	104,569	8,332	48.6
1910	234,465	79,095	9,084	38.0
1909	201,979	70,844	7,048	41.0
1908	186,104	75,868	6,560	41.6
1907	158,482	68,750	5,827	47.0
1906	157,119	60,937	565	39.5
1905	119,319	46,246	847	39.1
Totals	1,966,763	820,017	60,518	44.8

Workmen's Collective									
1914	12,383	11,464	563	97.3	1914	181,496	20,981	11,767	18.0
1913	80,766	70,642	3,470	91.8	1913	181,145	5,724	2,881	4.8
1912	79,140	44,282	2,185	58.7	Totals				
1911	55,958	34,339	1,704	64.5	1914	585,796	157,382	54,140	36.1
1910	49,565	49,565	2,495	66.0	1913	514,215	134,972	11,033	28.3
1909	35,393	18,213	.....	34.6	1912	232,481	39,957	7,311	28.3
1908	11,288	4,176	.....	37.0	1911	106,207	39,957	2,482	39.2
Workmen's Compensation					1910	103,478	6,554	69	6.4
1914	5,497,624	1,275,380	215,140	27.1	1909	3,272	.....	.....	.....
1913	3,065,584	737,462	109,451	28.2	Totals				
Totals					1914	476,566	227,026	22,272	52.3
1914	15,423,128	6,389,681	1,085,395	48.6	1913	490,029	239,938	19,975	53.0
1913	13,141,348	6,590,882	1,051,599	58.2	1912	509,544	239,988	18,276	50.7
1912	12,274,179	5,752,266	1,138,537	56.1	1911	545,412	250,192	23,274	50.1
1911	10,693,817	5,010,669	1,084,993	57.0	1910	552,905	235,699	23,659	45.0
1910	10,095,137	4,148,667	985,428	51.1	1909	575,867	208,993	22,891	41.9
1909	9,271,539	3,281,888	997,519	46.1	1908	551,960	198,532	21,975	39.9
1908	8,274,632	3,170,498	669,715	50.0	1907	527,245	160,336	24,681	35.1
1907	8,534,467	2,929,207	912,768	45.0	1906	522,446	194,140	3,759	37.9
1906	7,227,205	2,446,935	643,398	40.5	1905	599,528	250,274	6,583	50.4
1905	6,353,624	2,245,497	498,290	43.2	Totals	5,261,715	2,204,528	127,338	45.5
Aggs.	101,599,136	41,965,970	9,367,572	50.6	United States Casualty Company				
Union Casualty Insurance Company.					Automatic Sprinkler				
Accident +					1914	20,094	7,277	2,181	47.2
1913	2,439	1,393	400	73.5	1913	25,691	10,599	1,411	46.5
1912	3,386	1,413	300	50.6	1912	21,902	10,733	1,488	55.8
1911	3,07	560	.....	61.7	1911	19,884	7,741	857	43.2
1910	3,674	367	.....	10.0	1910	28,817	12,461	1,534	48.6
1909	59	.....	.....	.....	1909	44,156	19,487	2,162	35.4
Automobile Property Damage					1908	40,280	7,486	1,023	21.2
1914	121,109	38,419	5,120	36.0	1907	34,816	7,280	1,088	24.1
1913	79,587	32,371	1,009	41.9	1906	34,931	4,322	87	14.3
1912	54,072	23,819	362	44.7	1905	27,110	7,864	280	30.0
1911	44,448	18,864	.....	42.5	Totals	293,621	89,230	12,111	34.5
1910	38,381	2,770	.....	33.1	Workmen's Compensation				
1909	18	.....	.....	.....	1914	409,604	82,872	20,945	25.3
Totals					1913	183,698	66,006	11,546	42.2

It Writes plate glass only in Philadelphia.

— Mins. —

Line discontinued.

* Includes \$6,000 Workmen's Collective.

1

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

UNITED STATES CASUALTY CO.—Cont.					
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %	
1914	\$2,182,154	\$941,323	\$152,004	50.1	
1913	1,898,671	937,259	139,121	56.7	
1912	1,860,505	870,384	133,236	53.9	
1911	1,838,332	918,600	142,077	57.0	
1910	1,794,031	752,884	122,464	48.3	
1909	1,643,256	569,708	109,089	41.3	
1908	1,337,260	466,117	81,024	40.9	
1907	1,237,167	499,178	78,579	41.0	
1906	1,191,527	444,191	34,199	40.2	
1905	1,113,675	438,198	27,532	41.8	
Aggs.	16,116,579	6,768,732	1,019,325	48.3	
Totals					
1914	\$2,182,154	\$941,323	\$152,004	50.1	
1913	1,898,671	937,259	139,121	56.7	
1912	1,860,505	870,384	133,236	53.9	
1911	1,838,332	918,600	142,077	57.0	
1910	1,794,031	752,884	122,464	48.3	
1909	1,643,256	569,708	109,089	41.3	
1908	1,337,260	466,117	81,024	40.9	
1907	1,237,167	499,178	78,579	41.0	
1906	1,191,527	444,191	34,199	40.2	
1905	1,113,675	438,198	27,532	41.8	
Aggs.	16,116,579	6,768,732	1,019,325	48.3	
United States Fidelity and Guaranty Company.					
Accident					
1914	148,340	50,948	3,179	41.9	
1913	146,566	49,820	2,907	63.0	
1912	123,934	62,717	551	51.1	
1911	79,711	35,341	1,026	45.6	
1910	18,770	6,332	8	33.8	
Automobile Property Damage					
1914	160,271	59,715	3,589	39.5	
1913	143,802	53,483	4,319	40.2	
1912	109,235	33,974	1,773	32.7	
1911	77,184	15,283	563	20.5	
1910	5,681	501	.....	8.8	
Burglary and Theft					
1914	295,297	94,428	3,487	33.2	
1913	291,735	65,551	2,296	23.3	
1912	265,626	71,828	2,907	28.1	
1911	256,901	59,542	2,757	24.2	
1910	264,801	60,617	3,877	24.1	
1909	241,405	50,019	4,502	22.6	
1908	224,050	65,728	6,484	27.3	
1907	205,537	70,094	7,986	29.4	
1906	204,366	81,312	8,312	41.2	
1905	328,073	126,059	16,983	43.6	
Totals	2,768,392	776,985	58,991	30.2	

U. S. FIDELITY & GUARANTY CO.—Cont.					
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %	
1914	—\$179	.....	.....	....
1913	—11,131	\$1,153	\$47	....
1912	9,153	182	14	2.1	
1911	12,938	.....	.....	....
1910	6,611	.....	.....	....
Steam Boiler					
1914	2,486,191	1,073,178	125,885	48.2	
1913	2,436,971	980,344	80,070	43.5	
Surety					
1914	2,486,191	1,073,178	125,885	48.2	
1913	2,436,971	980,344	80,070	43.5	
Risks in force: 1914, \$547,855,938; 1913, \$504,141,160.					
Workmen's Collective					
1914	108,117	61,372	1,460	58.1	
1913	49,002	20,590	311	61.0	
1912	22,036	9,411	36	42.9	
1911	4,581	2,319	3	50.7	
1910	2,355	40	12	2.2	
Workmen's Compensation					
1914	813,584	250,531	7,454	31.7	
1913	177,621	91,611	1,754	52.6	
Totals					
1914	7,128,566	2,816,659	392,944	43.8	
1913	6,295,908	2,487,467	221,135	43.0	
1912	5,444,760	1,772,635	174,792	35.8	
1911	4,738,987	1,418,403	136,679	32.8	
1910	3,776,144	842,076	123,971	25.6	
1909	3,157,595	614,897	123,202	22.9	
1908	2,624,413	857,302	110,600	33.9	
1907	2,528,396	833,066	101,836	37.0	
1906	2,383,777	802,495	78,611	37.0	
1905	2,230,881	983,428	69,150	47.1	
Aggs.	40,377,397	13,720,058	1,444,910	37.6	

WESTERN INDEMNITY CO.—Cont.					
Year	Net Premiums	Losses Paid	Claims Expense	Ratio %	
1914	\$4,375	\$493	\$23	11.8	
1913	1,099	948	26	94.6	
Burglary and Theft					
1914	8,692	538	908	16.6	
1913	11,481	—105	25	....
Fidelity					
1914	8,692	538	908	16.6	
1913	11,481	—105	25	....
Risks in force: 1914, \$.....; 1913, \$.....					
Liability					
1914	108,214	47,034	7,302	50.2	
1913	18,132	8,839	2,603	63.1	
Health					
1914	6,779	2,985	79	45.2	
1913	620	597	3	90.8	
Surety					
1914	69,689	107,415	13,195	172.9	
1913	17,110	9,678	1,717	66.6	
Risks in force: 1914, \$.....; 1913, \$.....					
Plate Glass					
1914	15,161	4,521	3	29.8	
1913	3,404	2,569	22	76.1	
Steam Boiler					
1914	—15	.....	.....	....
1913	—41	.....	.....	....

United States Guarantee Company				Title			
1914	1,378,257	501,445	56,509	1914	59
1913	1,344,334	446,398	47,849	1913	—28
Risks in force: 1914, \$374,214,539; 1913, \$356,885,379.							
Fidelity and Surety				Workmen's Collective			
1914	3,595,723	1,060,289	104,046	1914	90	77	85.6
1913	3,424,597	1,155,910	115,106	1913	67	117	174.6
1911	3,316,704	768,216	122,127				
1910	2,990,224	864,878	118,790				
1908	2,497,763	791,574	104,116				
1907	2,362,800	733,602	93,849				
1906	2,089,411	689,475	70,299				
1905	1,902,808	857,369	52,167				
Totals	21,850,099	6,951,313	780,500				
Risks in force: 1912, \$890,768,757; 1911, \$894,561,258; 1910, \$900,839,248; 1909, \$825,045,495; 1908, \$802,604,913; 1907, \$773,759,752; 1906, \$514,220,692; 1905, \$470,656,146.							
Fly Wheel				Zurich General Accident			
1913	—904	1914	830	97	11.7
1912	690	1913	213	13	6.1
1911	1,685				
1910	9,694				
Health				Automobile Property Damage			
1914	52,391	26,168	253	1914	136,206	49,663	45.1
1913	54,031	27,083	277	1913	96,771	19,810	24.8
1912	47,228	19,385	106				
1911	32,108	8,766	17				
1910	9,469	1,364				
Liability				Health			
1914	1,562,087	645,493	101,123	1914	317
1913	1,547,185	659,463	81,667				
1912	1,203,249	486,142	65,344				
1911	791,180	127,512	17,193				
1910	135,124	4,315	447				
Plate Glass				Liability			
1914	124,160	45,281	5	1914	802,263	232,560	38.5
1913	118,788	41,470	38	1913	627,112	78,000	15.8
1912	97,798	28,796	16				
1911	58,073	13,769	13				
1910	15,996	691				
Risks in force: 1914, \$374,214,539; 1913, \$356,885,379.				Workmen's Compensation			
1914	1,378,257	501,445	56,509	1914	73,753	14,022	417
1913	1,344,334	446,398	47,849	1913	317,629	187,156	66.0
Risks in force: 1912, \$890,768,757; 1911, \$894,561,258; 1910, \$900,839,248; 1909, \$825,045,495; 1908, \$802,604,913; 1907, \$773,759,752; 1906, \$514,220,692; 1905, \$470,656,146.				1913	56,683	26,484	54.6
Fidelity and Surety				Totals			
1914	108,587	17,040	2,531	1914	317,629	187,156	22,513
1913	109,240	14,921	1,902	1913	56,683	26,484	4,472
1912	103,032	10,947	1,817				
1911	188,162	26,066	2,997				
1910	186,245	43,178	2,936				
1909	177,307	32,451	1,401				
1908	164,576	41,853	979				
1907	142,213	36,795	1,774				
1906	149,087	35,786	1,834				
1905	139,030	39,597	2,230				
Totals	1,467,479	298,414	20,401				
Risks in force: 1914, \$73,428,530; 1913, \$67,168,153; 1912, \$66,953,722; 1911, \$67,633,705; 1910, \$62,316,002; 1909, \$46,429,745; 1908, \$30,084,108.							
Surety *				Accident			
1914	87,201	16,971	1,388	1914	830	97	11.7
1913	76,096	14,602	1,202	1913	213	13	6.1
1912	71,523	17,717	1,040				
Risks in force: 1914, \$14,659,846; 1913, \$12,698,070, 1912, \$12,466,437.							
Totals				Automobile Property Damage			
1914	195,878	34,012	3,918	1914	136,206	49,663	45.1
1913	186,146	29,613	3,104	1913	96,771	19,810	24.8
1912	174,555	28,664	2,857				
Western Indemnity Company				Health			
Accident				1914	317
1914	13,067	5,562	397				
1913	3,126	2,160	48				
Automobile Property Damage				Liability			
1914	17,765	4,510	190	1914	802,263	232,560	38.5
1913	1,783	1,681	29	1913	627,112	78,000	15.8
Risks in force: 1914, \$374,214,539; 1913, \$356,885,379.				Workmen's Compensation			
1914	1,378,257	501,445	56,509	1914	719,804	153,118	25.1
1913	1,344,334	446,398	47,849	1913	176,781	21,148	15.9

— Minus.

† Fidelity and surety figures not separated prior to 1913.

* Fidelity and surety figures not separated prior to 1912.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—Continued.

Year	Net Premiums	Losses Paid	Claims Expense	Ratio %	Year	Net Premiums	Losses Paid	Claims Expense	Ratio %
ZURICH GENERAL ACCIDENT—Cont.					FLORIDA FIRE & CAS. INS. CO.—Cont.				
Totals					Steam Boiler				
1914	1,659,419	435,338	116,090	33.2	1914	.....	.....	.....	.....
1913	900,877	118,971	32,283	16.8	1913	—105	.....	.....	.....
					1912	197	.....	.....	.....
Florida Fire and Casualty Insurance Co.					Surety				
Accident					1914	.....	.....	.....	.....
1914	.....	.....	.....	.....	1913	.....	.....	.....	.....
1913	4,863	721	200	19.1	1912	997	.....	.....	.....
1912	6,445	1,089	.....	16.9	Workmen's Collective				
Automobile Property Damage					1914	.....	.....	.....	.....
1914	.....	.....	.....	.....	1913	12,987	2,408	.....	18.5
1913	\$352	\$714	\$5	204.2	1912	4,412	802	.....	18.2
1912	1,603	171	.....	10.7	Totals				
Burglary and Theft					1914	.....	.....	.....	.....
1914	.....	.....	.....	.....	1913	47,442	7,136	207	15.3
1913	730	.....	.....	.....	1912	32,170	5,032	.....	15.6
1912	681	.....	.....	.....		

— Minus.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

Corrected to July 1, 1915.

STATE.	NAME.	ADDRESS.	TITLE.	Next Session of Legislature
Alabama.....	John Surifoy.....	Montgomery.....	Insurance Commissioner.....	Jan., 1919
Alaska.....	Chas. E. Davidson.....	Juneau.....	Secretary of Alaska.....	Mar., 1917
Arizona.....	Cleveland C. Thompson.....	Phoenix.....	Superintendent of Insurance.....	Jan., 1917
Arkansas.....	M. F. Dickinson.....	Little Rock.....	Aud. of State & Ins. Com.....	Jan., 1917
California.....	J. E. Phelps.....	San Francisco.....	Insurance Commissioner.....	Jan., 1917
Canal Zone.....	C. A. McIlvaine.....	Ancon.....	Executive Secretary.....	.....
Colorado.....	E. R. Harper.....	Denver.....	Ast. Supt. of Insurance.....	Jan., 1917
Connecticut.....	Burton Mansfield.....	Hartford.....	Insurance Commissioner.....	Jan., 1917
Delaware.....	Wm. R. McCabe.....	Dover.....	Insurance Commissioner.....	Jan., 1917
District of Columbia.....	Chas. F. Nesbit.....	Washington.....	Superintendent of Insurance.....	Dec., 1917
Florida.....	John C. Luning.....	Tallahassee.....	State Treasurer.....	Apr., 1917
Georgia.....	W. A. Wright.....	Atlanta.....	Insurance Commissioner.....	June, 1915
Hawaii.....	C. J. McCarthy.....	Honolulu.....	Insurance Commissioner.....	Feb., 1917
Idaho.....	George F. Steele.....	Boise City.....	Insurance Commissioner.....	Jan., 1917
Illinois.....	Rufus M. Potts.....	Springfield.....	Superintendent of Insurance.....	Jan., 1917
Indiana.....	D. J. Crittenden.....	Indianapolis.....	Auditor of State.....	Jan., 1917
Iowa.....	Emory H. English.....	Des Moines.....	Commissioner of Insurance.....	Jan., 1917
Kansas.....	Carey J. Wilson.....	Topeka.....	Superintendent of Insurance.....	Jan., 1917
Kentucky.....	M. C. Clay.....	Frankfort.....	Insurance Commissioner.....	Jan., 1917
Louisiana.....	Wm. F. Millsaps.....	Baton Rouge.....	Secretary of State.....	May, 1916
Maine.....	Erastus J. Carter.....	Augusta.....	Insurance Commissioner.....	Jan., 1917
Maryland.....	W. Mason Shehan.....	Baltimore.....	Insurance Commissioner.....	Jan., 1916
Massachusetts.....	Frank H. Hardison.....	Boston.....	Commissioner of Insurance.....	Jan., 1916
Michigan.....	John T. Winship.....	Lansing.....	Commissioner of Insurance.....	Jan., 1917
Minnesota.....	S. D. Works.....	St. Paul.....	Commissioner of Insurance.....	Jan., 1917
Mississippi.....	T. M. Henry.....	Jackson.....	Commissioner of Insurance.....	Jan., 1916
Missouri.....	Chas. G. Revelle.....	Jefferson City.....	Superintendent of Insurance.....	Jan., 1917
Montana.....	Wm. Keating.....	Helena.....	Commissioner of Insurance.....	Jan., 1917
Nebraska.....	W. B. Eastham.....	Lincoln.....	Insurance Commissioner.....	Jan., 1917
Nevada.....	George A. Cole.....	Carson City.....	State Controller.....	Jan., 1917
New Hampshire.....	R. J. Merrill.....	Concord.....	Insurance Commissioner.....	Jan., 1917
New Jersey.....	Geo. M. La Monte.....	Trenton.....	Insurance Commissioner.....	Jan., 1916
New Mexico.....	Jacobo Chavez.....	Santa Fe.....	Superintendent of Insurance.....	Nov., 1916
New York.....	Jesse C. Phillips.....	Albany.....	Superintendent of Insurance.....	Jan., 1916
North Carolina.....	James R. Young.....	Raleigh.....	Insurance Commissioner.....	Jan., 1917
North Dakota.....	W. C. Taylor.....	Bismarck.....	Commissioner of Insurance.....	Jan., 1917
Ohio.....	Frank Taggart.....	Columbus.....	Superintendent of Insurance.....	Jan., 1917
Oklahoma.....	A. L. Welch.....	Oklahoma City.....	Insurance Commissioner.....	Jan., 1917
Oregon.....	Harvey Wells.....	Salem.....	Insurance Commissioner.....	Jan., 1917
Pennsylvania.....	Chas. Johnson.....	Harrisburg.....	Insurance Commissioner.....	Jan., 1917
Philippine Islands.....	James J. Rafferty.....	Manila.....	Collector of Internal Revenue.....	.....
Porto Rico.....	Allan H. Richardson.....	San Juan.....	Treasurer.....	Jan., 1916
Rhode Island.....	Charles C. Gray.....	Providence.....	Insurance Commissioner.....	Jan., 1916
South Carolina.....	F. H. McMaster.....	Columbia.....	Insurance Commissioner.....	Jan., 1916
South Dakota.....	O. K. Stablein.....	Pierre.....	Insurance Commissioner.....	Jan., 1917
Tennessee.....	Wm. F. Dunbar.....	Nashville.....	Commissioner of Insurance.....	Jan., 1917
Texas.....	John S. Patterson.....	Austin.....	Com'r of Ins. and Banking.....	Jan., 1917
Utah.....	John James.....	Salt Lake City.....	Insurance Commissioner.....	Jan., 1917
Vermont.....	{ Guy W. Bailey.....	Essex Junction.....	Secretary of State.....	} Jan., 1917
	{ Walter F. Scott.....	Montpelier.....	State Treasurer.....	
Virginia.....	Joseph Button.....	Richmond.....	Commissioner of Insurance.....	Jan., 1916
Washington.....	H. O. Fishback.....	Olympia.....	Insurance Commissioner.....	Jan., 1917
West Virginia.....	John S. Darst.....	Charleston.....	State Auditor.....	Jan., 1917
Wisconsin.....	M. J. Cleary.....	Madison.....	Commissioner of Insurance.....	Jan., 1917
Wyoming.....	R. B. Forsyth.....	Cheyenne.....	State Auditor.....	Jan., 1917

CANADA.

Dominion of Canada.....	Geo. D. Finlayson.....	Ottawa.....	Superintendent of Insurance.....	.....
Alberta.....	W. F. Newson.....	Edmonton.....	Superintendent of Insurance.....	.....
British Columbia.....	Ernest F. Gunther.....	Victoria.....	Superintendent of Insurance.....	.....
Manitoba.....	A. E. Ham.....	Winnipeg.....	Inspector of Insurance.....	.....
New Brunswick.....	G. N. Babbitt.....	Fredericton.....	Deputy Provincial Treasurer.....	.....
Newfoundland.....	Geo. Bursell.....	St. Johns.....	Accountant, Finance Dept.....	.....
Nova Scotia.....	Fred. S. Mathers.....	Halifax.....	Deputy Provincial Secretary.....	.....
Ontario.....	Arthur Boswell.....	Toronto.....	Supt. of Insurance.....	.....
Prince Edward Island.....	A. Newbery.....	Charlottetown.....	Assistant Provincial Treas.....	.....
Quebec.....	Wm. Chubb.....	Quebec.....	Superintendent of Insurance.....	.....
Saskatchewan.....	Arthur E. Fisher.....	Regina.....	Superintendent of Insurance.....	.....

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
<i>Automobile.</i> AUTOMOBILE OWNERS MUTUAL PROTECTIVE ASS'N, Cedar Rapids, Ia. R. Lord, Pres.	1914 1913	..... 11,364	..... 11,061	..... 303	..... 4,015	..... 5,815	..... 901	..... 4,976	\$ 5,877
NATIONAL AUTOMOBILE INSURANCE ASSOCIATION, Waco, Texas..1913. V. K. Bessonette, Attorney in fact.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........
WESTERN AUTOMOBILE INDEMNITY ASSOCIATION, Ft. Scott, Kan..1911. W. E. Brooks, Pres., Oscar Rice, Sec.	1914 1913 1912 1911	..... 20,248 9,948 2,917	..... 3,915 1,282 200	..... 16,333 8,666 2,717	..... 32,736 14,359 2,502	..... 32,736 14,359 2,502	..... 7,370 3,022 374	..... 19,801 6,753 306	..... 27,231 9,775 686
AMERICAN MUTUAL SURETY, Lincoln, Neb....., Pres. Geo. W. Fawell, Jr., Sec.	1914 1913	..... 159	..... 113	..... 46	..... 562	..... 562	..... .....	..... 522	..... 522
<i>Bank Theft and Surety.</i> BANKERS' MUTUAL CASUALTY COMPANY, Milwaukee, Wis..... 1913. S. M. Smith, Pres., G. D. Bartlett.	1914 1913	..... 38,316 957	..... 4,747 534	..... 33,569 493	..... 6,099 1,069	..... 6,238 1,069	..... .....	..... 576 112	..... 839 112
<i>Hail and Cyclone Insurance.</i> ALLIANCE HAIL ASSOCIATION, Jamestown, N. D..... 1891. John M. Smith, Pres., W. E. Boise, Sec.	1914 1913 1912 1911 1910	.........................	.........................	.........................	.........................	.........................	.........................	.........................	.........................
AUSTIN MUTUAL HAIL ASSOCIATION, Austin, Minn.....	1914 1913 1912	..... 10,406 15,156	..... ..... .....	..... 10,406 15,156	..... 15,378 13,176	..... 15,378 13,176	..... 14,027 3,120	..... 6,159 5,143	..... 20,186 8,863
CENTRAL NATIONAL MUTUAL HAIL ASSOCIATION, Topeka, Kan.... 1912. J. H. White, Pres. Elmer F. Bagley, Sec.	1914 1913 1912	..... 11,966 2,373	..... ..... .....	..... 11,766 2,373	..... 40,459 22,098	..... 40,591 23,254	..... 5,477 5,645	..... 25,520 15,236	..... 30,997 20,881
DES MOINES MUTUAL HAIL AND CYCLONE INSURANCE ASSOCIATION, Crocker Bldg., Des Moines, Ia..... 1899. O. G. Chesley, Pres., W. S. Hazard, Jr., Sec.	1914 1913 1912 1911 1910	..... 3,883 6,412 3,488 9,521	..... 1,500 2,800 1,759 2,805	..... 2,383 3,612 1,669 7,316	..... 98,465 111,398 116,088 123,208	..... 98,465 111,398 116,088 123,208	..... 40,877 44,565 28,872 35,773	..... 60,117 63,846 93,309 85,723	..... 100,994 108,413 122,181 121,496

[illegible]

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.
		\$	\$	\$	\$	\$	\$	\$	\$
<i>Hail and Cyclone—Continued.</i>									
HARTFORD CO. TOBACCO GROWERS' MUTUAL INS. CO., Windsor, Conn. H. H. Ellsworth, Pres., L. M. Woodworth, Sec.	1914 1913 1912	516	87	499	939	944	150	172	322
HARVESTERS' HAIL ASSOCIATION, Osage City, Kansas J. W. Warner, Pres., E. F. McCloskey, Sec.	1914 1913 1912 1911	14,968 6,418 17 .....	..... ..... ..... .....	14,968 6,418 17	96,961 14,226 1,965	27,036 14,278 1,965	6,576 2,130 754	11,910 5,748 1,194	18,486 7,877 1,948
HOME MUTUAL HAIL ASSOCIATION, Wichita, Kansas J. B. Blazer, Pres., R. Hatfield, Sec.	1914 1913 1912	14 246	1,432 530 .....	..... ..... .....	5,101 9,648	6,561 10,748	829 2,790	5,962 7,042	6,791 9,832
HOME MUTUAL HAIL INSURANCE COMPANY, 1st National Bank Building, Fort Worth, Texas A. P. Mitchell, Pres., K. T. Martin, Sec.	1914 1913	7,993	882	7,111	16,495	16,495	2,872	5,629	8,501
KANSAS HOME HAIL INSURANCE CO, Topeka, Kan. Clyde W. Miller, Pres., Isaac W. Jones, Sec.	1914	2,000	.....	2,000	9,045	9,102	1,924	5,178	7,102
KANSAS MUTUAL HAIL INSURANCE ASSOCIATION, Sterling, Kan....1900. James Lawrence, Pres., John Bradley, Sec.	1914 1913 1912 1911 1910	..... 3,774 3,382 554 37	..... ..... ..... 27 .....	..... 3,774 3,382 517 37	..... 7,791 12,920 4,669 10,941	..... 8,211 12,920 4,669 10,943	..... 1,495 2,433 523 2,240	..... 6,324 7,376 4,210 4,210	..... 7,819 9,809 4,742 10,576
MCPHERSON HAIL INSURANCE COMPANY, McPherson, Kan.....1899. H. F. Harbaugh, Pres., A. J. Shaw, Sec.	1914 1913 1912 1911 1910	111,801 99,137 66,000 39,177 22,551	..... ..... ..... ..... .....	111,801 99,137 66,000 39,177 22,551	143,139 59,169 71,564 25,064 41,980	143,139 59,169 71,564 25,064 41,980	20,559 3,162 20,350 1,961 10,711	40,090 15,104 19,810 7,727 10,040	95,704 10,699 46,760 9,688 21,292
MINNESOTA FARMERS MUTUAL INS. CO., 4th St. & 1st Ave., Minneapolis, Minn., 1891 W. D. Andrews, Pres., C. B. Steelman, Sec.	1914 1913 1912 1911 1910	22,253 19,900 27,594 31,534	2,978 100	19,275 19,900 27,424 31,534	36,995 31,003 15,862 17,218	..... ..... 16,420 22,746	..... 10,663 7,663 5,604	..... 16,934 8,616 9,152	34,552 27,596 16,379 14,756
MUTUAL HAIL STORM INSURANCE ASSOCIATION, Des Moines, Ia....1899. Forest Huttenlocker, Pres., C. V. Stanley, Sec.	1914 1913 1912 1911 1910	6,213 4,790 2,745 37 797	..... ..... 733 5,661	6,213 4,790 2,745 —5,664 797	24,739 20,456 31,040 18,833	24,739 20,456 31,040 18,833	10,608 9,681 12,988 25,589 5,559	11,696 11,349 13,236 11,825 12,583	23,298 21,030 26,224 27,414 31,491

MUTUAL HORTICULTURAL INSURANCE ASSOCIATION OF IOWA, Des Moines, Ia.....	1914
--	------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

GOSCHENHOPPEN MUTUAL LIVE STOCK INS. CO., Pennsburg, Pa.....1856. F. N. Benfield, Pres., E. W. Scholl, Sec.	1914 1913 1912	..... 4,019 3,343	..... 1,445 1,950	..... 2,574 1,393	..... 3,209 3,002	..... 3,209 3,002	..... 1,737 4,287	..... 232 333	..... 1,959 4,020
HATBORO MUTUAL LIVE STOCK & PROTECTIVE INS. CO. Hatboro, Pa..1888. W. Penrose, Pres., W. W. Wilgus, Sec.	1914 1913 1912	..... 137 121	..... 137 212	..... ..... 91	..... 1,815 1,552 1,536	..... 1,805 1,570 1,570	..... 1,370 1,240	..... 426 348	..... 1,795 1,588
HORSE INSURANCE FUND OF THE RETAIL GROCERS ASSOCIATION, Philadelphia, Pa..... Charles K. Dewees, Pres., Francis B. Farley, Sec.	1914 1913 1912	..... 407 449	..... ..... .....	..... 407 449	..... 3,451 4,249	..... 3,476 4,249	..... 3,053 3,404	..... 464 474	..... 3,517 3,878
LOWER PROVIDENCE MUTUAL LIVE STOCK INS. CO., Eagleville, Pa..1889. W. A. Shearer, Pres., J. W. Barry, Sec.	1914 1913 1912	..... 307 87	..... 428 250	..... 121 163	..... 1,584 548	..... 1,881 668	..... 1,951 705	..... 118 133	..... 2,069 838
MICHIGAN MUTUAL LIVE STOCK INSURANCE CO., Charlotte, Mich....1914 C. C. Lillie, Pres., H. J. Wells, Sec.	1914	.....	.....	.....	.....	.....	.....	.....	.....
MUTUAL LIVE STOCK INSURANCE ASSOCIATION, Yorkville, S. C.....1905. J. F. Asch, Pres., D. E. Boney, Sec.	1914 1913 1912 1911	..... 4,172 ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... 2,199 2,026	..... 3,379 2,026	..... 725 725	..... 774 681	..... 1,499 1,406
MUTUAL LIVE STOCK INSURANCE COMPANY OF HORSHAM, Fort Wash- ington, Pa..... F. Hought, Pres., B. W. Hook, Sec.	1914 1913 1912	..... 324 .....	..... 250 26	..... 104 26	..... 1,221 1,349	..... 1,221 1,349	..... 1,245 879	..... 155 496	..... 1,400 1,375
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF PAULDING CO., Paulding, O..... S. A. Guster, Pres., E. E. Louck, Sec.	1914 1913 1912	..... 5,232 .....	..... 5,582 .....	..... 350 .....	..... 3,763 .....	..... 8,098 .....	..... 4,446 .....	..... 3,816 .....	..... 8,262
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF VAN WERT CO., Van Wert, O..... F. Balyeat, Pres., J. Friedly, Sec.	1914 1913 1912	..... 223 .....	..... 13,724 .....	..... 13,501 .....	..... 14,302 .....	..... 26,902 .....	..... 14,159 .....	..... 12,742 .....	..... 26,901
MUTUAL PROTECTIVE ASSOCIATION, Gafney, S. C.....1908. T. M. Littlejohn, Pres., E. S. McKown, Sec.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........
NORTHAMPTON MUTUAL LIVE STOCK INS. CO., Easton, Pa.....1869. J. J. Ealer, Pres., Geo. R. Kolb, Sec.	1914 1913 1912	..... 25 .....	..... 609 106	..... 584 106	..... 756 885	..... 756 885	..... 870 730	..... 198 207	..... 1,068 937
OHIO MUTUAL LIVE STOCK INSURANCE COMPANY, Kalida, O.....1911. J. T. Narkter, Pres., I. F. Stauffer, Sec.	1914 1913 1912	..... 313 .....	..... 1,139 .....	..... 819 .....	..... 2,870 .....	..... 2,952 .....	..... 2,655 .....	..... 204 .....	..... 2,859

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.

[illegible]

	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895
AUGUSTA MUTUAL PLATE GLASS INSURANCE CO., 254 Water Street, Augusta, Me.....1907. Geo. E. Macomber, Pres., E. C. Carll, Sec., Macomber, Farr & Whitten, Mgrs.	7,382	9,719	2,534	2,083	1,579	1,556	1,305	1,700	4,117	2,341	1,847	4,007	4,164	3,803	3,203	2,612	2,341	2,004	1,847	1,888
MUTUAL PLATE GLASS INSURANCE ASSOCIATION, 62 West Main St., Shelby, O.....1886. H. W. Hildebrandt, Pres., Henry Wentz, Sec.	13,386	11,186	13,169	12,369	12,351	1,000	1,000	17,000	20,030	6,649	8,259	17,000	14,766	12,329	12,329	12,329	6,649	8,259	8,259	18,485
MUTUAL PLATE GLASS INSURANCE CO., Unionville, Conn.....1895. H. C. Hart, Pres., Geo. E. Taft, Sec.	5,166	4,360	3,948	4,481	4,346	4,337	4,289	8,455	8,556	3,866	3,866	8,455	8,178	7,332	7,332	7,332	3,866	3,866	3,866	7,728
NATIONAL PLATE GLASS, Falls City, Neb..... Edwin S. Towle, Pres., John L. Cleaver, Sec.	351	350	244	196	271	.....	.....	258	276	185	118	258	282	251	259	222	185	118	118	393
WISCONSIN MUTUAL PLATE GLASS INSURANCE CO., Juneau, Wis.....1905. M. Hartsheim, Pres., P. A. Henny, Sec.	6,428	4,985	.....	.....	.....	6,428	698	9,822	9,864	3,082	5,084	9,822	8,711	8,711	8,711	8,711	3,082	5,084	5,084	8,166
MUTUAL BOILER INSURANCE CO., 31 Milk St., Boston, Mass. ....1877. D. W. Lane, Pres., J. A. Collins, Sec.	95,833	80,219	74,514	71,164	60,588	87,509	21,711	59,706	56,558	19,204	22,779	59,706	49,936	36,702	36,702	36,702	19,204	22,779	22,779	42,073
MUTUAL SECURITY CO., Waterbury, Conn.....1904. George E. Judd, Pres., F. J. Brown, Sec.	3,037	1,335	1,447	1,446	.....	17,723	25,545	15,635	18,440	9,111	7,626	15,635	126	440	440	440	9,111	7,626	7,626	16,737
NATIONAL MUTUAL SAFETY INSURANCE CO., Wilmington, Del.....1913. F. T. Critchton, Pres., Geo. C. Jump, Sec.	.....	.....	.....	.....	.....	23,395	24,400	15,905	15,905	11,601	.....	15,905	15,905	15,905	15,905	15,905	11,601	.....	.....	15,990
CHALFONT MUTUAL WIND AND STORM INS. CO., Chalfont, Pa.....1886. H. W. Gross, Pres., H. G. Fall, Sec.	57	456	.....	.....	.....	786	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes dividends. † Includes inspection of steam boilers. ‡ Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—Continued.[illegible]

MINNESOTA EMPLOYERS MUTUAL LIABILITY INS. CO., Minneapolis, Minn.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. F. Carlston, Sec. <i>Fidelity.</i>		.....	.....	.....	.....	.....	.....	.....	.....	.....
EMPLOYERS' MUTUAL CASUALTY ASSOCIATION of Iowa, Des Moines. 1912.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. A. Gunn, Pres., J. A. Eddy, Sec.	1912	2,005	1,843	162	775	.....	.....	.....	313	313
CASUALTY RECIPROCAL EXCHANGE, Kansas City, Mo.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bruce Dodson, Attorney in fact.	1913	202,368	202,368	.....	100,976	149,573	32,767	.....	.....	80,262
ILLINOIS INTER-INSURERS EXCHANGE, Chicago, Ill.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
F. E. Valentine, Attorney in fact.	1913	25,211	17,069	8,142	36,667	36,684	6,864	.....	.....	16,523
ILLINOIS MANUFACTURERS CASUALTY ASSOCIATION, Chicago, Ill... 1913.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	21,988	21,744	244	33,240	33,459	2,993	.....	.....	10,020
MINE OPERATORS INDEMNITY EXCHANGE, Chicago, Ill.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	42,649	19,929	22,720	82,997	93,257	25,037	.....	.....	50,668
KANSAS EMPLOYERS INTER-INSURANCE EXCHANGE, Kansas City, Mo. 1913.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. F. Sherman, Attorney in fact.	1913	65,926	15,065	59,861	40,401	60,076	18,254	.....	.....	41,236
UTILITIES INDEMNITY EXCHANGE, La Salle Bldg., St. Louis, Mo.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
L. T. Black, Attorney in fact.	1913	113,880	9,094	104,786	1,813	127,515	21,603	.....	.....	56,086
LIABILITY INTER-INSURANCE EXCHANGE, San Francisco, Cal..... 1914.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
PROVIDENT ASSURANCE ASSOCIATION, Waco, Tex.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
V. K. Besonette, Attorney in fact.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....
WARNERS INTER-INSURANCE BUREAU, Chicago, Ill.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
L. B. Warner, Attorney in fact.	1913	296,392	125,568	170,823	124,829	344,490	259,319	.....	.....	366,177
<i>Tobacco Growers.</i>										
HARTFORD COUNTY TOBACCO GROWERS MUTUAL INSURANCE CO., Windsor, Conn.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Horace H. Ellsworth, Pres., George R. Maude, Sec.	1913	516	87	429	939	944	150	.....	.....	322
	1912	157	.....	151	203	206	205	.....	.....	345
	1911	195	.....	195	1,160	1,185	1,819	.....	.....	2,175
	1910	1,521	.....	1,521	1,323	1,339	1,250	.....	.....	1,609

STATE INSURANCE FUND (NEW YORK).

The financial statement of the State Insurance Fund of New York for the six months ending Dec. 31, 1914, shows assets of \$676,143, liabilities \$477,599 and surplus to policyholders, \$198,544. The income account shows net premiums written, \$704,666, net interest earned on investments and deposits, \$9,515; total income \$714,181. Losses paid were \$37,776.

LOUISVILLE TITLE INSURANCE CO., 41, Louisville, Ky. 1901.	1914	300,000	544,266	464,266	60,000	35,313	77,019	.....	1,800	43,968	61,968
Geo. A. Newman, Pres.; C. M. Phillips, Sec.	1913	300,000	443,889	393,889	50,000	35,991	74,659	58	13,800	41,071	60,299
	1912	300,000	392,786	353,786	39,000	34,795	68,445	23	9,600	38,708	52,531
	1910	160,000	242,074	217,074	25,000	30,773	53,561	113	.....	41,896	51,509
MASON COUNTY ABSTRACT & TITLE CO., Shelton, Wash. 1912	1914	5,000	12,550	.....	.....	.....	.....	.....	.....	.....	.....
D. F. Wright, Pres.; L. G. Fredson, Sec.	1913	5,000	18,351	5,000	13,351	427	.....	.....	.....	.....	.....
MASSACHUSETTS TITLE INSURANCE CO., 11, 70 State St., Boston, Mass. 1885.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
C. E. Baldwin, Pres.; H. W. Davis, Sec.	1913	249,700	181,243	347,959	f 166,716	9,818	f 73,890	514	.....	37,945	160,659
	1912	249,700	199,700	330,472	f 130,772	9,969	20,514	255	.....	34,848	35,103
	1910	249,700	202,531	331,060	f 128,568	10,537	29,038	204	.....	47,492	47,690
MORTGAGE GUARANTEE CO., 22 S. Title Insurance Building, Los Angeles. 1913	1914	2,500,000	2,675,966	2,643,253	32,713	6,269	145,906	.....	90,581	137,686	.....
James H. Adams, Pres.; Donald O'Melveny, Sec.	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL BOND AND MORTGAGE, 150 Broadway, New York City. 1912	1914	245,300	285,870	245,300	40,570	.....	21,699	.....	.....	.....	15,699
Wm. McCarroll, Pres.; Lester Van Brun, Sec.	1913	405,500	454,124	420,572	33,552	.....	33,271	.....	.....	33,163	.....
	1912	361,871	402,401	368,953	33,448	.....	1,612	.....	.....	22,493	22,493
NATIONAL EXCHANGE INSURANCE & TRUST CO., 41, Waco, Tex. 1912	1914	242,952	497,755	347,565	150,100	.....	.....	.....	.....	.....	.....
Chas. A. Weathered, Pres.; Nat. S. Smith, Sec.	1913	248,968	492,691	393,369	169,322	.....	.....	.....	.....	.....	.....
NEW JERSEY TITLE AND ABSTRACT CO., Newark, N. J. 1889.	1914	16,835	18,803	18,803	.....	1,643	3,940	.....	.....	4,408	4,408
Arthur S. Corbin, Pres.; Charles Jones, Sec.	1913	16,835	20,172	20,172	.....	2,219	8,897	.....	.....	8,154	8,154
	1912	16,835	25,430	25,167	203	17,974	18,465	7	.....	18,841	18,841
	1910	48,100	57,138	55,581	1,557	15,273	18,995	108	.....	.....	22,250
NEW YORK TITLE INSURANCE CO., 41, 135 Broadway, New York. 1901.	1914	2,000,000	4,879,350	3,787,313	1,395,148	279,410	464,217	12,971	140,000	427,060	484,998
Harry A. Kahler, Pres.; Frank L. Cooke, Sec.	1913	2,000,000	5,114,812	3,809,664	1,490,963	327,340	713,308	.....	140,000	427,060	580,031
	1912	2,000,000	3,781,003	2,360,010	1,055,545	149,843	699,503	2,209	140,000	595,933	653,021
	1911	2,000,000	3,665,536	2,009,990	1,055,545	108,504	699,503	2,209	140,000	526,054	628,263
	1910	2,000,000	3,656,344	2,013,449	1,012,895	127,864	701,888	2,949	140,000	535,492	678,441
NORTH JERSEY TITLE INSURANCE CO., Main and Mercer Sts., Hackensack, N. J. 1899.	1914	200,000	578,099	471,990	126,506	43,912	585,918	.....	12,000	531,098	543,897
David D. Zabriskie, Pres.; Wm. H. Zabriskie, Sec.	1913	150,000	501,921	399,221	82,501	39,044	473,655	.....	9,000	385,886	394,886
	1912	150,000	419,066	336,541	82,501	41,815	467,244	.....	9,000	372,543	381,543
	1910	150,000	331,864	266,017	65,747	41,514	176,319	290	9,000	108,090	117,380
PASSAIC COUNTY TITLE GUARANTEE CO., Paterson, N. J. 1898.	1914	.....	75,411	75,411	.....	2,008	2,008	.....	.....	2,576	2,576
Harry Meyers, Pres.; Chas. A. Bergen, Sec.	1913	73,700	75,407	75,407	.....	2,278	2,278	.....	.....	2,769	2,769
	1912	74,775	75,957	75,957	19	3,000	3,000	.....	.....	2,801	2,801
	1910	74,775	75,758	75,938	.....	3,057	3,057	.....	.....	3,168	3,168

* Does not report to Department. † Includes \$37,750 borrowed money. ‡ Includes \$22,000 borrowed money returned. / Impairment.

TITLE INSURANCE COMPANIES—Continued.[illegible]

TITLE GUARANTEE AND TRUST CO., 176 Broadway, New York *	1914	5,000,000	45,167,410	33,671,720	11,495,690	.....	.....	.....	.....	.....
Clarence H. Kelsey, Pres.; J. Wray Cleveland, Sec.										
TITLE GUARANTEE & TRUST CO., Los Angeles, Cal. 1895.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. D. Pope, Pres.; L. C. Brand, Sec.										
TITLE GUAR. & TRUST CO., Lexington, Ky. 1912	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Samuel M. Wilson, Pres.; Wm. H. Porter, Sec.	1913	50,000	32,749	50,000	2,749	.....	.....	.....	.....	.....
	1912	30,283	39,294	39,283	11	.....	.....	.....	.....	.....
TITLE INS. & GUAR. CO., San Francisco, Cal. 1912	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
O. A. Rouleau, Pres.; W. C. Clark, Sec.										
TITLE INSURANCE AND TRUST CO., tl, Los Angeles, Cal. 1894.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. H. Allen, Jr., Pres.; O. P. Clark, Sec. and Treas.										
UNITED STATES TITLE GUARANTY CO., tl, 32 Court St., Brooklyn, N. Y. 1902.	1914	625,000	918,151	754,976	163,175	.....	.....	.....	.....	894,406
George A. Fleury, Pres.; Paul C. Cloyd, Sec.	1913	625,000	1,432,314	681,129	771,185	.....	.....	.....	.....	340,944
	1912	625,000	1,491,434	723,400	768,034	.....	.....	.....	.....	283,386
	1911	625,000	1,462,711	689,033	773,679	.....	.....	.....	.....	249,516
	1910	625,000	1,460,613	720,249	740,364	.....	.....	.....	.....	254,625
WASHINGTON TITLE INS. CO., tl, Seattle Wash. 1911	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
Warrall Wilson, Pres.; Charlton L. Hall, Sec.	1913	500,000	.....	.....	.....	.....	.....	.....	.....	.....
WESTCHESTER AND BRONX TITLE AND MORT- GAGE GUARANTY CO., tl, m g, White Plains, N. Y. 1902.	1914	500,000	1,190,688	613,982	576,706	44,460	.....	40,000	.....	124,307
	1913	500,000	1,150,686	619,671	531,014	55,050	.....	40,000	.....	272,136
	1912	500,000	1,076,487	581,542	494,945	.....	.....	30,000	215,650	245,650
	1911	500,000	1,076,628	626,628	450,000	34,858	.....	30,000	.....	56,872
	1910	500,000	1,598,970	1,198,970	400,000	27,723	.....	30,000	.....	52,801
Francis M. Carpenter, Pres.; J. Crawford Stevens, Sec.										
WEST JERSEY TITLE AND GUARANTY CO., Third and Market Streets, Camden, N. J. 1888.	1914	200,000	415,119	264,764	150,355	65,939	.....	24,000	.....	115,443
Carlton Godfrey, Pres.; W. S. Casselman, Sec.	1913	200,000	386,374	242,422	143,952	69,410	.....	24,000	.....	96,236
	1912	200,000	423,398	279,247	144,151	58,630	.....	24,000	.....	153,520
	1911	200,000	410,091	265,963	144,128	59,082	.....	24,000	.....	177,599
	1910	200,000	.....	.....	.....	.....	.....	.....	742	143,559

* Does not report to department. c Merged with Lawyers Title Ins. & Trust Co.

OFFICERS, DIRECTORS AND TRUSTEES OF MISCELLANEOUS COMPANIES.

ÆTNA ACCIDENT AND LIABILITY COMPANY, Hartford, Conn. Officers: M. G. Bulkeley, president; Walter C. Faxon, vice-president; J. S. Rowe, secretary; D. N. Gage, assistant secretary; R. W. Myers, N. C. Stevens, H. R. Clough, D. N. Gage, D. G. Stone, department secretaries; M. B. Brainard, treasurer; Chas. H. Remington, assistant treasurer; W. E. A. Bulkeley, auditor; W. L. Mooney, agency supervisor.

Directors: M. G. Bulkeley, S. G. Dunham, A. R. Hillyer, J. O. Enders, J. L. English, W. E. A. Bulkeley, M. B. Brainard, Walter C. Faxon, Lewis Sperry.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

ÆTNA LIFE INSURANCE COMPANY, Hartford, Conn. Accident and Liability Department. Officers: Morgan G. Bulkeley, president; Walter C. Faxon, J. Scofield Rowe, vice-presidents; J. M. Parker, Jr., accident secretary; E. C. Higgins, liability secretary; E. C. Bowen (accident), J. V. Adams (liability), C. B. Morcom (liability), assistant secretaries; W. L. Mooney, agency supervisor; Burnett A. Hunt, actuary; Harry Tyler Smith and Oliver O. Beckwith, assistant attorneys.

Accident and liability department operates in all States except Arizona, Nevada, New Mexico and Florida.

See directory of life companies for full list of officers, directors and territory covered.

ALTA FRIENDLY SOCIETY, Philadelphia, Pa. Officers: F. X. Quinn, president; S. E. Haines, secretary.

Directors: F. X. Quinn, S. E. Haines, G. W. Kendrick, Jr., W. E. Gary, G. F. Levan.

Operates in Pennsylvania only.

AMERICAN ASSURANCE COMPANY (casualty department), Philadelphia, Pa. Officers: A. J. Simpson, president; D. T. Richman, secretary; Edmund W. Frain, manager claim department.

See directory of life companies for full list of officers and directors and territory covered.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. Officers: Chas. W. Disbrow, president; H. B. Collins, vice-president; S. S. Williams, secretary and treasurer.

Directors: Joseph R. Barroll, Paul Brown, P. Taylor Bryan, Daniel K. Catlin, H. Blakesley Collins, Samuel C. Davis, Chas. W. Disbrow, John H. Douglass, Henry Ittleson, Isaac H. Orr, Lawrence B. Pierce, A. L. Shapleigh, Roy F. Britton.

AMERICAN CASUALTY COMPANY, Reading, Pa. Officers: E. P. Van Reed, president; H. H. Shomo, secretary and treasurer; James M. Miller, vice-president.

Directors: E. P. Van Reed, W. Rick, H. H. Shomo, H. C. Geissler, F. P. Lauer, S. Y. Reigner, J. W. Wetzel, Dr. J. B. Heller, S. Fronheiser, D. F. Printz, J. M. Miller, A. K. Leuckel.

Operates in Pennsylvania, Ohio, Indiana, Illinois, Washington, West Virginia, Georgia and New Jersey.

AMERICAN CASUALTY COMPANY, Tacoma, Wash. Officers: J. E. Chilberg, president; A. G. Hanson, vice-president; F. A. Rice, vice-president; August von Boechlin, treasurer; Fred S. Fogg, secretary.

Directors: J. E. Chilberg, A. G. Hanson, F. A. Rice, August von Boechlin, Fred S. Fogg, H. H.

Gove, M. J. Hickey, L. H. Long, J. G. Blake, Jesse Thomas, A. F. Hammond.

Operates in Washington, Oregon, California, Colorado, Utah, Idaho and Montana.

AMERICAN CREDIT INDEMNITY, New York. Officers: I. H. Lionberger, chairman; E. M. Treat, president; J. J. Shotten, A. L. Shapleigh, vice-president; Jos. J. Gross, secretary; George B. Brownlee, treasurer; T. J. Loftus, auditor.

Directors: Chas. F. Bates, Geo. B. Brownlee, W. M. Byrne, Alfred Clifford, Jacob Furth, John F. Green, Harry Haeussler, I. H. Lionberger, Henry Miller, Julius J. Schotten, A. L. Shapleigh, A. B. Treat, C. E. Udell, E. M. Treat.

AMERICAN FIDELITY COMPANY, Montpelier, Vt. Officers: C. H. Darling, president; B. B. Bailey, first vice-president; Lucius D. Taft, second vice-president; Ralph B. Denny, secretary and treasurer.

Directors: Charles H. Darling, Charles J. Gleason, Lucius D. Taft, George L. Blanchard, Henry L. Farwell, Burnside B. Bailey, Cecil Piatt, Ralph B. Denny.

Operates in Colorado, Connecticut, District of Columbia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Washington and Wisconsin.

AMERICAN GUARANTY COMPANY, Columbus, O. Officers: John L. Hamilton, president; E. A. Reeder, vice-president; Scott Morris, secretary; B. B. Sawyer, assistant secretary; W. N. Ferguson, vice-president and treasurer; B. S. Stratton, vice-president; Lucius W. Winchester, counsel.

Directors: John L. Hamilton, W. N. Ferguson, Scott Morris, B. S. Stratton, F. A. Griswold, L. W. Winchester, John L. Hamilton, Jr.

Operates in Ohio and Indiana.

AMERICAN INDEMNITY COMPANY, Galveston, Texas. Officers: Sealy Hutchings, president; C. H. Moore, vice-president; L. A. Adoue, vice-president; Geo. Sealy, vice-president and secretary; H. O. Stein, vice-president and treasurer; J. F. Seinsheimer, underwriting manager; J. J. Watson, agency manager; E. H. Manning, surety manager; J. W. Jacobs, casualty manager; J. H. Booth, claims superintendent; W. E. Bonner, chief accountant.

Directors: Louis A. Adoue, Jules Block, C. H. Bencini, R. P. Clark, E. D. Cavin, Ben Dolson, Jr., H. Guldman, Geo. H. Gymer, Sealy Hutchings, Alfred Holt, D. W. Kempner, F. M. Lege, Jr., Otto Letzerich, W. L. Moody, III, C. H. Moore, W. A. McVitie, H. Mosle, F. C. Pabst, John Sealy, H. O. Stein, George Sealy, S. Spicovich, I. A. Stein, Robert W. Shaw, H. L. Ziegler.

Operates in Texas, Louisiana, Alabama, Missouri, Michigan, Illinois, Maryland and District of Columbia.

AMERICAN LIABILITY COMPANY, Cincinnati, Ohio. Officers: J. Ambrose Johnston, president; Wm. B. Schawe, first vice-president; G. W. Burnet, second vice-president; Percy F. Jamieson, third vice-president; W. R. Sanders, secretary and general manager; Wm. F. Fowler, treasurer; W. G. Middleswart, assistant treasurer; B. B. Tuttle, general counsel.

Directors: Dr. J. Ambrose Johnston, Wm. B. Schawe, Wm. F. Fowler, Geo. Tozzer, A. Jerome Murphy, Dr. S. A. Hawes, G. W. Burnet, Fred Eckart, Percy F. Jamieson, B. B. Tuttle, T. G. Foster, Cameron H. Sanders, W. R. Sanders, C. H. Krippendorf, W. G. Middleswart.

Operates in Ohio, Indiana, Pennsylvania and Kentucky.

AMERICAN LIFE AND ACCIDENT, Portland, Ore. Officers: A. McGill, president; Na-

than Whealdon, first vice-president; S. A. Madge, secretary; H. Haid, treasurer; Byron E. Miller, medical director; S. C. Spencer, general attorney. Directors: A. McGill, Nathan Whealdon, Byron E. Miller, T. J. Cleeton, S. A. Madge, S. C. Spencer.

Operates in Oregon, Washington and British Columbia.

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY, Kansas City, Mo. Officers: Joe W. Ingram, president; George T. Johnson, vice-president; L. H. Miles, second vice-president; J. R. Moore, secretary.

Directors: E. M. Williams, Geo. T. Johnson, Wm. L. M. Campbell, L. H. Miles, A. G. Friesz, Joe W. Ingram, B. C. Jackson, G. M. Smith, J. B. Reynolds.

Operates in Missouri, Texas, Arkansas, Mississippi, Georgia, Tennessee, Kansas and Louisiana.

AMERICAN MUTUAL LIABILITY INSURANCE COMPANY, Boston, Mass. Officers: R. Gray, president; C. E. Hodges, vice-president, manager and treasurer; D. B. Ward, secretary; Henry C. Kneppenber, Jr., assistant secretary; auditors, H. E. Fales, W. Blanchard, J. M. Wheaton.

Directors: H. Amory, C. A. Cook, F. A. Flathor, R. Gray, E. F. Greene, C. E. Hodges, R. T. Lyman, A. G. Mason, T. Parsons, A. B. Silsbee, R. P. Snelling, N. Stevens, S. Borden, Jr., W. L. S. Brayton, G. E. Keeney, C. C. Springer, A. E. Borie, C. C. Hoyt.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Tex. Casualty department. Officers: W. L. Moody, Jr., president; L. H. Collier, secretary and manager.

See directory of Life Companies for full list of officers, directors and territory covered.

AMERICAN
YORK, New
York, president; R.
A. Brandt, se
comptroller;

Trustees: I
ander, C. H.
C. A. Boody,
Chapman, O.
S. C. Dunham
H. W. Hayde
S. Johnston,
Loree, W. S.
W. H. Moore
Nash, W. R.

dale, L. Russell, J. D. Ryan, J. G. Schmidlapp, S. S. Sharp, J. G. Shedd, W. Skinner, R. S. Sloan, R. A. C. Smith, V. P. Snyder, E. R. Stettinius, G. E. Tripp, T. N. Vail, L. A. Watres, W. F. Whiting, A. H. Wiggin, G. T. Wilson, B. Winthrop.

Operates in all the States and Territories of the Union, the Dominion of Canada and Porto Rico.

AMICABLE LIFE INSURANCE COMPANY, Casualty Department, Waco, Texas. Officers: A. R. Roberts, president; A. R. Wilson, secretary.

See directory of life companies for full list of officers and directors and territory covered.

APPOMATTOX CASUALTY COMPANY, Petersburg, Va. Officers: J. W. Seward, president; W. E. Armstrong, vice-president; R. A. Gamble, secretary; M. C. Doubles, treasurer.

Directors: J. W. Seward, W. E. Armstrong, R. A. Gamble, M. C. Doubles, Wm. Evans.

Operates in Virginia only.

ATLANTIC HORSE INSURANCE COMPANY, Providence, R. I. Officers: W. E. Tefft, president; G. W. Hubbard, secretary and manager; J. S. Briggs, treasurer; S. B. Hibbard, vice-president.

Directors: J. S. Briggs, G. W. Hubbard, W. E. Tefft, James E. Moore, Robert J. Bralley, S. B. Hibbard, J. B. Leeman, O. E. Drury, G. W. Hubbard, Jr., M. E. Pierce.

Operates in Rhode Island, Vermont, Pennsylvania, Maine, Maryland, Delaware, West Virginia, North Carolina, South Carolina, Georgia, Tennessee, Texas and Illinois.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, Hartford, Conn. Officers: M. G. Bulkeley, president; M. B. Brainard, vice-president; J. Scofield Rowe, secretary; C. H. Remington, treasurer; H. R. Clough and J. C. Barden, assistant secretaries; W. E. A. Bulkeley, auditor.

Directors: M. G. Bulkeley, S. G. Dunham, J. L. English, J. O. Enders, J. Scofield Rowe, M. B. Brainard, Walter C. Faxon.

Operates in California, Connecticut, District of Columbia, Illinois, Indiana, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, West Virginia and Wisconsin.

BADGER CASUALTY COMPANY, Green Bay, Wis. Officers: G. D. Nau, president; E. S. Coe, vice-president; J. J. Helby, secretary and general manager; J. M. Boland, treasurer.

Directors: J. J. Helby, G. D. Nau, E. S. Coe, J. M. Boland, E. S. Schmidt, P. J. Christofferson, John Chlonpek, J. G. Malenberg.

Operates in Wisconsin, Illinois, Pennsylvania and Michigan.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kansas. Officers: E. E. Ames, president; W. J. Bailey, vice-president; W. H. Burks, vice-president; G. S. Murphey, treasurer; J. T. Morrissey, secretary.

Directors: W. J. Bailey, J. W. Berryman, W. H. Burks, J. R. Burrow, C. Q. Chandler, E. R. Fulton, P. W. Goebel, D. B. Harrison, S. Hopkins, J. E. Jarvis, F. S. Larabee, J. L. Leonard, J. T. Lindburg, C. E. Lobdell, W. F. March, G. S. Murphey, F. C. Newman, L. S. Northrup, J. T. Pringle, G. T. Tremble, W. Westbrook, E. E. Ames, D. D. Bramwell, E. E. Mullaney.

Company operates in Kansas only.

BANKERS' INTERNATIONAL ASSURANCE COMPANY, Denver, Colo. Casualty Dept.: F. N. Briggs, president; Edwin Starkey, secretary and manager.

See life directory for full list of officers and directors and territory covered.

BOND AND MORTGAGE GUARANTEE COMPANY, Brooklyn, N. Y. Officers: C. H. Kelsey, president; Martin Joost, vice-president; Frank Bailey, second vice-president and general manager; John L. Sherwood, third vice-president; Joseph H. Ward, fourth vice-president; C. D. Burdick, treasurer; Harold W. Hoyt, assistant treasurer; W. B. Clarke, secretary; Edgar I. Hillary, R. Salisbury and F. E. Hurley, assistant secretaries.

Directors: F. Bailey, T. F. Balfe, C. S. Brown, W. C. Bush, J. T. Davies, G. S. Ingraham, R. Johnson, M. Joost, C. H. Kelsey, A. E. Marling, R. H. MacDonald, W. F. Patterson, F. Potter, J. W. Sterling, E. D. Williams, R. B. Woodward, R. M. Hoe, F. M. Warburg, William L. De Bost.

The company guarantees the payment of principal and interest of first mortgages covering properties in the city of New York.

BOND AND MORTGAGE INSURANCE CO., Los Angeles, Cal. Officers: Jas. H. Adams, president; Morgan Adams, vice-president; Harry Lee Martin, vice-president; D. O. Melveny, secretary; George S. Seward, assistant secretary.

BOSTON CASUALTY, Boston, Mass. Officers: Henry C. Hall, president; J. Kelso Mairs, secretary; A. H. Bullock, vice-president; James J. Minot, Jr., treasurer.

Directors: Henry C. Hall, A. H. Bullock, J. Kelso Mairs, C. W. MacDonald, J. H. H. McNamee, J. Lovell Johnson, Lindsay S. Jones, Jas. J. Minot, Jr., Oscar F. Kinney.

Operates in Massachusetts, New Hampshire, Rhode Island.

BRAMWELL ACCIDENT INSURANCE COMPANY, Bramwell, W. Va. Officers: J. T. Mann, president; Edward Cooper, secretary.

BRIDGEPORT LAND AND TITLE COMPANY, Bridgeport, Conn. Officers: D. F. Wheeler, president; E. Marsh, vice-president; A. H. Hancock, treasurer; C. W. Marsh, secretary; Herbert

M. Lyons, Wilnot E. Wheeler, assistant secretaries; Milton S. Lacey, title officer.

Directors: F. W. Marsh, E. Marsh, D. F. Wheeler, E. H. Judson, A. H. Hancock, C. W. Marsh, H. M. Lyon, H. B. Merwin, Milton S. Lacey, Wilnot F. Wheeler.

The company writes title insurance only in Connecticut, and is under the jurisdiction of the Building and Loan Commissioner of Connecticut.

BROTHERHOOD ACCIDENT COMPANY, Boston, Mass. Officers: C. S. Farquhar, president; C. A. Boynton, vice-president; J. B. Crawford, secretary; J. W. Estabrook, treasurer; C. S. Powell, general manager.

Directors: J. B. Crawford, J. W. Estabrook, C. S. Powell, C. S. Farquhar, C. A. Boynton, C. M. Estabrook, C. G. Campbell.

Operates in Massachusetts, Maine, New Hampshire, Vermont, Connecticut, New York, New Jersey, Pennsylvania, Delaware, West Virginia, Ohio, Indiana, Illinois, Missouri, Kansas, District of Columbia and Washington.

BUFFALO ABSTRACT AND TITLE COMPANY, Buffalo, N. Y. Officers: C. E. Hill, president; F. D. Locke, vice-president; E. L. Koons, treasurer and secretary; H. W. Sprague, attorney; G. E. Flynn, general manager.

Directors: F. D. Locke, H. W. Sprague, F. Greiner, R. F. Schelling, H. D. Williams, C. B. Hill, W. P. Cooke, R. W. Pomeroy, E. L. Koons, E. E. Coatsworth, J. J. Stein, E. D. Strebel, C. L. Gurney.

Operates in Erie county and in Western New York.

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: E. J. McCutchen, president; F. G. Drum, vice-president; A. H. Winn, vice-president; W. Babcock, treasurer; Murray F. Vandall, secretary and manager.

Executive Committee: William Babcock, chairman; D. L. Randolph, John S. Drum.

Directors: E. J. McCutchen, F. G. Drum, W. Babcock, W. Olney, G. U. Hind, Warren Olney, C. R. Bishop, G. W. McEnerney, D. L. Randolph, J. D. Phelan, I. Steinhart, J. S. Drum, R. Bruce, G. H. Mastick, A. H. Winn, E. H. Rixford, E. H. Clark, M. F. Vandall.

Operates in California.

CAPITAL CITY SURETY COMPANY, Albany, N. Y. Officers: Jno. J. Ryan, president; Frank P. Dolan, secretary.

CAROLINA HAIL INSURANCE COMPANY, Marion, S. C. Officers: J. C. Mace, president; Richard I. Manning, vice-president; W. H. Cross, treasurer; O. K. LaRoque, secretary.

Directors: O. K. LaRoque, C. P. Hodges, H. C. Graham, R. L. Manning, W. F. Stackhouse, C. A. Smith, J. C. Mace, L. D. Lide, W. Stackhouse.

Operates in South Carolina.

CASUALTY COMPANY OF AMERICA, New York, N. Y. Officers: E. W. DeLeon, president; L. A. Spalding, chairman of board; E. L. Hearn, vice-president and general manager; J. S. Jenkins, treasurer and secretary; G. E. Barrett, assistant secretary; J. Dymock, assistant treasurer.

Directors: W. H. Beardsley, G. F. Brooks, M. N. Buckner, E. W. DeLeon, J. J. Dillon, D. M. Edwards, Hon. L. W. Emerson, J. W. Fleming, Hon. E. Hall, E. L. Hearn, F. E. Howe, J. S. Jenkins, C. W. Jungen, G. Mercer, James C. Newcomb, J. F. O'Rourke, R. W. Parsons, F. Peabody, Jr., Hon. A. H. Ray, H. E. Russell, R. P. Schwerin, C. S. Sims, Lyman A. Spalding, Willis G. Townes, G. F. Underwood.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, Virginia, Vermont, Washington, West Virginia and Wisconsin.

CASUALTY INSURANCE COMPANY OF THE SOUTH, Vicksburg, Miss. Officers: A. A. Weille, president; K. M. Brough, secretary and treasurer; C. P. Orr, manager; H. Sheffield, Jr., vice-president; Dr. R. A. Quin, medical director; W. R. Lathrop, assistant treasurer.

Directors: R. A. Quinn, A. A. Weille, R. D. Betts, J. F. Jones, Geo. B. Hackett, H. E. Rice, K. M. Brough, J. J. Hayes, G. M. Baggett.

Operates in Mississippi.

CENTRAL TEXAS LIVE STOCK INSURANCE COMPANY, Marlin, Texas. J. H. Hoke, secretary.

CHICAGO BONDING AND SURETY, Chicago, Ill. Officers: Hon. A. J. Sabath, president; Oscar F. Mayer, vice-president; A. G. Wackeneuter, vice-president; Charles B. Stafford, vice-president; Albert Sabath, vice-president; Oliver F. Roberts, secretary; A. H. Werth, assistant secretary; Charles J. Vopicka, treasurer; Wm. H. Stevenson, Jr., assistant-treasurer.

Directors: Oscar F. Mayer, A. G. Wackeneuter, A. S. Roe, R. Lederer, John U. Smyth, D. M. Pfaelzer, A. J. Sabath, Oliver F. Roberts, Charles J. Vopicka.

Operates in Illinois, Indiana, Michigan, Wisconsin, Kentucky, Ohio, Maryland, Missouri, Kansas, Nebraska, Utah, California, Washington, District of Columbia, Iowa and New Jersey.

CITIZENS TITLE INSURANCE AND MORTGAGE COMPANY, Passaic, N. J. Officers: Edward A. Greene, president; Eliot M. Henderson, vice-president; Carl S. Deans, secretary and treasurer; William W. Scott, title officer; Arthur S. Hughes and Frederick B. Conant, general managers.

Directors: James B. Ackerson, Gilbert W. Blanchard, John J. Bowes, Frederick B. Conant, William F. Gaston, Edward A. Greene, Eliot M. Henderson, Charles M. Howe, Arthur S. Hughes, Geo. T. Kenter, William W. Scott, Frank M. Swan, Zabriskie A. Van Houten, William W. Watson.

Operates in New Jersey only.

CITIZENS TRUST AND GUARANTY COMPANY OF WEST VIRGINIA, Parkersburg, W. Va. Officers: W. G. Peterkin, president; R. J. A. Boreman, first vice-president; J. H. Knapp, secretary and treasurer; Noah Lane, assistant secretary and treasurer.

Directors: R. J. A. Boreman, J. B. Finley, C. T. Hiteshew, J. H. Knapp, W. G. Peterkin, J. W. Roberts, H. B. Smith, W. W. Walker, W. E. White, W. G. Wilson, J. R. McMahon, J. S. McKown, G. M. Whitescarver and W. M. O. Dawson.

Transacts trust business only.

Company is qualified for United States Government business in all United States court districts, but otherwise restricts its operations chiefly to West Virginia, Ohio and Kentucky.

CITY ABSTRACT AND TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: H. W. Dimond, president; J. H. Humphrey, secretary.

CLEVELAND LIFE, ACCIDENT AND HEALTH DEPARTMENT, Cleveland, Ohio. Officers: W. H. Hunt, president; L. Q. Rawson, secretary; W. E. Rice, superintendent accident and health department.

See directory of Life Companies for full list of officers and directors and territory covered.

CLOVERLEAF CASUALTY COMPANY, Jacksonville, Ill. Officers: Frederick H. Rowe, president; Walter C. Bradish, vice-president and auditor; Richard Y. Rowe, secretary; Louis H. Clampt, medical director.

Directors: Gilbert H. Lane, Thomas J. Kelly, Louis H. Clampt, Walter C. Bradish, Frederick H. Rowe, Cole Y. Rowe, Cornelius J. Doyle, Homer G. Rockwood, E. Eugene Bradish, Richard Y. Rowe.

Operates in Illinois, Missouri, Indiana, Ohio and Kansas.

COLUMBIA AVENUE TRUST COMPANY, Philadelphia, Pa. Officers: S. A. Leith, president; Wm. Allen, vice-president; Wm. A. Carlile, secretary and treasurer.

Directors: J. K. Cumming, S. A. Leith, C. Class, J. Middleton, G. S. Graham, J. B. Seybert, S. B. Vrooman, Wm. Allen, W. Scott, W. G. Eells, F. D. Williams, C. A. Rowell, J. H. Smaltz, C. H. Supplee, Wm. A. Carlile.

COLUMBIA LIFE, Cincinnati, Ohio. Accident and Health Department. Officers: F. G. Cross, president; S. M. Cross, secretary and assistant treasurer; W. A. Wedding, manager Accident and Health Department.

See directory of Life Companies for full list of officers and directors and territory covered.

COLUMBIA PLATE GLASS, Washington, D. C. Officers: H. R. Howenstein, president; E. R. Richardson, secretary.

Directors: H. R. Howenstein, E. Speich, E. R. Richardson.

Operates only in District of Columbia.

COLUMBIA TITLE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C. Officers: Wm. E. Edmonston, president; J. D. Coughlan, vice-president; G. G. McElwee, secretary and treasurer; C. E. Marsh, assistant secretary.

Directors: A. C. Clark, J. D. Coughlan, W. E. Edmonston, W. A. Gordon, J. M. Johnston, B. F. Leighton, M. M. Parker, F. T. Rawlings, E. J. Stellwagen, J. S. Swormstedt, B. H. Warner, W. R. Wilcox, H. K. Wilard, W. Blair, J. J. Becker.

Operates in District of Columbia.

COLUMBIAN NATIONAL LIFE, Boston, Mass. Casualty Department. Officers: A. E. Childs, president; W. H. Brown, secretary and treasurer; C. A. Bennett, manager, accident and health department.

See directory of Life Companies for full list of officers and directors and territory covered.

COLUMBUS MUTUAL LIFE, Casualty Department. Columbus, Ohio. Officers: C. W. Brandon, president; Dr. W. B. Carpenter, first vice-president and medical director; N. G. Spangler, second vice-president; D. E. Ball, secretary and actuary; E. A. Reeder, treasurer; J. M. Sheets, counsel; Arthur R. Smith, manager, industrial, health and accident departments.

Directors: D. E. Ball, C. W. Brandon, W. B. Carpenter, C. P. Cole, G. Detray, W. Feller, G. A. Ferguson, J. S. Hanson, P. U. Hawkins, T. S. Hogan, J. D. Hollinger, W. Hoover, S. A. Haskins, E. Kiesewetter, S. J. D. Meade, J. W. Northrup, E. A. Reeder, E. W. Schueller, J. M. Sheets, C. W. Sigrist, N. G. Spangler, A. S. Thomas, S. J. Vining, H. W. Yeager, F. J. Miller, J. W. Glauner, D. D. Davis, L. M. Smith, H. B. Squibb.

Operates in Ohio, West Virginia.

COMMERCIAL CASUALTY INSURANCE COMPANY, Newark, N. J. Officers: C. W. Feigenspan, president; E. C. Feigenspan, vice-president; J. Horace Shale, treasurer; H. C. Mitchell, vice-president and general manager; W. Van Winkle, secretary.

Directors: Hon. E. C. Stokes, W. C. Garrison, C. W. Feigenspan, G. J. Roberts, J. F. Conroy, J. Howe, A. Rothschild, E. C. Hutchinson, H. C. Mitchell, J. C. Hinchcliffe, J. H. Bacheller, R. V. Kusser, E. C. Feigenspan, Joseph M. Riker, J. Horace Shale.

Company operates in New Jersey, New York, Pennsylvania, Maryland, Delaware, Massachusetts, Rhode Island, West Virginia and District of Columbia.

COMMERCIAL LOAN AND TRUST, San Antonio, Texas. Officers: George B. Taliferro, president; Dr. John B. Herff, L. J. Hart, vice-presidents; A. P. Ford, secretary and treasurer.

Directors: H. C. Feldman, Gus Zalmanzig, Claude V. Birkhead, Ben. A. Stribling, Geo. B. Taliferro, L. J. Hart, Dr. John B. Herff, A. P. Ford, F. W. Cook, Jake Wolf.

COMMERCIAL NATIONAL INSURANCE COMPANY, Washington, D. C. Officers: James F. Oyster, president; Chas. D. Cugle, vice-president; Julian H. Grubb, secretary; Wm. H. Saunders, treasurer; H. J. Grubb, general manager; Ellis & Donaldson, counsel.

Directors: James F. Oyster, Wm. H. Saunders, Julian H. Grubb, A. G. Clapham, H. J. Grubb, Charles D. Cugle, Albert Schulteis, Harry E. Munna, E. P. Mertz, Dr. T. V. Hammond.

COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: Geo. E. Potts, president; George M. Gray, secretary.

COMMONWEALTH BONDING AND CASUALTY INSURANCE COMPANY, Fort Worth, Texas. Officers: Dr. Bacon Saunders, president; C. D. Hill, vice-president and general manager; B. F. Allen, Jr., secretary-treasurer; S. C. Kennedy, assistant secretary; W. V. Bueltman, cashier; W. H. Fisher, auditor; Tracy Underhill, assistant to vice-president; A. J. Follens, superintendent Surety Department; F. H. Haddix, general counsel.

Directors: Dr. Bacon Saunders, Ben F. Allen, Sr., C. D. Reimera, John Scharbauer, C. D. Hill, Jno. L. Terrell, C. C. Taylor, E. A. Fancher, W. P. Dial.

Operates in Alabama, Arizona, California and Texas.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa. Officers: I. N. Stevens, president; W. G. Bobb, vice-president; E. S. Cook, secretary; C. T. Megee, treasurer.

Directors: I. N. Stevens, M. Birch, C. T. Megee, C. W. Freed, H. C. Stewart, E. S. Cook, W. G. Bobb, M. D. H. S. Glazier, E. W. Cook.

Operates in New Jersey, Pennsylvania, Maryland, Rhode Island, West Virginia, Ohio, Indiana, Illinois, Delaware, Texas and Tennessee.

THE COMMONWEALTH TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa. Officers: Dimmer Beeber, president; Francis E. Brewster, vice-president; Henry M. Dechert, chairman of board and executive committee; James V. Ellison, secretary and treasurer; Andrew T. Kay, title officer; Charles K. Zug, trust officer; Edmund B. McCarthy, assistant secretary and treasurer; Robert J. Williams, assistant title officer; T. C. Jordan, assistant trust officer; Herman W. Cox, real estate officer; R. F. Reaver, safe superintendent.

Directors: Dimmer Beeber, Francis E. Brewster, Henry M. Dechert, James Elverson, Jr., Samuel S. Fleisher, Bernard Gilpin, Joseph B. McCall, Frederick McOwen, Joshua R. Morgan, Edward A. Schmidt, E. Cooper Shapley, Henry R. Shoch, John T. Windrim, Isaac D. Yocum.

Operates in Pennsylvania only.

COMMONWEALTH TITLE COMPANY, Tacoma, Wash. Officers: Horace Fogg, president; Franklin Fogg, secretary-treasurer; H. H. Gove, vice-president.

Directors: Fred S. Fogg, Edward Fogg, Horace Fogg, Franklin Fogg, H. H. Gove.

Operates in Pierce County, Wash.

COMMONWEALTH TRUST COMPANY, St. Louis, Mo. Officers: Albert N. Edwards, president; J. W. Woods, secretary.

CONNECTICUT GENERAL, Hartford, Conn. Casualty Dept. Officers: R. W. Huntington, Jr., president; P. H. Woodward, vice-president; G. E. Bulkey, secretary; C. G. Woodward, financial secretary; A. P. Woodward, secretary accident department; E. B. Peck, assistant secretary; R. H. Cole, assistant secretary and actuary; J. M. Laird, assistant actuary; W. W. Knight, M. D., medical director; F. C. Griswold, superintendent of agencies; G. E. Risley, assistant superintendent of agencies.

Directors: P. H. Woodward, T. Lyman, R. W. Huntington, Jr., C. P. Cooley, W. M. Storrs, C. A. Goodwin, H. K. W. Welch, R. M. Bissell, F. Parsons, J. T. Robinson, T. W. Russell.

Operates in California, Connecticut, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York,

Ohio, Pennsylvania, Rhode Island, South Dakota and Vermont.

CONSOLIDATED CASUALTY COMPANY, Louisville, Ky. Officers: J. W. Scherr, president; J. V. Norman, first vice-president and general counsel; J. L. Druen, second vice-president; M. J. Moss, third vice-president; W. A. Hart, secretary-treasurer.

Directors: C. E. Bowman, W. E. Deegans, W. B. Mathews, J. L. Druen, A. J. Stein, J. V. Norman, J. W. Scherr, E. Johnson, M. J. Moss, J. E. Newman, W. A. Hart, G. R. Ewald, G. H. Boone, R. H. Edelen, W. H. Darnall.

Operates in West Virginia, Pennsylvania, Kentucky, Tennessee, Ohio and Indiana.

CONTINENTAL CASUALTY COMPANY, Chicago, Ill. Officers: H. G. B. Alexander, president and general manager; L. C. Rose, H. A. Behrens and E. W. DeMoe, vice-presidents, W. H. Betts, secretary; M. E. Heffron, assistant secretary; W. H. Roberts, treasurer.

Directors: H. G. B. Alexander, A. W. Underwood, L. C. Rose, R. I. Stearns, W. H. Roberts. Operates in all the States and Territories except Porto Rico, Cuba and the Philippines.

CONVEYANCERS TITLE INSURANCE COMPANY, Boston, Mass. Officers: F. C. Bowditch, president; C. S. Rackemann, vice-president; J. R. Carret, clerk and secretary; G. H. Norcross, vice-secretary; G. H. Norcross and R. Blaney, vice-treasurers; Henry H. Edes, treasurer and manager.

Directors: R. Blaney, A. D. Bosson, F. C. Bowditch, J. H. Bowditch, J. R. Carret, H. H. Edes, R. Homans, G. V. Leverett, G. H. Norcross, C. S. Rackemann, J. B. Russell, M. Williams. Operates in Massachusetts and is chiefly buying and selling mortgages with guaranteed titles.

COSMOPOLITAN INDUSTRIAL INSURANCE COMPANY, Philadelphia, Pa. Officers: Evan G. Badger, president; Frederick W. Duckworth, vice-president; Edw. H. Gurk, secretary; James A. Perrett, treasurer.

Directors: Evan G. Badger, Fred'k W. Duckworth, Edw. H. Gurk, Jas. A. Perrett, Harry L. Chambers.

Operates in Pennsylvania only.

DAKOTA LIVE STOCK AND CASUALTY, Bismarck, N. D. Officers: R. D. Ward, president; R. F. Flint, vice-president; C. H. Olson, vice-president; J. A. Graham, secretary; G. F. Dullam, treasurer; S. D. Cook, general manager.

Directors: R. D. Ward, V. J. LaRose, J. A. Graham, R. F. Flint, G. F. Dullam, W. B. Richards, W. F. Crewe, C. H. Olson, S. D. Cook. Operates in North Dakota.

DAKOTA TRUST COMPANY, Fargo, N. D. Officers: M. Stern, president; R. S. Lewis, vice-president; J. Kennedy, vice-president; B. V. Moore, secretary and treasurer; M. E. Kennedy, assistant secretary and treasurer.

Directors: M. Stern, R. S. Lewis, J. Kennedy, M. Kaufman, W. Stern, J. M. Bathrick, G. W. Haggart, R. T. Baker, B. V. Moore. Operates in North Dakota only.

DALLAS TITLE AND GUARANTY COMPANY, Dallas, Texas. Officers: Henry D. Lindsay, chairman of board; S. J. Hay, president; Wm. G. Breg, vice-president; H. D. Ardrey, vice-president; C. P. Haynes, title officer; Ealy J. Moses, Jr., secretary; R. A. Ritchie, assistant secretary.

Directors: J. B. Adoue, H. D. Ardrey, Wm. G. Breg, J. E. Cockrell, J. W. Everman, Emil Fretz, Edward Gray, S. J. Hay, A. A. Jackson, H. A. Kahler, Henry D. Lindsay, Louis Lipsitz, Alex. Sanger, S. I. Munger, J. Fred Schoelkopf, Edward Titche, J. T. Trezevant, Geo. N. Aldredge, C. Weichel, J. B. Wilson, John W. Wright, La Monte Daniels, Harry L. Seay, Greer Taylor. Operates in Texas.

DELAWARE TRUST COMPANY, Wilmington, Del. Officers: J. E. Smith, president; W. G.

Taylor, vice-president and treasurer; H. W. Davis, vice-president and secretary.

Directors: M. Lane, F. Pyle, J. G. Townsend, D. O. Hastings, W. G. Taylor, H. T. Wallace, W. Topkis, J. E. Smith, H. W. Davis.

Does a general banking and trust company business.

Does a general corporation business in Delaware.

DISTRICT TITLE INSURANCE COMPANY, Washington, D. C. Officers: E. L. Schmidt, president; A. G. Bishop and F. McKee, vice-presidents; A. H. Lawson, secretary and treasurer.

Directors: C. G. Allen, A. G. Bishop, M. Cohen, G. F. Hane, A. T. Hensey, F. McKee, W. F. Mattingley, T. W. Noyes, H. M. Packard, E. S. Parker, F. P. Reeside, E. L. Schmidt, B. R. Walters, J. I. Weller.

Operates in District of Columbia only.

ELKHORN LIFE AND ACCIDENT. Accident Dept. Norfolk, Neb. Officers: P. H. Salter, president; J. B. Maylard, vice-president and secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

EMPLOYERS LIABILITY ASSURANCE CORPORATION, LIMITED, London, England. Officers: W. E. Gray, general manager and secretary; S. Appleton, Boston, Mass., United States Branch manager.

Directors: L. C. Hamilton, W. H. Maudslay, H. W. Maynard, L. Solomon, Sir P. Hickson Waterlow, Edward Ward, J. Orrell, S. J. G. Hoare, H. D. Flower.

Advisory Board: W. A. Butler, Gen. F. V. Greene, W. D. Baldwin.

Trustees: F. G. Webster, J. Lowell, C. Minot Weld.

Executive Committee: H. M. Rogers, J. B. Thomas, C. F. Adams, 2d; C. L. Edgar.

Operates in Arizona, California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia and Wisconsin.

EQUITABLE ACCIDENT, Boston, Mass. Officers: A. C. Smith, president; D. T. Montague, secretary and treasurer; W. H. Jones, general manager.

Directors: A. C. Smith, D. T. Montague, W. H. Jones, L. A. Derby, C. H. W. E. Buck.

Company operates in New England States and Illinois, New York, New Jersey, Ohio, Pennsylvania, Delaware and District of Columbia.

EQUITABLE BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: F. W. Grant, president; S. H. Wright, secretary.

EQUITABLE GUARANTEE AND TRUST COMPANY, Wilmington, Del. Officers: O. Nowland, president; J. S. Brennan, vice-president; J. T. Pennypacker, secretary and trust officer; R. Reese, vice-president and treasurer.

Directors: J. S. Brennan, J. L. Carpenter, O. Nowland, L. Bancroft, S. K. Smith, J. W. Cooch, J. H. Danby, H. B. Thompson, Dr. J. A. Draper, Jr., W. Saulsbury, H. Wilson, G. A. Elliott, J. J. Satterthwait, E. duPont, R. Reese, D. W. Corbit and R. H. Dunham.

Operates in Delaware.

EQUITABLE SURETY COMPANY, St. Louis, Mo. Officers: B. J. Taussig, president; F. Mead, vice-president; H. E. Miles, vice-president; W. H. West, secretary and treasurer.

Directors: A. A. Busch, T. H. West, D. R. Francis, Kolla Wells, H. C. Haarstick, Edw. M. Mallinckrodt, E. C. Simmons, J. E. Smith, A. T. West, D. K. Catlin, P. C. Scanlan, Frank Mead, H. E. Miles, W. H. West, H. G. Cleveland, C. A. Lemp, R. H. Stockton, B. F. Edwards, F. O. Watts, B. J. Taussig, L. Ray Carter.

Operates in Arkansas, California, Colorado,

Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Washington, Wisconsin, Hawaii.

EXCELSIOR ACCIDENT INSURANCE ASSOCIATION, Eckman, West Va. Officers: Jas. R. Gilliam, president; Morris Watts, secretary.

THE EUROPEAN ACCIDENT INSURANCE COMPANY, LIMITED, London, Eng. Reinsurance business only. U. S. Managers: Fester & Folsom, Inc., New York.

FEDERAL CASUALTY COMPANY, Detroit, Mich. Officers: V. D. Cliff, president and treasurer; L. E. Daly, secretary.

Directors: V. D. Cliff, L. E. Daly, M. M. Cliff, J. McNamara, E. J. Corbett.

Operates in Michigan, Indiana, Illinois, Missouri, Ohio, West Virginia, Pennsylvania, New Jersey, Maine, Vermont, New York, Kentucky, Oklahoma, New Hampshire, Kansas, Connecticut, Maryland, Georgia, Minnesota, Colorado, California, Iowa, Alabama and Tennessee.

FEDERAL LIFE, Chicago, Ill. Casualty dept. Officers: I. M. Hamilton, president; Chas. S. Rannels, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

FIDELITY AND CASUALTY COMPANY OF NEW YORK, New York. Officers: R. J. Hillas, president; F. E. Law, vice-president; T. E. Gaty, secretary; G. W. Allen, C. L. Newmiller, C. E. Scattergood and W. McK. Hillas, assistant secretaries.

Directors: R. J. Hillas, L. L. Clarke, W. P. Dixon, J. S. Hoyt, G. E. Ide, W. G. Low, F. Lyman, J. G. McCullough, W. J. Matheson, W. H. Porter, A. A. Raven, J. J. Riker, W. E. Roosevelt, A. J. Hemphill.

Department Superintendents: E. C. Lunt, bonding; Dr. C. V. Everett, W. H. Boehm, accident; N. D. Sterling, plate glass; W. J. Johnson and J. L. Houston, liability; W. H. Boehm, boiler and fly-wheel; W. P. Learned and N. D. Sterling, burglary; A. J. Ferres, agency; D. C. Harvey, inspections; C. C. Nadal, general counsel; F. E. Law, claims.

Operates in Canada and all States except South Dakota. Does not operate in Alaska, Hawaii, Cuba, Philippines and Porto Rico.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. Officers: Edwin Warfield, president; Thomas A. Whelan, first vice-president; Charles R. Miller, second vice-president; Seymour Mandelbaum, third vice-president; John H. Wight, fourth vice-president; Wm. Hugh Harris, fifth vice-president; Henry B. Platt, Joseph A. Flynn, George L. Radcliffe, vice-presidents; Fred S. Axtell, Millard Leonard, Frank A. Bach, additional vice-presidents; Robert S. Hart, secretary; William E. P. Duvall, treasurer; Roland Benjamin, assistant treasurer; Thomas L. Berry, assistant secretary-treasurer; Charles V. R. Marsh, assistant secretary-treasurer; Edwin Warfield, Jr., William R. Bishop, Richard W. Worthington, Wm. B. Athey, Joseph A. Watson, Frank P. Welsh, assistant secretaries. Examiners: J. B. Ramsay, Gustavus Ober, Summerfield Baldwin.

Directors: Edwin Warfield, Wm. B. Athey, Wm. H. Bayless, Richard Bernard, E. W. Biddle, Harry C. Black, Van Lear Black, Abram Bosler, Herman E. Bosler, Henry Clark, James W. Denny, Wm. A. Dickey, Chas. E. Fink, Joseph A. Flynn, Solomon Frank, Frank A. Furst, E. Stanley Gary, Wm. Hugh Harris, Robert S. Hart, Wm. P. Harvey, W. S. Hilles, R. Curzon Hoffman, Jr., Norman James, W. Bladen Lowndes, Seymour Mandelbaum, J. Dudley Mason, Charles R. Miller, Gustavus Ober, Jr., Thomas O'Neill, Henry B. Platt, A. H. S. Post, Fred A. Price, Lawrason Riggs, John K. Shaw, John Walter Smith, Robert H. Smith, Murray

Vandiver, Edwin Warfield, Jr., George Warfield, Marshall T. Warfield, John Waters, Clarence W. Watson, Charles A. Webb, Thomas A. Whelan, Richard J. White, John H. Wight.

Operates in Cuba, Porto Rico, Jamaica (West Indies), Hawaii, England and Scotland, Ireland, Germany, France, Holland, Austria-Hungary, and in every State in the Union except South Dakota.

FIDELITY TRUST COMPANY, Kansas City, Mo. Officers: Henry C. Flower, president; Henry C. Brent, vice-president; Thornton Cooke, vice-president; Forrest C. Cochran, vice-president; Frank Hagerman, counsel; W. F. Comstock, secretary; Alfred D. Rider, treasurer; D. A. McDonald, assistant treasurer; D. H. Martin, bond officer; H. B. Leavens, trust officer; Douglas Wallace, manager safe deposit department.

Directors: William Barton, Henry C. Brent, J. A. Carpenter, W. H. Chapman, Lee Clark, Thornton Cooke, A. D. Cottingham, Henry C. Flower, Forrest C. Cochran, Geo. W. Fuller, Frank Hagerman, Frank L. Hall, H. F. Hall, Lester W. Hall, J. W. Jenkins, W. B. Johnson, Charles S. Keith, J. L. Loose, John P. Lynch, C. A. Murdock, Jay H. Neff, J. N. Penrod, W. B. Richards, Leon Smith, F. F. Swinney.

FIRST MORTGAGE, TITLE AND INSURANCE COMPANY OF NEW JERSEY, Passaic, N. J. Officers: Harry Meyers, president; Aaron J. Bach, vice-president; T. Cummings Lucas, second vice-president; Frederick N. Bidwell, treasurer; Charles A. Bergen, secretary.

Directors: Wm. P. Aldrich, Aaron J. Bach, Isaac A. Bach, Charles A. Bergen, Frederick N. Bidwell, Crines Bird, James Bryce, Edward J. Coughlin, Cornelius Doremus, Dow H. Drukker, Nathan Fleischer, Moses H. Grossman, Wm. B. Gourley, T. Cummings Lucas, Andrew F. McBride, George Meyers, M. D., Henry Meyers, Harry Meyers, Leopold Meyer, Albert O. Miller, Jr., Henry H. Parmelee, Charles B. Waterhouse, Morris L. Woolf.

Operates in New Jersey.

FIRST NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, Pierre, S. D. Casualty Dept. Officers: L. E. Gaffy, president; J. R. Morrison, secretary; T. W. Heltibridge, manager accident department.

See directory of Life Companies for full list of officers and directors and territory covered.

FIRST TEXAS STATE INSURANCE COMPANY, Galveston, Tex. Officers: I. H. Kempner, president; T. E. Flick, secretary.

Directors: I. H. Kempner, B. J. Cunningham, H. Sheffield, Jr., S. E. Kempner, T. E. Flick.

Operates in Texas only.

FLORIDA FIRE AND CASUALTY COMPANY, Jacksonville, Fla. Casualty Dept. Officers: C. H. Barnes, president; H. Gaillard, first vice-president and treasurer; Charles Blum, second vice-president; W. S. Hart, third vice-president; Gerald E. Hart, secretary and general manager.

Directors: C. H. Barnes, Henry Gaillard, Chas. Blum, Hueling Davis, Bainbridge Richardson; R. H. Rowe, Harlow Barnett, Dr. Jos. N. Fogarty, L. B. Skinner, M. E. Gillett, W. S. Hart, Geo. W. Carr, C. B. Willis.

Operates in Florida, "Fire and Casualty"; Mississippi, "Casualty."

FRANKFORT GENERAL INSURANCE COMPANY, Frankfort, Germany. United States department, 123 William street, New York City. Officers: C. H. Franklin, manager; J. M. Smith, secretary. United States trustee: Union Trust Company, New York.

Operates in Alabama, Arizona, California, Colorado, Connecticut, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Minnesota, Massachusetts, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, Utah, Vermont, Washington and Wisconsin.

GALVESTON TRUST AND SAFE DEPOSIT COMPANY (without banking privileges), Galveston, Tex.: Officers: W. B. Wallis, presi-

dent; M. W. Shaw, vice-president; Henry Schroeder, secretary; Wm. B. Lockhart, attorney. Directors: M. W. Shaw, Sealy Hutchings, John D. Hodson, Robt. Palliser, H. A. Landea, W. A. McVitie, W. B. Wallis, Frank Jones, J. J. Davis.

GATE CITY LIFE AND HEALTH, Greensboro, N. C. Casualty Dept. Officers: J. F. Thompson, president; W. L. Carter, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland. United States Trustee, Girard Trust Company of Philadelphia, C. Norie-Miller, United States manager; H. E. Southam and E. O. Howell, assistant U. S. managers.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

GENERAL BONDING AND CASUALTY INSURANCE COMPANY, Dallas, Tex. Officers: J. B. Stephenson, president; T. L. Camp, vice-president; T. A. Smith, secretary-treasurer.

Operates in Texas.

GENERAL INDEMNITY CORPORATION OF AMERICA, Rochester, N. Y. Officers: Hiram R. Wood, president; W. Roy McCasne, vice-president; Ralph M. Barstow, secretary and treasurer.

Directors: George W. Robeson, William R. Malone, James S. Havana, George W. Thayer, Frank N. Kondolf, W. Roy McCasne, Hiram R. Wood, Ralph M. Barstow, A. J. Pruitt, George W. Todd, Libanus M. Todd, William C. Likly, Edwin S. Gordon.

Operates in Alabama, Arkansas, California, Delaware, Georgia, Illinois, Indiana, Maine, Maryland, Minnesota, Mississippi, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin and Wyoming.

ANY, Macon, Ga. Officers: J. E. Smith, president; R. Holt, vice-president; R. L. Wilcox, secretary; W. T. Anderson, treasurer; T. C. Parker, auditor; I. King, F. J. King, J. W. Young, A. W. Mitchell.

Operates in Georgia, Florida, Alabama, Tennessee, Mississippi, Louisiana, Arkansas, Kentucky, Indiana, Maryland, Pennsylvania, New Jersey, Delaware, North Carolina, Texas, Missouri.

GERMAN-AMERICAN INDUSTRIAL COMPANY, Philadelphia, Pa. Officers: S. Enion, president; H. Reeves, vice-president; L. M. Fuhrman, secretary and treasurer; Dr. G. A. Enion, medical director.

Directors: S. Enion, H. Reeves, L. M. Fuhrman, L. C. Reeves, Dr. G. A. Enion.

Operates in Pennsylvania.

GLEN JEAN INSURANCE COMPANY, Mount Hope, W. Va. Officers: John Faulkner, president; W. H. Darnall, vice-president; W. E. Deegana, secretary and treasurer and general manager.

Directors: John Faulkner, W. H. Darnall, W. E. Deegana, T. L. Feasell, J. A. Boone, G. J. Krause.

Operates in West Virginia only.

GLOBE INDEMNITY COMPANY, New York, N. Y. Officers: H. W. Eaton, president; J. W. Hoyt, first vice-president; A. D. Reid, secretary and general manager; F. H. Kingsbury, general superintendent; Harry Furze, comptroller;

W. L. Gahagen, M. D., accident and health; Thomas J. Grahame, agency; Robert M. McCormick, attorney; K. R. Owen, fidelity and surety; W. J. McCadrey, liability; T. H. Carey, inspection; O. C. Lawrence, steam boiler; E. G. Bogart, burglary; E. B. Inistle, plate glass; F. A. W. Ireland, claim.

Directors: W. C. Hubbard, chairman, H. W. Eaton, G. W. Hoyt, J. A. Stewart, E. D. Randolph, T. M. Brown, A. G. Dent, J. C. Rimmer, J. Mackinnon, J. B. Kremer, F. I. Crisfield, J. H. Burnside.

Operates in California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia, Washington, West Virginia, Wisconsin and Utah.

GRANITE LIVE STOCK INSURANCE COMPANY, Bloomington, Ill. Officers: C. A. Lafferty, president; D. Augusta, vice-president; J. B. Rice, secretary-treasurer; Dr. C. R. Conger, consulting veterinarian.

Directors: C. A. Lafferty, D. Augusta, J. B. Rice, E. Stewart, A. J. Keenan, Oren Clark, C. E. Moots.

Company operates in Illinois only.

GREAT EASTERN CASUALTY COMPANY, New York. Officers: Louis H. Fibel, president; L. J. Rackendorfer, first vice-president and treasurer; T. H. Darling, secretary; H. F. Weissenborn, assistant secretary; H. H. Schank, manager industrial department; H. G. Clarke, manager plate glass department; N. A. Kestler, manager special policy department; J. G. Madigan, superintendent claim department; C. Clarke Howard, agency director.

Directors: L. H. Fibel, L. J. Rackendorfer, R. J. Ludwig, D. L. Phillips, L. Stern, E. H. Behrens, C. J. Wittenberg, A. Goerts, O. E. Ballin, S. J. Searle, T. H. Darling, General E. A. McAlpin.

Operates in Colorado, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Louisiana, Massachusetts, Minnesota, Missouri, New Hampshire, Michigan, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington, West Virginia, Alabama, California, Utah, Tennessee, Texas, Kentucky, Maine and Maryland.

GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can. Officers: H. S. MacDougall, president; H. E. Rawlings, vice-president and managing director; R. B. Scott, secretary and treasurer; W. S. Chadwick, assistant secretary; Davidson, Wainwright, Alexander & Elder, attorneys; Riddell, Stead, Graham & Hutchinson, auditors; Bank of Montreal, Chase National Bank.

Directors: H. S. MacDougall, H. V. Meredith, G. Hague, H. E. Rawlings, E. F. Hedden, J. B. Forgan, Hon. E. C. Smith, P. Stockton, John Macdonald, J. G. Cannon.

This company has local boards of directors in the principal cities of the United States, and operates in Illinois, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and in Canada.

GUARANTEE MORTGAGE AND TITLE INSURANCE COMPANY, Passaic, N. J. Officers: A. McLean, president; A. S. Corbin, vice-president and counsel; Charles Rust, second vice-president; O. Olson, secretary and treasurer; E. W. Appelgate, title officer; G. B. Whitehead, assistant title officer; C. H. Buck, assistant title officer.

Directors: B. W. Spencer, R. D. Benson, R. J. Scoles, J. Zahn, R. Morrell, A. McLean, J. H. Walden, G. P. Rust, E. J. Luce, T. Bird, A. S. Corbin, J. Oshler, Jay Ten Eyck, G. Roosma, C. E. MacBride, P. F. Cole, F. Scott, W. H. Carey, G. Dunn, E. J. Turner, Samuel Wilcox.

Operates in New Jersey.

GUARDIAN CASUALTY AND GUARANTEE, Salt Lake City, Utah. Officers: W. S.

McCornick, president; Reed Smoot, vice-president; George E. Cutler, second vice-president; R. W. Sloan, third vice-president; L. B. McCornick, treasurer; Thomas W. Sloan, secretary.

Directors: W. S. McCornick, Reed Smoot, F. J. Hagenbarth, W. Scowcroft, W. O. Kay, H. F. Lemp, F. C. Jensen, W. H. King, D. McVichie, D. L. Evans, G. W. Morgan, P. W. Madsen, J. M. Studebaker, L. Holbrook, L. B. McCornick, Geo. T. Odell, W. H. Dale, R. W. Sloan, G. E. Cutler.

Operates in Utah, Idaho, Oregon, Wyoming, Colorado, California, Washington, Arizona, Nevada, New Mexico, Montana, Indiana, Alabama, Iowa, Michigan, Alaska and British Columbia.

GULF AND ATLANTIC INSURANCE COMPANY, Columbia, S. C. Officers: B. F. Taylor, president; R. M. Jones, secretary and treasurer.

Directors: B. F. Taylor, R. M. Jones, F. H. Weston, G. S. Mower, W. S. Reamer, D. O. Herbert, C. K. Henderson, D. A. Spivey, J. E. McDavid.

Operates in South Carolina.

HARTFORD ACCIDENT AND INDEMNITY COMPANY, Hartford, Conn. Officers: R. M. Bissell, president; Norman R. Moray, vice-president and manager; Jas. L. D. Kearney, secretary; W. G. Falconer, assistant secretary; D. J. Glazier, treasurer.

Directors: Chas. E. Chase, chairman; R. M. Bissell, James J. Goodwin, Theodore Lyman, George Roberts, C. L. F. Robinson, Henry S. Robinson, Wm. C. Skinner, Meigh H. Whaples.

Operates in Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming and Georgia.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn. Officers: L. B. Brainerd, president and treasurer; F. B. Allen, vice-president; C. S. Blake, secretary; L. F. Middlebrook, assistant secretary; W. R. C. Corson, assistant secretary; S. F. Jeter, supervising inspector; F. M. Fitch, auditor.

Directors: H. B. Cheney, A. Collins, L. F. Robinson, J. O. Enders, L. B. Brainerd, M. B. Brainerd, F. B. Allen, C. P. Cooley, A. L. Shipman, G. C. Kimball, F. T. Maxwell, D. N. Barney, Dr. G. C. F. Williams, Jos. R. Ensign, Edward Milligan, Edward B. Hatch.

Operates in all States and Territories of the United States with the exception of Alaska, Hawaii, Porto Rico, Cuba, the Philippine Islands.

HOME CASUALTY COMPANY, Omaha, Neb. Officers: Edw. M. Martin, president; F. B. Alldredge, secretary; R. S. Payne, vice-president; J. J. Melick, treasurer.

Directors: C. E. Hunn, Edw. M. Martin, F. B. Alldredge, R. S. Payne, J. J. Melick.

Operates in Nebraska only.

HOME LIFE AND ACCIDENT COMPANY, Fordyce, Ark. (accident dept.). Officers: A. B. Banks, president; J. R. Hampton, secretary.

See directory of life companies for full list of officers, directors and territory covered.

HOME PLATE GLASS INSURANCE COMPANY OF THE CITY OF WASHINGTON. Officers: John B. Larner, president; Philip F. Larner, secretary-treasurer.

Directors: J. B. Larner, A. S. Taylor, T. Somerville, P. F. Larner, G. Spransy, B. S. Adams, H. H. Bergmann.

Operates only in District of Columbia.

HOME TITLE INSURANCE COMPANY, Brooklyn-New York. Officers: Henry B. Davenport, president and general manager; Alexander G. Calder, George C. Dickel, vice-presidents; George W. Maynard, treasurer; D. S. Coe, secretary; John L. Finck, Irving Lee Bloch, assistant

secretaries; Dwight Comstock, assistant treasurer; Henry J. Davenport, counsel; Harry Percy David, solicitor; Harry Grattan, chairman executive committee.

Directors: Henry B. Davenport, Alexander G. Calder, William H. Cary, Dorville S. Coe, Henry J. Davenport, George C. Dickel, John W. DeMott, Harry Grattan, Harry B. Hawkins, Griswold I. Keeney, William M. Lloyd, George W. Maynard, Henry A. Meyer, George H. Roberts, Theodore Schneider, Horace G. Teele.

Operates in New York.

HOUSTON LAND AND TRUST COMPANY, Houston, Tex. Officers: P. B. Timpson, president; R. E. Paine, vice-president; G. F. Arnold, vice-president; Wm. S. Patton, secretary and treasurer; O. R. Weyrich, assistant secretary; A. R. Cline, assistant secretary.

Directors: R. E. Paine, G. F. Arnold, W. K. Morrow, P. B. Timpson, W. S. Cochran, W. M. Rice.

ILLINOIS SURETY COMPANY, Chicago, Ill. Officers: Albert J. Hopkins, president; William Grote, vice-president; James S. Hopkins, vice-president; Wm. S. Beaupre, treasurer; J. B. Nystrom, assistant treasurer; Chas. E. Schick, secretary; H. C. Bilter, assistant secretary; Hopkins & Hopkins, general counsel.

Directors: E. J. Buffington, Thomas E. Wilson, William L. Ellwood, George E. Hunter, C. I. Pierce, Wm. S. Beaupre, John C. Fetzer, William E. Gillette, William Coffeen, James S. Hopkins, William Grote, Henry H. Evans, E. S. Hobbs, George E. Dutton, Frank S. Whitman, Albert J. Hopkins.

Operates in California, Colorado, Connecticut, District of Columbia, Florida, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Oregon, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Virginia, Washington, Wisconsin.

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, Crawfordsville, Ind. Officers: Benj. Crane, president; W. J. Crouch, first vice-president; Alvin Breaks, second vice-president; Chas. L. Goodbar, treasurer; Frank M. Boyd, secretary; C. B. Dunnington, assistant secretary.

Directors: Benj. Crane, Chas. L. Goodbar, Alvin Breaks, John C. Barnhill, Frank C. Evans, Wm. J. Crouch, F. B. Sawright.

Operates in California, Colorado, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas and West Virginia.

INDUSTRIAL TRUST, TITLE AND SAVINGS COMPANY, Philadelphia, Pa. Officers: J. G. Carruth, president; J. S. Bowker, vice-president and treasurer; L. Boss, trust officer; C. M. Wrightson, secretary and assistant treasurer; P. F. Rothermel, Jr., counsel.

Directors: J. G. Carruth, J. Pollock, T. S. Gay, J. H. Bromley, J. E. Mitchell, W. C. Williamson, W. A. Dickel, E. T. Pearson, P. Will, Jr., J. Dickey, Jr., H. B. Luffberry, T. Benton Dornan, J. M. Steele, J. S. Bowker.

Operates locally.

INTEGRITY TITLE INSURANCE, TRUST AND SAFE DEPOSIT COMPANY, Philadelphia, Pa. Officers: G. Kessler, president; P. Spaeter, first vice-president; P. Doerr, second vice-president; H. Wischman, secretary and treasurer; P. E. Guckes, trust officer; T. E. Knapp, title manager.

Directors: G. Kessler, P. Doerr, F. Orlemann, C. G. Berlinger, P. Spaeter, W. H. Rookstool, A. Hellwig, J. Greenwood, G. Nass, C. J. Preisenzanz, D. W. Gaffy, J. E. Rech, A. P. Kunzig, C. W. Miller, W. G. Berlinger, J. Kramer, I. P. Strittmatter, J. McGinn, G. A. Kirchner, A. F. Schoenhut, Philip E. Guckes.

INTERMEDIATE ACCIDENT INSURANCE COMPANY, Evansville, Ind. Officers: W. H. McCurdy, president; W. F. Weyerbacher, vice-president; F. Baker, secretary-treasurer; E. Walker, medical director; G. K. Denton, general counsel.

Directors: C. F. Hartmetz, C. L. Howard, S. L. Ichenhauser, F. Lohoff, J. F. Richardson, W. F. Weyerbacher, E. Walker, F. Baker, G. K. Denton, W. H. McCurdy, J. A. Hemenway.
Operates in Indiana and Illinois.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. A. Altschuler, president; O. R. Graham, treasurer; C. T. Johnson, secretary; H. T. Tislington, assistant treasurer; R. A. Altschuler, assistant secretary.
Directors: D. Alexander, O. R. Graham, C. E. Turk, A. A. Altschuler, J. A. Reid.

Operates in Massachusetts, New Jersey, New York, Pennsylvania, District of Columbia, Maryland and Vermont.

INTERNATIONAL INDEMNITY COMPANY, Los Angeles, Cal. Officers: N. Blackstock, president; N. Pease, vice-president and treasurer; H. Perk, Jr., secretary; B. Palette, general manager.
Directors: N. Blackstock, C. F. Blackstock, H. Perk, Jr., N. Pease, B. Palette, F. X. Pfaffinger, A. Levy.
Operates in California.

INTER-OCEAN CASUALTY COMPANY, Springfield, Ill. Officers: W. A. Northcott, president; J. M. Appel, vice-president; H. A. Converse, secretary; A. Hoff, general counsel; Dr. C. M. Bowcock, treasurer and medical director.
Directors: W. A. Northcott, J. M. Appel, A. Hoff, Dr. C. M. Bowcock, W. A. Orr, H. A. Converse, W. G. Alpaugh.

Operates in Maine, Pennsylvania, West Virginia, Indiana, Minnesota, Michigan, Oklahoma, Kansas, Ohio, South Dakota, Wisconsin, Illinois, Wyoming, Texas, Kentucky, Ohio, Washington and Tennessee.

INTER-STATE CASUALTY COMPANY, Birmingham, Ala. Officers: H. B. Gray, president; G. B. McCormack, vice-president; H. M. Archibald, Jr., secretary and treasurer.

Directors: H. B. Gray, W. W. Crawford, E. Fies, R. C. Smith, L. Steiner, W. Moore, J. T. Stokely, F. B. Fowlkes, E. F. Enslin, J. W. Hughes, G. B. Tarrant, H. M. Archibald, Jr., C. B. Rogers, E. E. May, J. L. Parker, A. D. Smith, L. V. Clark, G. B. McCormack, E. Ramsay, H. M. Archibald, Sr., J. W. Minor, W. D. Sellers, W. F. Stowers, J. F. Alexander, A. H. Dabbs, W. D. Mitchell, S. M. Spencer, J. T. Hughes, W. R. Hutton, J. C. Wood, S. H. Andrews, L. B. Farley, A. G. Forbes, J. C. Kumpe, J. T. Kirk, S. D. McGee, W. H. Milton, B. W. Watson.

Company operates in Kentucky, Tennessee, Georgia, Florida, Alabama, Mississippi and Louisiana.

INTER-STATE CASUALTY AND GUARANTY, Albuquerque, N. M. Officers: O. N. Marron, president and general counsel; J. B. Herndon, vice-president and treasurer; W. D. Murray, vice-president; Dr. L. G. Rice, medical director; James A. Blainey, secretary and general manager; Harry L. Dix, Jr., accountant; Olin M. Stanton, supt. accident and health department; J. E. Cosgrove, supt. agency department.

Directors: O. N. Marron, John W. Poe, J. A. Weinman, E. G. Hills, J. B. Herndon, Max H. Montoya, Oscar Redemann, Jas. A. Blainey, W. D. Murray, Gregory Page, C. A. Scheurich.
Operates in New Mexico, Kansas, Arizona, Missouri, Texas and Illinois.

INTER-STATE LIFE AND ACCIDENT, Chattanooga, Tenn. Officers: H. D. Huffaker, president; S. M. Chambliss, first vice-president; J. R. Barnes, second vice-president; T. Asbury Wright, third vice-president; H. Bushnell, treasurer; J. E. Watkins, assistant secretary.

Directors: J. R. Barnes, H. Bushnell, C. W. Brumby, S. M. Chambliss, C. W. Chears, S. B. Giffin, M. A. Cooper, Dr. H. L. Fancher, N. H. Grady, W. T. Green, Hon. P. L. Harned, H. D.

Huffaker, Dr. Jos. W. Johnson, Hon. R. L. Jones, Capt. J. P. Kindrick, Hon. T. F. King, Dr. B. P. Lester, Dr. M. W. Murphy, James Roope, A. J. Showalter, S. B. Smith, W. D. Sutton, J. M. Taylor, M. A. Timothy, J. F. Walker, Prof. J. A. Wiley, Dr. W. B. Young.
Operates in Tennessee, Georgia and Kentucky.

INTER-STATE SURETY COMPANY, Redfield, S. D. Officers: Charles L. Nicholson, president; W. F. Corrigan, first vice-president; C. D. Sterling, second vice-president; H. R. Wood, secretary-treasurer.

Directors: Chas. L. Nicholson, W. F. Corrigan, S. N. Clark, Peter Norbeck, C. D. Sterling, O. S. Basford, C. G. Sherwood.
Operates in South Dakota.

KANSAS CASUALTY AND SURETY COMPANY, Wichita, Kan. Officers: J. C. O. Morse, president; B. G. Maina, treasurer; Geo. D. Marcy, secretary; R. B. Cochran, first vice-president; Fred B. Stanley, second vice-president and general counsel; R. H. Timmons, superintendent of agencies; J. A. Elvin, general claim agent.

Directors: J. C. O. Morse, Fred B. Stanley, H. L. Enoch, J. H. Onstad, W. E. Craiglow, E. S. Chenoweth, Fred Painter, J. E. Kramer, F. C. Hoyt, W. G. Fink, Wm. Easton Hutchinson, R. B. Cochran, Tom K. Bell, Fred Robertson, R. B. Rutherford, C. F. Pohlman, Arthur Capper, C. A. Sloan, F. A. Mosher.
Operates in Kansas, Colorado, New Mexico and Minnesota.

KANSAS CITY CASUALTY COMPANY, Kansas City, Mo. Officers: Jay H. Neff, president; Dennis Hudson, secretary and manager; E. S. Yeomans, vice-president; W. B. Young, second vice-president; J. H. Berkshire, third vice-president; C. D. Parker, treasurer; H. L. McCune, general counsel; A. S. Peek, assistant secretary; R. T. Romine, manager accident department.

Directors: C. J. Schmelzer, E. S. Yeomans, P. Townley, C. D. Parker, H. L. McCune, E. George, W. D. Johnson, J. H. Berkshire, H. J. Dittenbaugh, W. B. Young, G. M. Gray, Jay H. Neff.

Company operates in Missouri, Kansas, Texas, Nebraska, Iowa, Arkansas, Minnesota, Utah, Colorado and Indiana.

KASKAKIA LIVE STOCK, Shelbyville, Ill. Officers: W. J. Eddy, president; T. H. Righter, vice-president; J. C. Westervelt, treasurer; C. F. Stairwalk, secretary.

Directors: W. S. Middlesworth, J. L. Hoover, R. F. Eddy, Geo. C. Bolinger, Fred E. Latch, W. J. Eddy, T. H. Righter, J. C. Westervelt, C. F. Stairwalk.

Operates in Illinois only.

KENTUCKY LIVE STOCK INSURANCE COMPANY, INC., Louisville, Ky. Officers: J. W. Newman, president; W. B. Kniskern, vice-president; E. L. Whitehead, secretary and treasurer.

Directors: J. W. Newman, J. L. Dent, W. C. Anderson, W. C. Hale, J. H. McCue, W. W. Stephenson, J. Ed. Parker, B. L. Wilson, W. R. Moorman, Jr., W. B. Kniskern, E. L. Whitehead, A. H. Witherspoon, A. Weber, G. S. Hays, A. G. Joseph, A. S. Joseph.

Operates in Illinois, Indiana, Kentucky, Ohio, Tennessee.

KENTUCKY TITLE COMPANY, Louisville, Ky. Officers: E. L. Swearingen, president; J. M. Monohan, assistant to president; R. W. Delph, secretary; C. L. A. Johnson, treasurer; P. Nicholas and G. Nicholas, attorneys; F. Gohmann, manager title department.

Directors: G. S. Adams, L. R. Atwood, W. J. Abram, A. C. Mueller, G. H. Stockhoff, E. L. Swearingen, W. M. Bullitt, H. Bruce, J. Burge, B. Doerhoefer, E. S. Monohan.
The company operates locally.

KEYSTONE INDEMNITY COMPANY, Harrisburg, Pa. Officers: J. E. Dickenson, president; W. Russ, vice-president; D. L. Kaufman, secretary and treasurer; C. W. Schaeffer, superintendent of agencies.

Directors: J. E. Dickenson, W. Ross, D. L. Kaufman, C. W. Schaeffer, H. H. Hogentogler.
Operates in Pennsylvania.

LATIN-AMERICAN LIFE AND CASUALTY INSURANCE COMPANY, New Orleans, La. Officers: Dr. T. R. Burt, president; M. D. Kostmayer, vice-president; C. L. Monnot, secretary; Oscar Schumert, treasurer; Dr. H. W. Kostmayer, medical director.

Directors: H. W. Kostmayer, M. D., M. Kostmayer, Dr. P. N. Cyr, Jos. O. Schwartz, Oscar Schumert, C. L. Monnot, P. E. Howard, Dr. T. R. Burt.

Operates in Louisiana.

LAWYERS MORTGAGE COMPANY, New York. Officers: Richard M. Hurd, president; Cecil C. Evers, vice-president; Peter Hamilton, treasurer; Orland S. Isbell, secretary; Joseph W. Phair, assistant treasurer; H. A. Abbot, assistant secretary; George W. Beckel, assistant secretary; John V. Lamarche, assistant secretary; Charles H. O'Neill, assistant secretary; Charles C. Edwards, assistant secretary; John W. Ahern, loan officer; S. Harby Plough, loan officer; S. D. Van Wagner, loan officer.

Directors: Theodore C. Camp, Guy Cary, Edward DeWitt, William J. Duane, Cecil C. Evers, Charles S. Fairchild, Robert Walton Goelet, Charles P. Howland, George A. Hurd, Richard M. Hurd, Henry Morgenthau, A. Henry Mosle, Robert L. Pierrepont, Thomas N. Rhinclander, Samuel Riker, Jr., George L. Rives, Henry L. Stimson, Charles H. Van Hise, William I. Walter.

LAWYERS TITLE AND TRUST CO., New York. Officers: Edwin W. Coggeshall, chairman of the board; Louis V. Bright, president; Frederic E. Gunnison, vice-president; Thorwald Stallknecht, vice-president; Herbert E. Jackson, vice-president and general manager; Lewis H. Losee, vice-president; Archibald Forbes, treasurer; Walter N. Vail, secretary; Robert I. Smyth, assistant treasurer; Frederick D. Reed, assistant secretary; George F. Parmelee, assistant secretary; William F. Baecck, assistant general manager; James A. McCormick, assistant general manager; William K. Swartz, manager Brooklyn banking dept.; U. Condit Varick, assistant manager Brooklyn banking dept.; Joseph P. Stair, trust officer, Brooklyn banking dept.

Directors: William Barbour, Lucius H. Beers, Louis V. Bright, George F. Butterworth, William M. Calder, Edwin W. Coggeshall, William P. Dixon, Philip T. Dodge, William G. Gilmore, Henry Goldman, Richard T. Greene, Frederic E. Gunnison, Edwin C. Jameson, J. Frederick Kernochan, Philip Lehman, J. Lawrence Marcellus, Payson Merrill, David B. Ogden, Carson C. Peck, Dick S. Ramsay, William Schramm, Thorwald Stallknecht, William Ives Washburn, Albert H. Wiggins.

Operates in New York.

LAWYERS WESTCHESTER MORTGAGE & TITLE COMPANY, White Plains, N. Y. Officers: A. W. Haigh, president and general manager; J. F. Lambden, vice-president; H. M. Lester, treasurer; P. S. Dean, secretary.

Directors: C. S. McClellan, chairman; W. Archer, A. Baldwin, H. R. Barrett, L. V. Bright, T. E. Carpenter, E. W. Coggeshall, Alexander M. Crane, J. C. Davies, P. S. Dean, W. P. Dixon, H. E. Foster, A. W. Haigh, J. F. Lambden, W. W. Law, Jr., H. D. Lent, H. M. Lester, B. C. Meighan, J. A. Peck, Eugene Meyer, Jr.

Examines and insures titles to real estate in Westchester County, New York.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: S. H. Burnham, president; J. L. Pierce, vice-president; C. W. Rieger, vice-president; O. J. Collman, secretary; G. W. Collman, treasurer; H. A. Robbins, adjuster; G. R. MacDonald, assistant adjuster; A. P. Collman, auditor; C. U. Canfield and C. F. Hartman, director agencies.

Directors: J. L. Pierce, O. J. Collman, C. W. Rieger, G. W. Collman, S. H. Burnham, H. A. Robbins.

Operates in Nebraska.

LINCOLN REPUBLIC LIFE INSURANCE COMPANY, Chester, Pa. Officers: E. N. Pennell, president; G. H. Story, vice-president; B. D. Lane, secretary and treasurer; R. P. Lutes, manager.

Directors: E. N. Pennell, G. H. Story, B. D. Lane, R. P. Lutes.

Operates in Pennsylvania only.

LION BONDING AND SURETY COMPANY, Omaha, Nebraska. Officers: H. Haubens, president; L. P. Larson, vice-president; E. H. Luikart, vice-president; C. W. Shaffer, secretary; Henry Rohlf, treasurer; E. A. McGlasson, assistant secretary.

Directors: H. Haubens, H. Rohlf, W. T. Auld, H. Keating, L. P. Larson, J. M. Hays, E. H. Luikart.

Operates in Nebraska, Iowa, Kansas, Missouri, Minnesota, Utah, Texas, Wisconsin and Michigan.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York. Officers: W. T. Woods, president; G. M. Olcott, vice-president; C. E. W. Chambers, secretary and treasurer.

Directors: W. T. Woods, J. H. Seed, G. M. Olcott, W. A. Nash, H. B. Hall, R. B. Woodward, G. H. Prentiss, A. B. Hall, J. L. White, F. J. Middlebrook, S. T. Brown, J. F. Huntsman, Jr., C. G. Smith.

Operates in the United States with the exception of Alaska, Arizona, Oklahoma, South Dakota, Mississippi, Porto Rico, Cuba, Philippine Islands, also operates in Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT. Head office for United States, New York; A. G. McIlwaine, Jr., U. S. manager; George C. Howie, superintendent; F. S. Batterson, agency superintendent.

Operates in Alaska, California, Colorado, Connecticut, Georgia, Territory of Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Washington and Wisconsin.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, London, Eng.

Officers for the United States: F. W. Lawson, general manager; C. M. Berger, assistant general manager; W. T. Stevens, general superintendent; F. J. Cauty, general attorney; K. F. Heyne, general auditor.

Trustees for the United States: The Merchants Loan and Trust Company, Chicago, Ill.

Operates in California, Colorado, Connecticut, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Rhode Island, Virginia, Wisconsin, Wyoming, Oregon, Utah, Ohio and West Virginia.

LOS ANGELES TITLE INSURANCE COMPANY, Los Angeles, Cal. Officers: Tom C. Thornton, president and general counsel; Stanley Visel, vice-president; Allin L. Rhodes, secretary and manager; C. Sumner James, assistant secretary.

Directors: Tom C. Thornton, Stanley Visel, J. T. Cooper, C. T. Crowell, R. H. Howell, T. L. Gooch, A. B. Cass, Dan Campbell, Warren Gilleen, J. T. Bunn, Allin L. Rhodes.

LOUISVILLE TITLE COMPANY, Louisville, Ky. Officers: Geo. A. Newman, president; C. M. Phillips, secretary.

LOYAL PROTECTIVE, Boston, Mass. Officers: S. A. Allen, president; F. R. Parks, secretary; E. L. Goodnow, treasurer; C. M. Goodnow, general manager.

Directors: S. A. Allen, P. W. Allen, C. M. Goodnow and E. L. Goodnow.

The company operates in California, Colorado, Connecticut, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Dakota, Ohio,

Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia, Wyoming, District of Columbia, Arkansas, Oklahoma, Vermont, Wisconsin and South Carolina, and all Canadian Provinces.

MANUFACTURERS LIABILITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. E. Williamson, president; DeWitt Van Buskirk, vice-president; Victor Garrett, treasurer; D. L. Webster, secretary and general manager; Edward S. Holman, general counsel; A. W. Parsons, assistant general manager; Ralph O. Wells, counsel for Connecticut; E. Allan Sauerwein, Jr., counsel for Maryland; W. G. Bartindale, assistant secretary.

Directors: Fred Atwater, Samuel H. Dodd, Victor Garrett, Samuel L. Moore, A. A. Altschuler, John L. Reid, Milton J. Schloss, DeWitt Van Buskirk, A. E. Williamson, S. Proctor Brady.

Operates in New Jersey and Connecticut.

MARYLAND CASUALTY COMPANY, Baltimore, Md. Officers: J. T. Stone, president; A. Pearre, first vice-president; F. H. Burns, second vice-president; J. H. Stone, third vice-president; Richard H. Thompson, fourth vice-president; J. F. Mitchell, secretary; R. Ferguson, assistant secretary; H. E. McClellan, assistant secretary; J. A. Hartman, assistant treasurer; J. H. Patton, treasurer.

Official Staff: J. W. Rausch, manager boiler sprinkler, fly-wheel and inspection departments; F. L. Templeman, manager accident and health departments; A. L. Amos, manager burglary department; C. Tubman, manager plate glass department; H. B. Sprague, superintendent contract section, F. & S. department; E. E. Kolb, superintendent fidelity section, F. & S. department; L. C. Reynolds, superintendent judicial section, F. & S. department; H. E. McClellan, superintendent public official and depository section, F. & S.; W. J. Unverzagt, superintendent of agents; E. B. Owens, Jr., assistant manager liability department; J. W. Pfäging, assistant manager burglary department; C. W. Maydwell, manager claim division; Arthur B. Nickerson, examiner of claims; Emil L. Hoen, manager surety claims; G. W. Powell, examiner of claims; M. R. Andrews, auditor; J. G. Franz, assistant auditor; G. M. Seal, assistant to president; P. A. Bateman, superintendent of supplies; L. E. Edmonds, assistant manager boiler, fly-wheel and inspection departments; H. Jensen, supervisor liability inspections; R. F. Proctor, engineer, F. and S. department; Marbury & Gosnell, general counsel; W. L. Clark, general attorney, legal division; C. R. Delaney, consulting chemist.

Directors: A. Brown, C. H. Classen, A. Pearre, S. Rosenberg, E. L. Robinson, W. H. Gorman, J. L. Sellman, J. T. Stone, C. J. Taylor, T. R. Thomas, M. Vandiver, L. M. Williams, J. W. Middendorf, W. J. Donnelly, H. S. Dulaney, H. G. Evans, E. Schmeisser, L. E. Greenbaum, L. K. Gutman, F. H. Hack, H. G. Hilken, J. Hubner, T. F. Krug, Robert Garrett, D. G. Boyce.

MASON COUNTY ABSTRACT AND TITLE COMPANY, Shelton, Wash. Officers: D. T. Wright, president; L. G. Fredson, secretary.

MASONIC PROTECTIVE ASSOCIATION. Officers: F. A. Harrington, president; C. B. Perry, vice-president; F. C. Harrington, secretary; A. A. Heath, treasurer.

Directors: F. A. Harrington, Harvey Clark, Austin A. Heath, A. S. Pinkerton, C. A. Harrington, F. C. Harrington, V. L. Heath, M. F. Heath, C. B. Perry.

MASSACHUSETTS ACCIDENT COMPANY, Boston, Mass. Officers: G. L. McNeill, president and general manager; A. C. Warren and H. S. Rowe, vice-presidents; I. M. Hathaway, secretary; G. R. Bacon, assistant secretary; E. P. Rowe, treasurer; C. W. McNeill, assistant treasurer.

Directors: G. L. McNeill, A. C. Warren, E. G. West, M. D., E. P. Rowe, G. R. Bacon, H. S. Rowe, C. M. Adams.

Operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Delaware, District of Colum-

bia, Michigan, Illinois, Indiana, Ohio, and Maryland.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, Boston, Mass. Officers: T. J. Falvey, president; J. L. Richards, J. H. O'Neill, S. S. Perry, C. G. Fitzgerald, vice-presidents; J. T. Burnett, secretary and treasurer; C. W. Plecher, comptroller, assistant treasurer and assistant secretary; R. C. DeNormandie, G. W. Berry, John J. Flynn, assistant secretaries; Gaston, Snow & Saltonstall, general counsel.

Directors: W. A. Gaston, J. W. Kenney, J. L. Richards, J. H. O'Neill, C. Austin, J. J. Phelan, H. G. Bradlee, J. M. Morrison, L. M. Friedman, W. R. Evans, E. P. Carver, F. H. Dewey, A. S. Apsey, J. Joyce, P. H. Corr, W. F. Harrington, C. G. Lund, H. A. Rueter, B. J. Rothwell, T. J. Clextion, J. J. Burnett, T. J. Falvey, E. R. Thayer, J. N. Kellar.

Company operates in Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Arizona, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin.

MASSACHUSETTS TITLE INSURANCE COMPANY, Boston. Officers: C. E. Baldwin, president; C. M. Olcott, vice-president; C. Matlack, treasurer; H. W. Davies, secretary.

Directors: C. E. Baldwin, J. D. Baltz, J. A. Boyd, C. Matlack, C. M. Olcott, W. Trautwine, H. W. Davies, Wm. F. Price, Charles W. Baker.

Operates chiefly in Massachusetts and in other New England States on special terms.

MEDICAL PROTECTIVE COMPANY, Fort Wayne, Ind. Officers: L. Fox, president; C. A. Wilding, vice-president; B. H. Somers, secretary; M. C. Niezer, treasurer; C. M. Niezer, counsel.

Directors: L. Fox, C. A. Wilding, B. H. Somers, M. C. Niezer, C. M. Niezer.

Operates in all States.

MERCANTILE TRUST COMPANY, St. Louis, Mo. Officers: F. J. Wade, president; P. Brown, G. W. Wilson, W. Maffitt, B. A. Brennan, W. F. Carter, J. H. Powers, vice-presidents; E. Buder, treasurer; J. H. Kruse, J. M. Murphy, assistant treasurers; W. J. Duggan, secretary; A. F. Barnes, H. J. Scullin, assistant secretaries; J. B. Moberly, real estate loan officer; Thomas Rieley, assistant real estate loan officer; J. W. Bell, manager savings department; V. M. Harris, trust officer; B. B. Cummings, assistant trust officer; A. V. Reyburn, manager safe deposit department; J. M. Whelan, assistant trust officer; J. J. Reynolds, Arthur Stith, assistant managers safe deposit department; John Ring, Jr., manager publicity department; John W. Gibson, manager real estate department.

Directors: L. E. Anderson, J. W. Bell, P. Brown, J. G. Butler, D. R. Calhoun, W. F. Carter, D. Eiseaman, W. J. Kinsella, C. H. McMillan, W. Maffitt, G. D. Markham, J. B. Moberly, F. A. Ruf, H. Scullin, J. Scullin, F. J. Wade, Geo. W. Wilson, J. D. Street, Walter McKittrick, J. H. Powers, B. A. Brennan, D. G. Cook, W. C. McBride.

Operates locally.

METROPOLITAN CASUALTY COMPANY OF NEW YORK, N. Y. Officers: E. H. Winslow, president; Russell R. Cornell, vice-president; S. W. Burton, secretary; A. G. Brooks, assistant secretary.

Directors: C. Lockitt, J. D. Fairchild, Sherman B. Joost, T. Read, F. S. Pendleton, I. H. Cary, E. P. Hervey, E. Dodge, George B. Covington, W. H. Joost, R. R. Cornell, W. E. Frew, E. H. Winslow.

Operates in all the States and Territories, except Alaska, South Dakota, Florida, Porto Rico, Cuba and the Philippines, and does not operate in Canada.

MICHIGAN BONDING AND SURETY COMPANY, Detroit, Mich. Officers: A. Goebel, Jr., president; H. Darmstaetter, first vice-president; P. Weidner, second vice-president; S. T. Douglas, counsel; W. H. Becker, treasurer; W. J. Nagel, secretary; C. Martz, superintendent of agencies; A. F. Bunting, attorney; J. Mohn, assistant superintendent of agencies; S. T. Douglas, general counsel.

Directors: J. Stroh, H. Darmstaetter, A. Goebel, Jr., W. H. Becker, P. Weidner, J. H. Haas, S. T. Douglass, C. A. Martz, F. P. Goettman. Operates in Michigan.

MIDLAND CASUALTY COMPANY INSURANCE EXCHANGE, Chicago, Ill. Officers: F. S. Cable, president; F. T. Joyner, vice-president; O. S. Edwards, vice-president; E. J. Johnson, secretary; H. F. Edwards, assistant secretary; P. A. Peterson, treasurer; McKenzie Cleland, general counsel.

Directors: A. M. Earle, W. N. Ferguson, F. S. Cable, Wm. T. Capps, Hon. McKenzie Cleland, Wm. Gottenstratter, O. S. Edwards, H. M. Gilchrist, F. T. Joyner, W. E. Gillespie, E. J. Johnson, H. Lindemann, A. H. Neukuecher, H. C. Fegram, P. A. Peterson, Frederick H. Smith, Henry Trares, Charles H. Voegelé, H. A. Soverhill, L. W. Winchester, J. L. Hamilton.

Operates in Illinois, Indiana, Michigan, Pennsylvania, West Virginia, Tennessee, Texas, California, South Dakota, Colorado, Missouri, Ohio, Montana, Wyoming and Maryland.

MINERS INSURANCE COMPANY, Elkhorn, W. Va. Officers: E. L. Stafford, president; W. W. Wood, secretary and treasurer; G. C. Matthews, vice-president.

Directors: E. L. Stafford, G. C. Matthews, N. H. Franklin, W. W. Wood, F. B. Steele. Operates in West Virginia.

MISSISSIPPI VALLEY TRUST COMPANY, St. Louis, Mo. Officers: J. S. Walsh, chairman of the board; B. Jones, president; J. D. Davis, W. G. Lackey, Henry Semple Ames, J. Sheppard Smith, vice-presidents; F. Vierling, vice-president and trust officer; G. Kingsland, real estate officer; J. E. Brock, secretary; Robert W. Fisher, Charles F. Herb, H. C. Ibbotson, C. Hunt Turner, Jr., Edwin J. Kropp, assistant secretaries; J. R. Longmire, assistant bond officer; F. C. Ball, safe deposit officer; J. H. Keebaugh, assistant trust officer; W. W. Steele, assistant trust officer; John R. Longmire, assistant bond officer.

Directors: J. I. Beggs, E. H. Benoit, J. E. Brock, J. D. Davis, D. R. Francis, S. E. Hoffman, B. Jones, W. G. Lackey, W. J. McBride, R. J. O'Reilly, M. D. W. D. Orthwein, H. W. Peters, H. C. Pierce, C. E. Schaff, R. H. Stockton, J. S. Walsh, R. Wells, H. S. Ames, W. Bagnell, H. S. Priest, Hord Hardin, George A. Mahan, J. Sheppard Smith, Frederick Vierling, Louis Werner.

Company transacts a general financial, bond, real estate, safe deposit and fiduciary business.

MISSOURI-LINCOLN TRUST COMPANY, St. Louis, Mo. Officers: W. F. Carter, president; C. C. Collins, first vice-president; Albert Arnstein, second vice-president; James Hayward, secretary-treasurer and trust officer.

Directors: Albert Arnstein, Wm. C. Bagnall, W. F. Carter, C. C. Collins, M. E. Hogan, Robert Johnston, John C. Roberts, Moses N. Sale, Thomas Wright.

MONTANA LIVE STOCK AND CASUALTY INSURANCE COMPANY, Helena, Mont. Officers: Edwin L. Norris, president; Jacob Mills, first vice-president; Wm. L. Holloway, second vice-president; George B. Conway, secretary and general manager; A. C. Johnson, treasurer; E. H. Green, superintendent of agencies.

Directors: Edwin L. Norris, Jacob G. Mills, Wm. L. Holloway, Jeff Doggett, Richard Manager, H. L. Summers, G. W. Myers, E. B. Roe, A. J. Wedum, S. D. Cook, F. G. Givens, George B. Conway, C. Hedges, Jr. Operates in Montana only.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass. Officers: D. W. Lane, president

and treasurer; G. W. Wheelwright, vice-president; J. A. Collins, secretary.

Directors: G. W. Wheelwright, H. Amory, J. W. Farwell, H. B. Richardson, A. P. Loring, J. S. Murphy, J. C. Cobb, D. W. Lane, M. Williams, Jr., H. de F. Lockwood, H. W. Mason, C. Wolcott, Spencer Borden, Jr.

Operates in Maine, Massachusetts, New Hampshire, New Jersey, Ohio, Pennsylvania, Rhode Island, and Vermont.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, Shelby, Ohio. Officers: H. W. Hildebrandt, president; G. M. Skiles, vice-president; H. Wentz, secretary and treasurer.

Directors: W. A. Shaw, H. Wentz, L. A. Dennis, H. W. Hildebrandt, G. R. Waite, G. M. Skiles.

Operates only in Ohio.

NATIONAL ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: L. B. Howey, president; A. W. Lane, vice-president; W. C. Howey, secretary; F. H. Howey, treasurer.

Directors: L. B. Howey, A. W. Lane, W. C. Howey, F. H. Howey, W. C. Black. Operates in Nebraska, Kansas and Iowa.

NATIONAL BOND AND MORTGAGE INSURANCE COMPANY, New York. Officers: Wm. McCarroll, president; Lester Van Brunt, secretary.

NATIONAL CASUALTY COMPANY, Detroit, Mich. Officers: W. G. Curtis, president; H. S. Curtis, vice-president and treasurer; E. A. Grant, secretary.

Directors: H. C. Walters, F. R. Van Dusen, M. Maverick, R. W. Hyman.

Operates in Arizona, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Dakota, Ohio, Pennsylvania, Texas, Vermont, West Virginia, Wisconsin, Wyoming, New Hampshire, Washington, Oklahoma, Utah, South Dakota, Louisiana, Alabama, North Carolina, Idaho, New Mexico, New Jersey, District of Columbia, Montana, Nevada, Oregon and Tennessee.

NATIONAL EXCHANGE INSURANCE AND TRUST COMPANY, Waco, Texas. Officers: Chas. A. Weathered, president; Sam Sanger, James B. Baker, Geo. W. Cole, Jr., Tom Hillier, D. P. Moore, vice-presidents; Nat. S. Smith, secretary; W. H. McCullough, treasurer; Spell & Sanford, general counsel; Allan D. Sanford, title officer.

Directors: Chas. A. Weathered, Sam Sanger, W. H. McCullough, R. E. Threadgill, Nat. S. Smith. Operates in Texas.

NATIONAL INSURANCE COMPANY OF VIRGINIA, Inc. Officers: J. E. Johnson, president; O. L. Powell, first vice-president; Hy. F. Powell, second vice-president; C. A. Warren, treasurer; J. L. Nottingham, general manager and secretary.

Directors: J. E. Johnson, O. L. Powell, Hy. F. Powell, J. L. Nottingham, H. T. White, D. C. Kellam, G. F. Kelly. Operates in Virginia.

NATIONAL LIFE AND ACCIDENT, Nashville, Tenn. Officers: C. A. Craig, president; W. R. Wills, vice-president; N. H. White, third vice-president; E. B. Craig, fourth vice-president; C. R. Clements, secretary and treasurer; T. J. Tyne, second vice-president and general counsel; R. E. Fort, medical director; W. S. Beardon, assistant secretary and treasurer.

Directors: C. A. Craig, W. R. Wills, C. R. Clements, T. J. Tyne, R. E. Fort, E. B. Craig, N. H. White, F. M. Eaton.

Operates in Alabama, Indiana, Kentucky, Mississippi, Tennessee, Missouri, Louisiana, Georgia, Arkansas, Ohio, Virginia, Texas, Kansas.

NATIONAL LIVE STOCK INSURANCE COMPANY, Indianapolis, Ind. Officers: M. B. Wilson, president; B. B. Cohen, vice-president and treasurer; W. H. Stafford, secretary.

Directors: H. Rauh, H. B. Gates, R. H. McClellan. Operates in Indiana, Illinois, Missouri, Ohio,

Pennsylvania, Maryland, New Jersey, Kentucky, North Carolina, Tennessee, Oklahoma and Texas.

NATIONAL RELIEF ASSURANCE COMPANY OF PENNSYLVANIA, Philadelphia, Pa. Officers: M. S. Boyer, president; G. H. Summers, assistant secretary; E. E. Griffith, vice-president; W. A. Granville, treasurer; F. E. Bidlack, agency director.

Directors: M. S. Boyer, W. A. Granville, L. T. McFadden, H. C. Miller, W. H. Rosenbury, F. E. Bidlack, J. F. Clark.

Operates in Connecticut, Delaware, Illinois, Indiana, Kentucky, Maryland, New Hampshire, New Jersey, Ohio, Pennsylvania, Vermont and West Virginia, Missouri, Georgia.

NATIONAL SURETY COMPANY, New York, N. Y. Officers: Wm. B. Joyce, president; William J. Griffin, first vice-president, Joel Rathbone, second vice-president and general manager; Leonard Dammann, vice-president and assistant general manager; Ralph W. Smith, Wm. C. Armistage, Joseph T. Magee, Jos. R. Wells, Frank L. Gilbert, Daniel A. McCann, Howard Abrahams, Jos. A. Sinn, vice-presidents; Hubert J. Hewitt, secretary, Wm. I. Hawks, U. Slingluff, Wm. A. Thompson, Heaton M. Waring, L. M. C. Adams, assistant secretaries, Arthur P. West, assistant

William D.ady, L. B. Clark, Geo. I. duPont, P. A. S. J. Griffin, ton, Anton B. Joyce, W. S. Kinthrop, Bal-McRoberts, Joel Rath-b, John A. L. Leonard T. Magee,

Arthur P. West.

Operates in all of the United States and Territories, Canada, Mexico, Porto Rico, Alaska and the Hawaiian Islands.

NEW AMSTERDAM CASUALTY COMPANY, New York. Officers: J. Arthur Nelson, president; W. F. Moore, vice-president and chairman of board; A. M. Bowen, Jr., vice-president; George E. Taylor, secretary; Sifford Pearre, treasurer.

Directors: Wm. F. Armstrong, Jas. B. Clews, Wm. F. Moore, J. Fred Pierson, Geo. E. Taylor, Jules S. Bache, Thos. L. Jett, H. W. Cluff, Lorenzo D. Armstrong, Hermann F. Clarke, J. Arthur Nelson, Sifford Pearre, Thos. H. Fitchett, Elmore B. Jeffery, Geo. M. Kimberly, Geo. C. Thomas, J. M. Holland, Wm. G. Speed, A. M. Bowen, Jr.

Operates in Arkansas, California, Colorado, Connecticut, District of Columbia, Illinois, Indiana, Iowa, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia, Washington, West Virginia and Wisconsin.

NEW BERN BANKING AND TRUST COMPANY, New Bern, N. C. Officers: J. B. Blades, president; W. B. Blades, vice-president; T. A. Green, vice-president; W. C. Rodney, cashier; O. W. Lane, assistant cashier.

Directors: Joseph Gaskill, J. S. Miller, J. W. Stewart, John Suter, Jr., T. D. Warren, B. B. Hurst, C. E. Foy, J. S. Basnight, L. H. Cutler, Jr., J. B. Blades, L. I. Moore, Wm. B. Blades, T. A. Green, E. H. Meadows, J. V. Blades.

NEW ENGLAND CASUALTY COMPANY, Boston, Mass. Officers: Corwin McDowell, president, Albert C. Johnson, first vice-president; Guy A. Ham, general counsel; Allan Forbes, secretary.

Directors: R. L. Agassiz, H. L. Brown, A. L. Carr, J. H. Gerlach, J. H. Gibbs, G. A. Ham, J. E. Liggett, J. H. MacAlman, J. W. Maguire, W. A. McKenney, J. N. Morse, C. G. Rice, C. H. Rice, J. J. Storrow, G. N. Towle, A. L. Aiken, F. R.

Bangs, W. Barbour, R. A. Boit, A. S. Browne, T. K. Cummins, D. E. Doherty, A. Eliot, A. Forbes, H. C. Gallagher, F. R. Hart, R. G. Hazard, H. Hornblower, A. C. Johnson, G. E. Keith, J. S. Lawrence, C. McDowell, F. C. McDuffie, A. W. Preston, R. Paul Snelling, L. Tuttle, C. H. Whitney, E. Wadsworth.

Operates in California, Colorado, Connecticut, District of Columbia, Georgia, South Carolina, Tennessee, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, Wisconsin. The company is now doing business with the United States government.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, Newark, N. J. Officers: S. C. Hoagland, president; V. E. H. Hoagland, vice-president; H. C. Hedden, secretary; W. H. Mills, treasurer.

Directors: S. C. Hoagland, H. C. Hedden, W. H. Mills, V. E. H. Hoagland, C. F. Hoagland, A. W. Dawson, H. G. Filch, I. P. Hoagland, A. B. Hager.

The company operates in California, Colorado, Connecticut, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Utah, West Virginia, Wisconsin, New Mexico and Wyoming.

NEW JERSEY MANUFACTURERS' CASUALTY INSURANCE COMPANY, Trenton, N. J. Officers: J. Philip Bird, president; Chas. W. Crane, vice-president; Chas. M. Gerhold, treasurer; W. C. Billman, secretary and assistant treasurer.

Directors: J. Philip Bird, Chas. W. Crane, W. A. Baker, Fred H. Bateman, Wm. F. Birch, P. J. Connolly, Chas. M. Gerhold, Frederick Goertz, Franklin L. Groff, Paul Guenther, Wm. Hand, H. D. Leavitt, J. S. Leslie, Herbert J. Lyall, J. J. McKenzie, F. W. Roebbling, Jr., F. W. Schmidt, E. S. Votey, Ferd Wilkes, F. C. J. Wiss, S. Taylor Wilson.

Operates in New Jersey only.

NEW JERSEY TITLE AND ABSTRACT COMPANY, Newark, N. J. Officers: Arthur S. Corbin, president; Chas. Jones, secretary.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York. Officers: Major A. White, president; J. Romaine Brown, vice-president; J. C. French, secretary.

Directors: E. Ashforth, L. S. Bache, D. Birdall, J. Romaine Brown, E. C. Cammann, W. H. Chase, R. M. Coit, E. A. Cruikshank, S. D. Folsom, J. C. French, E. R. Kennedy, J. E. Leaycraft, Major A. White, F. C. Potter, W. H. Whiting, S. Wodell, F. Zittel, F. H. Ecker, A. P. W. Kinnan, Wm. G. Ver Planck.

Operates in Canada and in all the States and Territories of the United States except Alaska, Hawaii, Nevada, Porto Rico, South Dakota, Wyoming, Cuba and the Philippines.

NEW YORK TITLE INSURANCE COMPANY, New York, N. Y. Officers: Harry A. Kahler, president; George Zabriskie, Cyril H. Burdett, Henry S. Acken, vice-presidents; M. J. O'Brien, general counsel; Frank L. Cooke, secretary; Gerhard Kuehne, treasurer; Joseph L. Obermayer, assistant secretary.

Directors: Benjamin L. Allen, Charles G. Balmanno, Edward M. Burghard, William H. Chesebrough, William F. Clare, Lawrence B. Elliman, William E. Harmon, Morgan J. O'Brien, George Zabriskie, A. B. Boardman, H. A. Kahler, C. J. Obermayer, W. R. Willcox, Lewis L. Clarke, James A. Deering, Benjamin Mordecai, George T. Mortimer, Walter T. Rosen, Howard C. Smith, Harold T. White.

Operates only in New York State.

NORRISTOWN TRUST COMPANY, Norristown, Pa. Officers: Montgomery Evans, Esq., president and trust officer; Nicholas H. Lazelere,

vice-president; F. S. Yeakle, secretary and treasurer; W. R. Moyer, assistant secretary and assistant treasurer; G. W. Marsh, real estate officer.

Directors: H. H. Tracy, N. H. Larzelore, H. C. Coleman, J. Walton, J. P. H. Jenkins, M. Evans, H. C. Jones, H. C. Biddle, S. H. Orr, H. C. Gresh, J. F. Boyer, M. L. March, F. B. Wildman, I. P. Knipe, F. S. Yeakle, F. J. Clamer, H. K. Regar, G. W. March, J. A. Williams. Operates locally.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill. Officers: E. C. Waller, president; A. E. Forrest, vice-president and general manager; F. J. Forrest and E. St. Clair, assistant secretaries; B. P. Scott, agency manager; E. H. Steffelin, assistant agency manager.

Directors: E. C. Waller, A. E. Forrest, F. G. Mason, F. J. Forrest, R. F. Clinch, E. St. Clair, R. M. Roloson.

Operates in Alabama, Arizona, California, Colorado, Connecticut, District of Columbia, Delaware, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin and Wyoming.

NORTH JERSEY TITLE INSURANCE COMPANY, Hackensack, N. J. Officers: David Zabriskie, president; Wm. H. Zabriskie, secretary.

NORTHERN LIFE, Seattle, Wash. (Casualty Dept.) Officers: H. C. Henry, president; A. P. Johnson, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

NORTHERN STATES LIFE INSURANCE COMPANY, Hammond, Ind. (Casualty Dept.) Officers: Dr. H. E. Sharrer, president; Jno. D. Smalley, secretary.

See directory of life companies for full list of officers and directors and territory covered.

NORTHERN TRUST COMPANY, Fargo, N. D. Officers: G. H. Hollister, president; J. G. Thompson, vice-president; B. G. Tenneson, vice-president; P. W. Clemens, secretary; G. A. Clemens, assistant secretary; F. L. Whitney, treasurer. Directors: E. Pierce, G. H. Hollister, J. G. Thompson, F. F. Grant, P. W. Clemens, H. J. Rusch, G. Fowler, B. G. Tenneson, A. W. G. Cupler.

This company operates only in the State of North Dakota as to fidelity and surety business, but operates in adjoining States in the farm mortgage business.

NORTHWESTERN LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Officers: H. C. Wallace, president; G. C. Carpenter, vice-president; C. C. Loomis, secretary; S. Cassidy, treasurer.

Directors: H. C. Wallace, G. C. Carpenter, C. C. Loomis, S. Cassidy, Julius R. Cohn.

Operates in Iowa, Missouri, Illinois, Nebraska, Kansas.

NORTHWESTERN TRUST CO., Grand Forks, N. D. Officers: F. L. Goodman, president; E. Y. Sarles, vice-president; O. S. Hanson, vice-president; M. C. Bacheller, secretary; P. S. Peterson, treasurer; L. K. Lohn, assistant treasurer.

Directors: T. R. Bangs, F. L. Goodman, E. Y. Sarles, J. A. Dinnie, O. S. Hanson, P. S. Peterson, A. L. Hanson, H. Reid, C. F. Goodman, S. Torgerson, Dr. J. Graessick.

Operates in North Dakota.

OCCIDENTAL LIFE INSURANCE CO., Los Angeles, Cal. (Accident and Health Branch.) Officers: Joseph Burkhard, president; Robert J. Giles, secretary and general manager.

See directory of life companies for full list of officers and directors and territory covered.

OCCIDENTAL LIFE INSURANCE CO., Los Angeles, Cal. (Accident and Health Branch.) Officers: Joseph Burkhard, president; Robert J. Giles, secretary and general manager;

See directory of Life Companies for full list of officers and directors and territory covered.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, United States head office, William and John streets, New York; U. S. manager, W. J. Gardner.

Trustees: Oscar Ising, chairman, T. M. Brown, C. D. Dickey.

Operates in all the States and Territories of the United States except Alaska, Arizona, Idaho, Nevada, Cuba and the Philippines.

OHIO STATE LIFE, Columbus, Ohio. (Accident Department.) Officers: J. M. Sarver, president; R. A. Hann, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

OLD LINE LIFE INSURANCE CO., Milwaukee, Wis. (Casualty Branch.) Officers: Rupert F. Fry, president; John E. Reilly, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

OREGON SURETY AND CASUALTY COMPANY, Portland, Ore. Officers: G. Lombard, president; H. L. Corbett, O. M. Clark, R. W. Wilber, A. C. Smith, F. E. Dooly, vice-presidents; C. H. Lewis, secretary and treasurer.

Directors: O. M. Clark, H. L. Corbett, F. E. Dooly, W. B. Glafke, C. H. Lewis, G. Lombard, D. C. O'Reilly, G. W. Simons, A. C. Smith, S. C. Spencer, Amedee Smith, Guy W. Talbot, S. S. Montague, R. W. Wilbur. Operates in Oregon only.

PACIFIC COAST CASUALTY COMPANY, San Francisco, Cal. Officers: Thomas L. Miller, president; Kirkham Wright, vice-president; F. P. Deering, counsel; Allen I. Kittle, secretary; E. J. Swift, assistant secretary.

Directors: F. P. Deering, W. P. Johnson, A. I. Kittle, G. W. Turner, Cutler Paige, Thos. L. Miller, Kirkham Wright, Hamilton Murray, Bernard W. Ford, Geo. H. Beaudry.

Operates in Arizona, California, Colorado, Hawaii, Idaho, Kansas, Louisiana, New Mexico, Ohio, Oregon, Pennsylvania, Georgia, Washington, Utah, Vermont, Nevada, Iowa and Oklahoma.

PACIFIC MUTUAL LIFE INSURANCE CO., Los Angeles, Cal. (Accident and Health Department.) Officers: G. I. Cochran, president; C. I. D. Moore, secretary.

See directory of Life Companies for full list of officers and directors.

Operates in all the States and Territories of the United States, except Alaska, Maine, Massachusetts and New Hampshire.

PACIFIC MUTUAL LIFE INSURANCE CO., Los Angeles, Cal. (Accident and Health Department.) Officers: G. I. Cochran, president; C. I. D. Moore, secretary.

See directory of life companies for full list of officers and directors.

Operates in all the States and Territories of the United States except Alaska, Maine, Massachusetts and New Hampshire.

PEERLESS CASUALTY COMPANY, Keene, N. H. Officers: W. G. Perry, president; R. C. Carrick, vice-president; W. F. Perry, secretary.

Directors: C. B. Perry, W. G. Perry, W. F. Perry, R. C. Carrick, J. E. Wright, A. C. Mason, C. J. Woodward, P. H. Faulkner, J. D. Proctor.

Operates in Maine, New Hampshire, Massachusetts, Vermont, Rhode Island, Connecticut, Indiana, District of Columbia, Ohio and Pennsylvania.

PENINSULAR CASUALTY COMPANY, Jacksonville, Fla. Officers: Chas. E. Clarke, president; B. C. Johnson, first vice-president; H. E. Harkisheimer, second vice-president; J. R. Anthony, Jr., secretary and treasurer.

Directors: Chas. E. Clarke, M. D. Johnson, O. S. Allbritton, J. R. Anthony, Jr., H. E. Harkis-

sheimer, Wm. Byrne, B. C. Johnson, M. Marshall, N. M. Heggie, W. J. Power, John W. Dodge.

Operates in Florida, Tennessee and Virginia.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa. Officers: E. Bailey, president; G. W. Reilly, A. Fortenbaugh, vice-presidents; R. G. Cox, secretary and treasurer.

Directors: Edward Bailey, A. Fortenbaugh, G. W. Reilly, E. S. Herman and E. J. Stackpole. Operates in Pennsylvania and District of Columbia.

PHILANTHROPIC MUTUAL, Philadelphia, Pa. Officers: F. St. Clair Edwards, president; Isaac Jackson, secretary.

PIONEER INSURANCE COMPANY, Lincoln, Neb. Officers: Ernest C. Folsom, president, H. K. Burket, vice-president; J. F. Kinney, vice-president; J. S. Dickman, secretary; C. C. Moyer, M. D., medical director; G. H. Walker, associate medical director.

Directors: E. C. Folsom, H. K. Burket, J. S. Dickman, C. C. Moyer, M. D. and J. F. Kinney. Operates in Nebraska.

POTTER TITLE AND TRUST COMPANY, Pittsburgh, Pa. Officers: John E. Potter, president and trust officer; J. R. Hayes, vice-president and general manager; W. K. Gamble, secretary and treasurer; M. R. Craig, title officer; H. E. Leety, manager, mortgage department and assistant secretary; Mark R. Craig, title officer; C. F. Meeder, settlement officer; L. B. Worley, assistant manager; C. O. Dunlap, assistant trust officer.

Directors: J. M. Freeman, Stephen Stone, C. C. Henderson, C. C. Smith, H. Zacharias, G. W. Eisenbeis, G. Pearson, J. E. Potter, J. R. Hayes, W. T. Tredway, A. B. Berger and W. J. Barton. Operates in Pennsylvania.

PREFERRED ACCIDENT INSURANCE COMPANY, New York. Officers: Kimball C. Atwood, president; P. C. Lounsbury, vice-president; W. C. Potter, secretary; G. H. Ackerman, treasurer.

Directors: K. C. Atwood, Hon. J. L. Childs, H. L. Coe, C. D. Spencer, P. C. Lounsbury, H. M. Whitney, D. M. Morrison, G. H. Johnson, G. H. Ackerman, W. C. Potter, L. H. Biglow, W. E. Young, F. McD. Sinclair, E. V. Gambler.

Operates in all the States and Territories of the United States except Alaska, Arizona, Arkansas, Louisiana, Mississippi, Nevada, New Hampshire, New Mexico, North Dakota, Oklahoma, Porto Rico, South Dakota, Vermont, Virginia, Wyoming, Cuba and the Philippines.

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa. Officers: David M. A. R. Wilder, president; Charles Q. Finley, secretary.

PROVIDENT LIFE AND ACCIDENT COMPANY, Chattanooga, Tenn. Officers: T. Maclellan, president; A. W. Chambliss, vice-president; R. J. Maclellan, secretary and treasurer.

Directors: T. Maclellan, A. W. Chambliss, R. J. Maclellan, L. W. Llewellyn, J. B. F. Lowry. The company operates in Tennessee, Georgia, Kentucky, Virginia, North Carolina, South Carolina, Alabama, Florida, Ohio, Pennsylvania, West Virginia and Arkansas.

PROVIDENT LIFE AND CASUALTY COMPANY, Charleston, W. Va. Officers: Angus W. McDonald, president and treasurer; William Jones, vice-president, secretary and general manager; J. F. Moore, assistant secretary.

Operates in West Virginia, Kentucky, Pennsylvania and Tennessee.

PRUDENTIAL CASUALTY COMPANY, Indianapolis, Ind. Officers: E. J. Jacoby, president; P. C. Rubush, first vice-president; B. F. Swain, second vice-president; J. M. Dalrymple, third vice-president; E. O. Hunter, treasurer; C. Mayer, secretary; C. T. Davis, general manager.

Directors: E. J. Jacoby, P. C. Rubush, E. O. Hunter, B. H. Whiteley, W. L. Norton, A. Lauter, C. Mayer, B. F. Swain, J. M. Dalrymple, J. H. Bass, W. B. Gebhart, B. F. Williams, J. H. Wells.

Operates in District of Columbia, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Washington, West Virginia, Wisconsin, Massachusetts and Connecticut.

RALEIGH SAVINGS BANK AND TRUST COMPANY, Raleigh, N. C. Officers: Joseph G. Brown, president; Col. A. B. Andrews, vice-president; Charles Root, cashier.

Directors: Joseph G. Brown, Col. A. B. Andrews, J. S. Wynne, J. W. Cross, George Marsh, G. H. Andrews, N. W. West, J. F. Ferrall, R. N. Simms, H. E. Litchford, Charles Root. Operates in North Carolina.

REAL ESTATE TITLE CO. OF N. J., Trenton, N. J. Officers: H. Arthur Smith, president; Richard C. Chamberlain, secretary.

REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa. Officers: E. Rosenberger, president; H. R. Robins, vice-president; T. W. Jopson, vice-president and trust officer; C. S. King, secretary and assistant treasurer; D. Houseman, treasurer; A. K. Dickson, assistant trust officer; J. N. Alexander, assistant secretary.

Directors: S. K. McCay, W. H. Sheldermine, H. A. Stevenson, A. Moore, D. N. Fell, C. W. Welsh, W. Wood, W. S. Pilling, E. C. Miller, E. Rosenberger, S. M. Freeman, F. H. Moss, C. T. Quin, C. E. Heed, J. A. Rigg. Operates locally.

REAL ESTATE TITLE INSURANCE COMPANY, Minneapolis, Minn. Officers: E. C. Cooke, president; W. S. Jenkins, secretary; R. W. Webb, treasurer; T. B. Janney, vice-president; C. T. Jaffray, vice-president; C. S. Pillsbury, vice-president.

Directors: E. C. Cooke, R. W. Webb, T. B. Janney, C. T. Jaffray, C. S. Pillsbury, John B. Atwater, Wendell Hertig, W. S. Jenkins.

Operates in Minnesota only.

RELIANCE LIFE, Pittsburgh, Pa. (Casualty Branch). Officers: J. H. Reed, president; H. G. Scott, vice-president and secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

REPUBLIC CASUALTY COMPANY, Cleveland, Ohio. Officers: E. M. Fullington, president; J. H. Sillman, secretary.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass. Officers: Hon. F. A. Harrington, president; Harvey Clark, vice-president; V. L. Heath, treasurer; A. A. Heath, secretary.

Directors: F. A. Harrington, C. A. Harrington, M. F. Heath, A. A. Heath, A. S. Pinkerton, V. L. Heath, R. W. Swan, H. Clark, F. C. Harrington.

Operates in Massachusetts, Maine, Michigan, California, Connecticut, Canada, Georgia, Pennsylvania, New Jersey, New Hampshire, Tennessee, Vermont, Rhode Island, New York, Ohio, Illinois, Minnesota, Oklahoma, Missouri, Maryland, West Virginia, Indiana, Kansas, North Dakota, Texas, Virginia, Washington, Wisconsin, Arkansas and Idaho.

ROYAL INDEMNITY COMPANY, New York. N. Y. Officers: Edward F. Beddall, president; Wm. Mackintosh, secretary; Charles H. Holland, first vice-president; Charles F. Frizzell, second vice-president; Milford E. Jewett, third vice-president.

Directors: Edward F. Beddall, George W. Burchell, Milton Dargan, Charles F. Frizzell, John E. Hoffman, Charles H. Holland, Albert R. Hosford, George W. Law, James A. Macdonald, George Neiley, Cecil F. Shallock, William L. H. Simpson, Rolla V. Watt.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New York, New Hampshire, North Carolina, North Dakota, Ohio.

Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin.

ROYAL LIFE AND CASUALTY COMPANY,
Rayville, La.

ST. LOUIS UNION TRUST COMPANY, St. Louis, Mo. Officers: T. H. West, chairman of the board; N. A. McMillan, president; R. S. Brookings, vice-president; H. C. Haarstick, vice-president; J. F. Shepley, first vice-president; I. H. Orr, vice-president; F. X. Ryan, trust officer; G. G. Chase, assistant trust officer; F. V. Dubrouillet, treasurer; J. S. Walker, assistant treasurer; T. F. Turner, manager safe deposit department; B. W. Moser, secretary; Alex. Hamilton, Arthur H. Burg, assistant secretaries; A. H. L. Kuhn, manager savings department.

Directors: W. K. Bixby, J. D. Bascom, R. S. Brookings, A. Busch, D. Catlin, J. T. Davis, J. D. Filley, S. W. Fordyce, J. Fowler, H. C. Haarstick, J. Johnson, R. McK. Jones, E. Mallinckrodt, N. A. McMillan, L. M. Rumsey, John F. Shepley, G. W. Simmons, T. H. West, E. Whitaker, C. W. Whitelaw, S. F. Pryor, W. A. Layman, Benjamin Gratz, Charles Nagel.

Operates locally.

SECURITY TRUST AND SAFE DEPOSIT COMPANY, Wilmington, Del. Officers: Benjamin Nields, president; John S. Russell, vice-president and secretary; L. Scott Townsend, vice-president and treasurer; Harry J. Ellison, assistant secretary; Levi L. Maloney, assistant treasurer.

Directors: William P. Bancroft, Frederick Brady, John B. Bird, Samuel G. Cleaver, Charles B. Evans, William J. McClary, John M. Mendinhall, Benjamin Nields, John S. Russell, Benjamin F. Shaw, Willard Springer, L. Scott Townsend, Horace L. Dilworth.

SIOUX LIFE AND CASUALTY, Sioux Falls, S. D. Officers: J. D. Burghardt, president; A. C. Schoeneman, vice-president; A. H. McLellan, secretary and treasurer; G. J. Danforth, attorney, Drs. Stevens & Nessa, medical directors.

Directors: J. D. Burghardt, A. C. Schoeneman, A. H. McLellan, G. J. Danforth, R. G. Stevens, N. J. Nessa, E. A. D. Jones, C. W. Knott, E. B. Frank.

SOUTHERN INSURANCE COMPANY, Nashville, Tenn. (Casualty Branch.) Officers: F. W. Seagriff, president; M. E. Ridley, secretary;

See directory of Life Companies for full list of officers, directors and territory covered.

SOUTHERN LIVE STOCK INSURANCE COMPANY, High Point, N. C. Officers: Geo. T. Penny, president; T. F. Wrenn, secretary and treasurer; A. F. Eshelman, general manager.

Directors: H. G. Kime, Geo. T. Penny, F. C. Boyles, T. F. Wrenn, M. J. Wrenn, J. C. Welch, J. B. McCrary.

Operates in North Carolina only.

SOUTHERN MUTUAL AID ASSOCIATION, Birmingham, Ala. Officers: C. P. Orr, president; H. Sheffield, Jr., vice-president; W. R. Lathrop, secretary and treasurer.

Directors: C. P. Orr, W. R. Lathrop, L. M. Orr, H. Sheffield, Jr., J. C. Carmichael.

Operates in Alabama.

SOUTHERN MUTUAL AID ASSOCIATION, Pensacola, Fla. Officers: C. P. Orr, president; H. Sheffield, Jr., vice-president; W. R. Lathrop, secretary and treasurer.

Directors: C. P. Orr, W. R. Lathrop, L. M. Orr, H. Sheffield, Jr., J. C. Carmichael.

Operates in Florida.

SOUTHERN SURETY COMPANY, St. Louis, Mo. Officers: C. S. Cobb, president; F. A. Ungles, vice-president and comptroller; Oscar A. Wells, vice-president; F. B. Wilber, vice-president and agency manager; D. D. Smith, vice-president; E. G. Davis, secretary and treasurer; J. H. Huckleberry, first vice-president and general counsel; Jno. P. McCammon, vice-president and attorney; A. G. Moseley, attorney; C. J. Crockett, assistant secretary; R. F. Davis, assistant secretary; Frances Cook, assistant treasurer.

Directors: M. R. Sturtevant, C. S. Cobb, F. A.

Ungles, F. B. Wilber, L. S. Parker, O. A. Wells, W. L. Garrett, Philip Sauter, D. T. Mason, L. Boeger, E. G. Davis, D. D. Smith, A. G. Moseley, J. H. Huckleberry, W. F. Junghans, J. P. McCammon, Victor Miller, Dr. J. R. Boyd.

Operates in Arkansas, Colorado, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Kansas, Louisiana, Michigan, Missouri, Mississippi, Nebraska, New York, New Jersey, Oklahoma, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, West Virginia.

Bonds for Federal Government throughout United States and Alaska.

SOUTH JERSEY TITLE AND FINANCE COMPANY, Atlantic City, N. J. Officers: Joseph Thompson, president; Richard McAllister, vice-president; Isaac Bacharach, treasurer; Ernest A. Lord, secretary; E. B. Mitchell, assistant secretary; Geo. A. Bourgeois, title officer; Theo. W. Schimpf, solicitor.

Directors: W. E. Shackelford, Richard McAllister, William Riddle, John L. Kelly, Harry Bacharach, Wm. H. Burkhard, George A. Bourgeois, Joseph A. McNamee, Isaac Bacharach, Theo. W. Schimpf, Joseph Thompson, John J. White, James T. Bew, Martin E. Keffer, C. Babcock, W. E. Edge, Silas Shoemaker, Lewis Evans, John C. Slape.

Operates in New Jersey.

SOUTHWESTERN CASUALTY INSURANCE COMPANY, Antonio, Tex. Officers: H. Eads, president and general manager; J. F. Onion, first vice-president and general counsel; M. T. Cogley, second vice-president; J. W. Clayton, secretary; F. Terrell, treasurer; Dr. W. B. Russ; Dr. Frank Paschal, medical directors.

Directors: H. Eads, C. C. Clamp, M. T. Cogley, E. D. Henry, G. F. Hinde, S. J. Jordan, J. F. Onion, Dr. F. Paschal, Dr. W. B. Russ, F. Terrell, F. Winrich, D. J. Woodward, J. W. Clayton.

Operates in Texas only.

SOUTHWESTERN SURETY INSURANCE COMPANY, Denison, Tex. Officers: W. B. Munson, president; Jno. T. Suggs, J. B. McDougall, vice-presidents; J. S. Armstrong, vice-president and secretary; H. W. Gee, H. D. Ward, A. G. Ogle, assistant secretaries; G. L. Blackford, treasurer; H. W. Gee, assistant treasurer. Department secretaries: J. S. Armstrong, fidelity-surety; H. W. Gee, liability; A. G. Ogle, plate glass, burglary, accident and health. Attorneys: J. T. Suggs, Head, Smith, Hare & Head; E. V. Mitchell, chief adjuster and claim attorney.

Directors: R. L. Autrey, W. R. Brents, G. L. Blackford, M. L. Bragdon, O. B. Colquitt, W. T. Crawford, Jake Easton, W. H. Featherston, C. E. Foley, R. S. Fulton, W. H. Fuqua, A. H. Gee, H. W. Gibson, W. W. Hastings, John S. Heard, W. S. Hibbard, T. P. Howell, E. W. Kirkpatrick, I. B. Levy, J. D. Lankford, E. H. Lingo, W. B. Munson, W. H. McCrley, C. C. McCarthy, J. B. McDougall, H. W. Pentecost, A. F. Platter, E. F. Rines, T. F. Rodgers, W. G. Strange, John T. Suggs, S. A. Whale, J. H. Wahl.

Operates in Arizona, Arkansas, California, Colorado, District of Columbia, Kansas, Kentucky, Louisiana, Maryland, Mississippi, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Missouri, Washington, Indiana, Iowa, Nebraska, New York, Michigan and New Jersey.

SPOKANE TITLE COMPANY, Spokane, Wash. Officers: W. H. Winfree, president; Thos. B. Kilgore, vice-president and manager; E. C. Oggel, vice-president and counsel; F. L. Taylor, secretary-treasurer.

Directors: Edwin T. Coman, Jas. C. Cunningham, M. B. Connelly, F. E. Elmendorf, Eugene B. Favre, H. A. Flood, Julius Galland, Fred B. Grinnell, R. Insinger, Arthur D. Jones, Thos. B. Kilgore, Walter G. Merriweather, Chas. G. Reeder, R. J. Rutter, W. C. Sivy, W. J. C. Wakefield, W. H. Winfree.

Operates in State of Washington.

STANDARD ACCIDENT INSURANCE COMPANY, Detroit, Mich. Officers: L. W. Bowen, president; D. M. Ferry, Jr., vice-president; Dwight Cutler, vice-president; E. A. Leonard, vice-president and treasurer; J. S. Heaton, secretary.

Directors: L. W. Bowen, W. R. Burt, Dwight

Cutler, D. M. Ferry, Jr., J. S. Heaton, J. T. Keena, E. A. Leonard, G. E. Lawson, P. H. McMillan, W. H. Murphy, G. H. Russell, C. Stinchfield, J. H. Thom, E. W. Clark.

Operates in all the States and Territories except Alaska, Porto Rico, Cuba, Philippine Islands. Does not operate in Canada.

STANDARD LIVE STOCK, Indianapolis, Ind. Officers: Oscar Hadley, president; Charles Downing, vice-president; Frank I. Grubbs, secretary-treasurer.

Directors: Oscar Hadley, Charles Downing, F. I. Grubbs, E. H. Wolcott, Charles E. Henderson, J. B. Heaton, Seymour A. Rhode.

Operates in Indiana, Ohio, Illinois, Iowa, Minnesota, Nebraska, South Dakota, South Carolina.

STANDARD TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: Livingston Jenks, president; Clement Rockhill, secretary.

TEXAS FIDELITY AND BONDING COMPANY, Waco, Tex. Officers: W. H. McCullough, president; F. B. Wortman, vice-president and general manager; R. C. Lunsford, secretary; O. A. Maxwell, treasurer.

Directors: H. P. Jordon, D. Wise, L. Migel, W. H. McCullough, H. Amberg, G. Herder, J. H. Harvey, J. C. Speckles, E. Jarvis, A. S. Bebout, Ed. Archer, Geo. W. Cole, Jr., Thos. H. Henderson, John D. Hughes, W. T. Mowdy, F. B. Wortman, L. P. Scarborough, I. Warsaw, R. A. Day, R. A. Wolters, W. E. Dubes, Ed. Castleman.

Operates in Texas and Louisiana.

TIME INSURANCE COMPANY, Milwaukee, Wis. Officers: J. O. Paddock, president; C. G. Traphagen, vice-president; Emil Giljohann, secretary. Directors: Emil Giljohann, J. O. Paddock, C. G. Traphagen.

Operates in Wisconsin only.

TITLE GUARANTEE AND TRUST COMPANY, Lexington, Ky. Officers: Samuel M. Wilson, president; William H. Porter, secretary.

TITLE GUARANTEE AND TRUST COMPANY, New York. Officers: C. H. Kelsey, president; F. Bailey, vice-president; E. O. Stanley, second vice-president, manager of banking department; C. D. Burdick, third vice-president; J. W. Cleveland, secretary; John W. Shepard, Chas. C. Dickson, assistant treasurers; N. B. Simon, H. Anderson, D. Blank, C. C. Harmstad, assistant secretaries; W. B. Ewing, trust officer.

Brooklyn Banking Department: Frank L. Sniffen, manager; J. E. Keeler, assistant manager; P. A. Paddock, second assistant manager; T. E. Pilsworth, trust officer.

Jamaica Branch: F. E. Hurley, manager; R. P. Woodin, assistant manager; R. L. Low, manager banking department; Ward H. Goodenough, assistant manager.

Long Island City Branch: J. H. Penchoen, manager.

Trustees: F. Bailey, E. T. Bedford, C. S. Brown, J. T. Davies, A. D. Julliard, M. Joost, C. H. Kelsey, R. W. de Forest, R. Goellet, C. Vanderbilt, J. D. Lynch, R. H. Macdonald, J. H. Manning, E. L. Marston, W. J. Matheson, C. Matlack, W. A. Nash, W. H. Nichols, R. Olyphant, Charles A. Peabody, W. H. Porter, F. Potter, C. Richardson, H. Roth, A. D. Russell, J. Speyer, S. H. Steele, P. M. Warburg, George E. Ide.

Advisory Committee of the Brooklyn Banking Department: W. J. Coombs, chairman; F. Bailey, E. T. Bedford, Clinton D. Burdick, E. D. Church, J. H. Hanan, E. Hinman, J. H. Ireland, C. Lockitt, J. H. McClement, J. A. Mollenhauer, J. L. Morgan, D. P. Morse, W. A. Nash, W. H. Nichols, W. H. Nichols, Jr., R. C. Peabody, S. H. Steele, S. Tuttle, W. D. Wood.

Operates in New York.

TITLE INSURANCE AND GUARANTY CO., San Francisco, Cal. Officers: O. A. Rouleau, president; W. C. Clark, secretary.

TITLE INSURANCE AND TRUST COMPANY, Los Angeles, Cal. Officers: William H. Allen, Jr., president; O. F. Brant, vice-president and manager; O. P. Clark, secretary; W. B.

Brown, L. J. Benyon, E. L. Farmer, assistant secretaries; J. H. Coverley, trust officer; T. A. Simpson, assistant trust officer.

Directors: William H. Allen, Jr., M. S. Hellman, O. P. Clark, O. F. Brant, W. M. Caswell, H. W. O'Melveny, William R. Statts, Dr. C. B. Jones, H. M. Robinson, H. C. Allen.

Operates only in California.

TRANSYLVANIA CASUALTY INSURANCE CO., Louisville, Ky. Officers: Ben L. Bruner, president; W. Wayne, Wilson, secretary.

TRAVELERS INDEMNITY COMPANY, Hartford, Conn. Officers: S. C. Dunham, president; L. F. Butler, vice-president; J. L. Way, vice-president; J. H. Coburn, secretary; R. J. Sullivan, assistant secretary; J. E. Ahern, assistant secretary; L. E. Zacher, treasurer; H. A. Giddings, superintendent of agencies; W. T. Kempin, supervisor of agencies.

Directors: W. B. Clark, G. Roberts, C. C. Beach, S. C. Dunham, C. L. Spencer, J. L. Way, A. L. Shipman, L. F. Butler.

Operates in United States.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: Sylvester C. Dunham, president; John L. Way, Louis F. Butler, Bertrand A. Page, Walter G. Cowles, vice-presidents; James L. Howard, secretary; Edward V. Preston, general manager of agencies; William Brosmith, counsel; L. Edmund Zacher, treasurer; J. W. H. Pye, comptroller; Donald A. Dunham, Benedict D. Flynn, assistant secretaries; Arthur B. Wright, M.D., Frank L. Grosvenor, M.D., medical directors; Charles C. Beach, M.D., consulting medical director; McLeod C. Wilson, M.D., W. W. Rose, M.D., assistant medical directors; Wellington K. Slocum, cashier; C. Donald Rarey, auditor; George B. Newton, manager mortgage loan div.; Robert C. Dickinson, attorney; E. H. P. Trantum, chief accountant; Charles S. Robbins, assistant cashier; Edwin K. Barrows, assistant auditor; George W. Ellis, editor; Frank W. Theis, purchasing agent.

Agency Department: Samuel R. McBurney, superintendent of agencies; Howard A. Giddings, superintendent of agencies; H. H. Armstrong, assistant superintendent of agencies; John McGinley, Jr., assistant superintendent of agencies; Walter E. Mallory, agency assistant; William Sutehall, field assistant; Louis N. Denniston, agency instructor.

Life Department: J. Stanley Scott, secretary; Frank H. Landon, Jr., assistant secretary; Edward B. Morris, actuary; Earl D. Church, superintendent policy loan division.

Accident Department: John E. Ahern, secretary; George S. Penfield, superintendent of ticket and railway insurance; David N. Case, chief adjuster.

Liability Department: Robert J. Sullivan, secretary; M. Good Wolfe, assistant secretary; Theon U. Lyman, manager claim division; Charles Deckelman, assistant manager claim division; George Gilmour, chief engineer; Allan D. Risteen, engineer; Ernest H. Cady, superintendent pay-roll audit; Edwin P. Pyser, superintendent.

Directors: William B. Clark, Austin C. Dunham, George Roberts, Charles C. Beach, Sylvester Dunham, Charles L. Spencer, L. Edmund Zacher, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, C. L. F. Robinson.

TRUST CO. OF ST. LOUIS COUNTY, Clayton, Mo. Officers: James E. Hereford, president; Christ Ruehl, first vice-president; E. A. Lindemann, second vice-president; F. J. Hollocher, secretary; Chas. N. Gilles, assistant secretary; Thos. K. Skinker, counsel.

Directors: John Alt, J. M. Berry, Louis Cella, J. M. Cates, Dr. G. C. Eggers, James E. Hereford, F. W. Wipke, E. A. Lindemann, H. J. Mohrmann, Christ Ruehl, John J. Rott, Albert T. Terry, Roland Van Hoefen, Thos. K. Skinker, J. H. Sills, F. J. Hollocher.

Operates in St. Louis county, Mo.

UNION CASUALTY INSURANCE COMPANY, Philadelphia, Pa. Officers: A. H. Mer-

shon, president; R. Byrnes, vice-president; R. D. Breniser, treasurer; Albert Morgan, secretary.

Directors: G. W. DeHaven, John T. Byrnes, A. Morgan, H. F. Stetser, R. D. Breniser, J. C. Grady, R. Byrnes, A. H. Mershon, J. J. O'Callahan and G. Schmaal.

Operates in Pennsylvania, Ohio, New Jersey, District of Columbia, Michigan, Illinois, Kentucky, Maryland, Indiana and Nebraska.

UNION HEALTH AND ACCIDENT COMPANY, Denver, Col. Officers: F. S. Moore, president; O. M. Moore, vice-president; J. S. McCleery, secretary; B. F. Moore, treasurer.

Directors: F. S. Moore, J. S. McCleery, B. F. Moore, J. A. Judson, O. M. Moore.

Operates in Colorado, Wyoming, Kansas, Alabama, West Virginia, Pennsylvania and Oklahoma.

UNION LIABILITY, Chicago, Ill. Officers: George K. Schmidt, president; Bruno C. Ross, vice-president; Herbert D. Draper, vice-president and general manager; William F. Merle, treasurer; Philip Schiesswohl, secretary; Hugh B. Mc Kenzie, assistant secretary; Dr. Emil J. Merki, medical director; Willett H. Cornwell, general counsel.

Directors: William F. Merle, Peter Reinberg, Wm. A. Birk, Bruno C. Ross, Frank E. Doherty, John F. Heuer, Walter F. Seidel, Philip Schiesswohl, Dr. Emil J. Merki, John R. Draper, Herbert D. Draper, George K. Schmidt.

Operates in Illinois, Indiana, Michigan, Missouri, Ohio, Tennessee and Kansas.

UNITED STATES CASUALTY COMPANY, New York. Officers: E. S. Lott, president; J. Farr, vice-president; B. F. Tracy, chairman board of trustees; D. G. Luckett, secretary; G. H. Prentiss, reasurer; J. J. Meador, Jr., assistant secretary; L. H. Clarke, assistant treasurer.

Trustees: R. L. Edwards, W. H. Force, A. Tag, Richard Prosser, J. Farr, F. F. Dryden, G. C. Koble, D. G. Luckett, G. H. Prentiss, E. C. Hulst, Silas Hinkley, E. S. Lott, J. J. O'Donoghue, Jr., Robert B. Woodward, J. H. Post, H. A. Gildersleeve, B. F. Tracy, J. G. Cannon, G. E. Turnure.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, North Dakota, Oregon, Mississippi and Washington.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md. Officers: J. R. Bland, president; J. K. Bartlett, vice-president; G. R. Callis, vice-president and secretary-treasurer; R. D. Lang, vice-president; Chas. O. Scull, vice-president; W. W. Symington, vice-president; A. P. Knapp, vice-president; W. George Hynson, comptroller; G. P. Houston, auditor; A. Fisher, assistant treasurer; C. G. Whyte, superintendent of agents; A. H. Buck, H. L. Price, C. J. McFee, H. P. Ringgold, J. N. Richardson, assistant secretaries.

Directors: J. R. Bland, E. Austin Jenkins, E. Levering, R. B. Dixon, T. Scott, H. B. Wilcox, R. Taylor, J. K. Bartlett, J. M. Littig, W. H. Matthai, G. R. Callis, W. C. Rouse, P. A. Seeger, A. P. Knapp, J. B. Riggs, M. Grief, D. C. Ammidon, R. D. Lang, R. H. Bland, C. O. Scull, E. W. Levering, Jr., R. C. Sullivan, A. H. Taylor, W. W. Symington, Allan L. Carter.

Operates in Canada and in all States and Territories except Porto Rico, Cuba, the Philippines.

UNITED STATES GUARANTEE COMPANY, New York. Officers: D. J. Tompkins, president; J. G. Cannon, H. E. Rawlins, vice-presidents.

Directors: H. W. Cannon, J. G. Cannon, W. M. Barnum, D. J. Tompkins, Horace Porter, J. I. Waterbury, Thomas Thacher, H. E. Rawlings, Oliver Ames.

Operates in Colorado, Connecticut, District of Columbia, Illinois, Kentucky, Massachusetts, New Jersey, New York, Pennsylvania and Tennessee.

UNITED STATES PLATE GLASS INSURANCE COMPANY, Philadelphia, Pa. Officers: F. V. Smyth, president; H. L. Henderson, secretary.

Directors: F. V. Smyth, W. J. Lerch, H. L. Henderson, J. S. Rogers, M. D. Chahoon.

Operates in Pennsylvania.

UNITED STATES TITLE GUARANTY COMPANY, Brooklyn, N. Y. Officers: George A. Fleury, president; Paul C. Cloyd, vice-president and secretary; Charles E. Covert, vice-president; George W. Cummings, Jr., assistant secretary; Charles J. Lockitt, assistant secretary; James G. Debevoise, assistant secretary.

Directors: Charles A. Angell, John Bambeay, Charles A. Boody, David A. Boody, George V. Brower, William C. Courtney, Chas. E. Covert, Walter V. Cranford, George A. Fleury, George J. Gillespie, Hugo Hirsh, Harmanus B. Hubbard, Walter C. Humsstone, William Harkness, Thomas M. Mulry, Albro J. Newton, Alonzo B. Pouch, Charles E. Robertson, Leo Stein, Miles Tierney.

VERMONT ACCIDENT INSURANCE COMPANY, Rutland, Vt. Officers: H. C. Farrar, president; M. G. Morse, vice-president; A. C. Mason, secretary and treasurer.

Directors: H. C. Farrar, W. F. Perry, M. G. Morse, W. G. Perry, A. C. Mason.

Operates in Vermont and New Hampshire.

VIRGINIA TRUST COMPANY, Richmond, Va. Officers: Herbert W. Jackson, president; James N. Boyd, first vice-president; John M. Miller, Jr., second vice-president; Lewis D. Aylett, secretary; John H. Southall, treasurer, P. B. Watt, assistant secretary; W. B. Jerman, assistant treasurer T. C. Gordon, trust officer.

Directors: E. B. Addison, James N. Boyd, Jonathan Bryan, J. Elwood Cox, High Point, N. C.; W. S. Forbes, C. W. Horne, Clayton, N. C.; Herbert W. Jackson, John M. Miller, Jr., J. J. Montague, L. Z. Morris, Junius B. Mosby, Samuel T. Morgan, Morton B. Rosenbaum, Fritz Sitterding, T. C. Williams, Jr., Philip Whitlock, John L. Wingo.

Operates in Virginia and North Carolina.

WASHINGTON TITLE INSURANCE COMPANY, Seattle, Wash. Officers: Worral Wilson, president; E. S. Osborne, vice-president; H. S. Tremper, vice-president; Clifford Wiley, vice-president; L. S. Booth, treasurer; E. P. Tremper, manager; Charlton L. Hall, secretary.

Directors: L. S. Booth, Charlton L. Hall, Paul C. Harper, Earl R. Jenner, E. S. Osborne, C. K. Poe, E. P. Tremper, H. S. Tremper, Clifford Wiley, Worral Wilson.

Operates in State of Washington.

WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY COMPANY, White Plains, N. Y. Officers: Francis M. Carpenter, president and treasurer; M. Taylor, vice-president; J. Crawford Stevens, secretary; B. F. Palmer, general manager; R. P. Ray, assistant secretary; William X. Weed, counsel.

Directors: F. Bailey, C. S. Brown, W. Brown, Jr., F. M. Carpenter, Richard Edie, Jr., J. F. Horan, C. H. Kelsey, H. L. Morris, Richard O'Gorman, B. F. Palmer, E. H. Peck, Frank R. Pierson, F. Potter, R. Blecker Rathbone, W. Ryan, H. W. Sackett, J. Crawford Stevens, M. Taylor, R. B. Van Cortlandt, J. Mayhew Wainwright.

Operates in Westchester county, New York.

WESTERN ACCIDENT AND INDEMNITY COMPANY, Helena, Mont. Officers: H. D. Cook, president; Hon. A. M. Alderson, Hon. A. J. Galen, Wm. Spidel, vice-presidents; C. P. Jones, secretary; Hon. Wm. C. Rae, treasurer; Dr. John L. Treacy, chief medical director; Paul L. Woolston, consulting actuary.

Directors: John Davidson, Walter Breazeale, John Chandler, John Freaser, Hon. A. J. Galen, Hon. A. C. Grande, H. D. Cook, E. H. Johnson, C. M. Jacobs, William Spidel, Hon. A. M. Alderson, George B. Kirby, John A. Osborne.

Operates in Montana only.

WESTERN INDEMNITY, Dallas, Texas. Officers: Thos. B. Love, president; A. N.

Rodgers, vice-president; C. A. Robertson, vice-president and treasurer; E. R. Long, secretary.
Directors: Thos. B. Love, A. N. Rodgers, W. J. Moroney, C. A. Robertson, E. R. Long.
Operates in Texas, Oklahoma, Kansas, Missouri, Indiana, Colorado, California, Tennessee and Utah.

WESTERN INDEMNITY COMPANY, Omaha, Neb. Officers: A. H. Koop, president; Hans Peterson, treasurer; W. C. Schulz, vice-president; A. VonDollen, manager; James Nevela, second vice-president; Henry Keating, secretary; John Rosenstock, auditor; Herman Bruning, Jr., comptroller.
Operates in Nebraska only.

WESTERN LIVE STOCK INSURANCE COMPANY, Peoria, Ill. Officers: Clifford Ireland, president; H. W. Danforth, first vice-president; E. C. Leisy, second vice-president; Dr. Galus W. Hubbard, secretary and general manager; Berne M. Mead, treasurer; C. V. Miles, general counsel.

Directors: Jas. K. Hopkins, Phil. S. Haner, J. W. Crabb, Herman W. Danforth, George Tullock, Berne M. Mead, E. C. Leisy, John Huston, J. A. Hall, Geo. B. Arnett, Clifford Ireland, Edwin E. Vail, J. P. Mason.

Operates in Massachusetts, Rhode Island, Connecticut, Pennsylvania, North Carolina, Ohio, Indiana, Illinois, Wisconsin, Iowa.

WESTERN SURETY COMPANY, Sioux Falls, S. D. Officers: Joe Kirby, president; Joe H. Kirby, secretary and treasurer; J. L. Scallan, general manager; M. G. Nesby, auditor.

Directors: Joe Kirby, Joe H. Kirby, John A. Bowler.

Operates in South Dakota only.

WEST JERSEY MORTGAGE COMPANY, Atlantic City, N. J. Officers: C. Godfrey, president; Raymond P. Read, secretary and treasurer.

Directors: C. J. Adams, William B. Bell, W. S. Casselman, W. A. Faunce, C. Godfrey, J. W. Hackney, George P. Eldredge, J. B. Rogers, R. B. Stites, J. H. Tunstall, Arthur Wright, H. S. Giddings, Jno. W. Hackney, Raymond P. Read.
Operates locally.

WEST JERSEY TITLE AND GUARANTY COMPANY, Camden and Atlantic City, N. J. Officers: Carlton Godfrey, president; Charles R. Stevenson, vice-president; Wm. S. Casselman, secretary; John H. Tunstall, treasurer.

Directors: Carleton E. Adams, Clement J.

Adams, Israel G. Adams, William S. Casselman, Caleb J. Coatsworth, Howard M. Cooper, Walter E. Edge, George P. Eldredge, William A. Faunce, Thomas E. French, H. Starr Giddings, Hon. Carlton Godfrey, John W. Hackney, Howard G. Harris, Joseph Kaighn, Louis Kuehale, Clement R. Lippincott, Heulings Lippincott, Charles R. Myers, James Parker, Frederick C. Robbins, James G. Scull, William S. Scull, Hubert Somers, Hon. Lewis Starr, Charles R. Stevenson, Richard B. Stites, John H. Tunstall, Arthur Wright.
Operates locally.

WILMINGTON TRUST COMPANY, Wilmington, Del. Officers: George S. Capelle, chairman of the board; James P. Winchester, president; S. D. Townsend, Wm. Winder Laird, Chas. C. Kurtz, Caleb M. Sheward, Pierre S. Du Pont, vice-presidents; D. C. Aspril, treasurer; Oscar O. Gouert, Wm. H. Ewing, assistant treasurers; Henry Bush, secretary; Harry R. Craig, assistant secretary.

Directors: Joseph Bancroft, Samuel Bancroft, Jr., H. M. Barksdale, Thomas F. Bayard, E. T. Betts, John Biggs, Henry Bush, Geo. S. Capelle, Wm. G. Coxe, Pierre S. duPont, J. T. Eliason, Charles S. Gawthrop, Andrew C. Gray, T. Allen Hilles, Wm. S. Hilles, George R. Hoffecker, Tilghman Johnston, Charles C. Kurtz, Wm. Winder Laird, Martin Lane, W. T. Lynam, James C. McComb, Townsend W. Miller, Edmund Mitchell, Wilmer Palmer, John J. Raskob, Robert H. Richards, Harlan G. Scott, Henry P. Scott, William F. Sellers, Caleb M. Sheward, Samuel K. Smith, W. Harold Smith, Henry M. Taylor, Rodney Thayer, Frank H. Thomas, S. D. Townsend, Samuel N. Trump, H. T. Wallace, H. H. Ward, A. D. Warner, C. Wesley Weldin, James P. Winchester.

WISCONSIN NATIONAL LIFE, Oshkosh, Wis. (Casualty Dept.) Officers: Geo. M. Paine, president; C. R. Boardman, first vice-president, secretary and general manager.

See directory of life companies for full list of officers, directors and territory covered.

WORLD CASUALTY COMPANY, Chicago, Ill. Officers: A. M. Johnson, president; R. E. Sackett, vice-president; Robert D. Lay, secretary; Robert D. Lay, treasurer.

Directors: A. M. Johnson, Robert D. Lay, R. E. Sackett, H. L. McCourtie, C. M. Currie, E. B. Moyer.

Operates in Illinois, Massachusetts, New York, New Jersey, Rhode Island, Vermont, West Virginia.

GENERAL AND SPECIAL AGENTS OF CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES.

ÆTNA ACCIDENT & LIABILITY COMPANY, Hartford, Conn. General agents and managers: Alabama Fidelity Mortgage & B. Co., Montgomery, Ala.; J. C. Barrows, St. Louis, Mo.; Benedict & Campbell, Nashville, Tenn. The Brann-Stovall Agency Co., Denver, Col.; Arthur W. Burke, Boston, Mass.; Gordon H. Campbell, Little Rock, Ark.; Chealey & Chealey, Washington, D. C.; George Tramel, manager Chicago branch office, Chicago, Ill.; Commonwealth Ins. & Realty Co., Inc., Norfolk, Va.; John Dale & Son, Omaha, Neb.; H. N. Throckmorton, mgr. Indianapolis branch, Indianapolis, Ind.; Duncan & Kahle, Oklahoma City, Okla.; Dunning & Dunning, Duluth, Minn.; Henry M. Edwards, Jr., Scranton, Pa.; Essick & Barr, Reading, Pa.; William S. Essick, Harrisburg, Pa.; Eyler & Henry district managers, Pittsburgh, Pa.; Geo. M. Farnsworth, Des Moines, Ia.; M. F. Flenniken, Knoxville, Tenn.; Williams & Dick, Louisville, Ky.; Gilpin, Van Trump & Montgomery, Wilmington, Del.; Howard E. Gray Agency Co., Joplin, Mo.; The Grinnell-Row-Althouse Co., Grand Rapids, Mich.; Johnston & Burnett, San Antonio, Tex.; Clyde A. Bissett, manager Kansas City branch office, Kansas City, Mo.; Roscoe H. Keffler, Scranton, Pa.; Wealey King Agency Co., Salt Lake City, Utah; Augustus H. Knoll, Buffalo, N. Y.; R. C. Knox, Hartford, Conn.; C. G.

Hallowell, manager Lansing branch office, Lansing, Mich.; James A. Lewis, Minneapolis, Minn.; Lucas & Dake Co., Rochester, N. Y.; James B. Lyon, district manager, Bristol, Va.-Tenn.; McCargar, Bates & Lively, Portland, Ore.; Geo. A. Mills, assistant manager, Albany, N. Y.; W. S. Curtis, manager Albany branch office, Albany, N. Y.; H. D. Plimpton, manager Milwaukee branch office, Milwaukee, Wis.; J. B. Moore, Jr., Richmond, Va.; Morrison-Hoppe & Co., Inc., Memphis, Tenn.; W. E. Morton, manager Fidelity & Surety dept., Richmond branch office, Richmond, Va.; Morton Page & Son, Fargo, N. D.; Chas. H. Phelan, manager New York branch office, New York, N. Y.; H. A. Mackinney, manager Providence branch office, Providence, R. I.; H. K. Remington, manager Springfield branch office, Springfield, Mass.; Rhett & O'Beirne, Atlanta, Ga.; Herman J. Rossi, Wallace, Idaho; A. M. Savage, manager, New Orleans, La.; W. T. Shackelford & Co., Baltimore, Md.; John G. Smith & Co., Birmingham, Ala.; Spencer-Dowler Co., Chattanooga, Tenn.; Watson & Wadsworth, managers, Syracuse, N. Y.; Arthur J. Walling, manager St. Louis branch, St. Louis, Mo.; Jno. S. Turrin, manager Philadelphia branch office, Philadelphia, Pa.; J. R. Moloney, manager western branch office, San Francisco, Cal.; W. G. Wilson, Cleveland, O.; Ætina Life (Accident and Liability Depart

ment), Hartford, Conn. General agents and managers. G. A. Mahbutt, Aberdeen, S. D.; G. A. Mills, Albany, N. Y.; C. C. Thoms, Atlanta, Ga.; Rhett & O'Brien, Atlanta, Ga.; E. E. Steiner & Co., Baltimore, Md.; W. T. Shackelford & Co., Birmingham, Ala.; John G. Smith, Birmingham, Ala.; H. Bishop, Boston, Mass.; A. W. Burke, Boston, Mass.; J. B. Lyon, Bristol, Va.-Tenn.; James J. Phelan, manager Brooklyn branch, Brooklyn, N. Y.; W. A. Nicolay, Brooklyn, N. Y.; Augustus E. Knoll, Buffalo, N. Y.; F. C. North, Burlington, Vt.; Lauder Wolcott Co., Butte, Mont.; L. A. King, Butte, Mont.; Spencer-Dowrie Co., Chattanooga, Tenn.; C. C. Edwards, Chester, S. C.; G. T. French & Son, Chicago, Ill.; T. R. Lyons & Co., Chicago, Ill.; Geo. Tramel, manager Chicago branch office, Chicago, Ill.; F. B. Mason, Chicago, Ill.; F. A. Lorenus, Chicago, Ill.; W. B. Perkins, Cincinnati, O.; W. G. Wilson, Cleveland, O.; C. S. Parker, Concord, N. H.; Verchoyte-Cunningham Co., Dallas, Tex.; Bruce-Stovall Agency Co., Denver, Col.; G. M. Farnsworth, Des Moines, Ia.; T. J. Bosquett, Detroit, Mich.; Dunning & Denting, Duluth, Minn.; W. A. Burns, Fargo, N. D.; Morton Page & Son, Fargo, N. D.; Grinnell Row-Althouse Co., Grand Rapids, Mich.; W. B. Morrison, Greensboro, N. C.; W. S. Emick, Harrisburg, Pa.; A. G. Hinkley, Hartford, Conn.; E. C. Knox, Hartford, Conn.; H. N. Throckmorton, manager Indianapolis branch office, Indianapolis, Ind.; H. E. Gray Agency Co., Joplin, Mo.; C. A. Stout, manager Kansas City, Kansas City, Mo.; M. F. Flanniken, Knoxville, Tenn.; C. G. Halliwell, manager Lansing branch office Lansing, Mich.; G. H. Campbell, Little Rock, Ark.; I. J. Muma, Los Angeles, Cal.; Williams & Dick, Louisville, Ky.; Morrison-Hoppe & Co., Inc., Memphis, Tenn.; T. R. Lyons & Co., Milwaukee, Wis.; H. D. Plimpton, manager Milwaukee branch office, Milwaukee, Wis.; James A. Lewis, Minneapolis, Minn.; Alabama Fidelity Mortgage & Bond Co., Montgomery, Ala.; Benedict & Campbell, Nashville, Tenn.; J. Herbert Reid, manager Newark branch office, Newark, N. J.; J. S. Blinn, New Haven, Conn.; E. E. Hallock, New Haven, Conn.; A. M. Savage, manager New Orleans branch office, New Orleans, La.; C. H. Phelan, manager New York branch office, New York, N. Y.; F. F. Eagles, New York, N. Y.; G. G. Ball, New York, N. Y.; E. F. Smith, Jr., manager Fifth avenue branch office, New York, N. Y.; Commonwealth Ins. & Realty Co., Norfolk, Va.; Duncan & Kahle, Oklahoma City, Okla.; John Dale & Son, Omaha, Neb.; Hoagland & Kame, Peoria, Ill.; Hookins & Howell, Philadelphia, Pa.; J. S. Turn, manager Philadelphia branch office, Philadelphia, Pa.; Elyse & Henry, Pittsburgh, Pa.; H. L. Smith, Portland, Me.; McCargar, Bates & Lively, Portland, Ore.; H. A. Mackinney, manager Providence branch office, Providence, R. I.; J. W. Emick, Reading, Pa.; Emick & Barr Reading, Pa.; J. B. Moore, Jr., Richmond, Va.; Lucas & Duke Co., Rochester, N. Y.; Wesley King Agency Co., Salt Lake City, Utah; Johnson & Burnett, San Antonio, Tex.; J. R. Moloney, manager Western branch office, San Francisco, Cal.; Nicholas P. Cornish & Co., Savannah, Ga.; R. H. Keller, Scranton, Pa.; E. E. Palm, Seattle, Wash.; The Day-Hansen Security Co., Spokane, Wash.; H. K. Remington, manager Springfield branch office, Springfield, Mass.; J. C. Barrows, St. Louis, Mo.; Warren Hoff, manager St. Paul branch office, St. Paul, Minn.; Watson & Wadsworth, Managers, Inc., Central & Eastern N. Y. Agency, Syracuse, N. Y.; H. J. Rossi, Wallace, Idaho; C. K. Mount, manager Washington branch office, Washington, D. C.; F. M. Parker, Washington, D. C.; C. F. Gross, Waterloo, Ia.; W. B. Robinson, White-Barre, Pa.; Gilpin, Van Trump & Montgomery, Inc., Wilmington, Del.; Chesley & Chesley, Washington, D. C.

AMERICAN ASSURANCE COMPANY, Philadelphia, Pa. Has no general or sub-agents, all of the agency work being handled direct from the home office.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. Aronson Gale Co., general agents, Los Angeles, Cal.; Aronson Insurance Agency general agents, San Francisco, Cal.; Bishop & Case general agents, Denver, Col.; H. H. Woodsmall & Co. general agents, Indianapolis, Ind.; Stephenson & Webb, State agents, Topeka, Kan.; E. Shelby & Co., Ltd., State agents, New Orleans, La.; O'Brien & Robert, general agents, Kansas City, Mo.; G. L. Meyers & Co., State agents, Memphis, Tenn.; F. M. Gahan & Co., general agents, Seattle, Wash.; G. W. Talbot, manager Ohio Branch, Cleveland, O.; C. E. Farris, manager Detroit Branch, Detroit, Mich.; H. M. McConnell, general agent, Chicago, Ill.; T. A. Manning, State agent, Dallas, Tex.; LeRoy Mark, general agent, Washington, D. C.

AMERICAN CASUALTY COMPANY, Reading, Pa. No general or special agents outside of Reading.

AMERICAN FIDELITY COMPANY, Montpelier, Vt.—General agents. Smith & Cline, Inc., Seattle, Wash.; Schayer Agency Company, Denver, Col.; Percy H. Russell,

Washington, D. C.; Hyman, Hutchinson & Thackeray, Chicago, Ill.; E. J. Scoonover, Indianapolis, Ind.; Wayland C. Ballard Agency, Des Moines, Ia.; Snider, Walsh & Hyman, Davenport, Ia.; George W. Long, Kansas City, Kan.; Alvin W. Tippet, Louisville, Ky.; Joseph W. Brooks & Co., Baltimore, Md.; John Paulding Meade & Co., Boston, Mass.; Michigan Ins. Gordon, Wine J. R. Harting Company, Omaha, Neb.; E. Inc., Buffalo, I Platt, New York Bryson-Bodwinmont, Cleveland Charles Whart Jr., Philadelphia Chris. Schroed State Bank, M O., Zalmon, G

AMERICAN GUARANTY COMPANY, Columbus, O. Local agents report direct to home office.

AMERICA

Tex Texas (Country of Reynolds & C Flood, Somer (County of T —all lines ext (City—surety Realty and Is Louisiana: B manager M ledge, manag McM Creed, cago, general Branch office, Washington, D. C., G. M. Betts, manager.

AMERICAN LIABILITY COMPANY. Special agents: Ohio and Indiana, D. W. Hahn, 301 Second National Bank Building, Cincinnati, Ohio. Indiana: L. M. Bryan; Lafayette, Ind. Ohio, C. G. Capps, Dayton, Ohio. W. A. Blandi, New Castle, Pa.

AMERICAN MUTUAL LIABILITY COMPANY, Boston. Illinois resident manager, V. A. Tready, 400 Merchants Loan & Trust Building, Chicago. New Jersey resident manager, J. F. Kane, 702 Commercial Trust Building, Jersey City. Pennsylvania resident manager, J. F. Kane, Commercial Trust Building, Philadelphia. Connecticut resident manager, Louis E. Gordon, 300 Pearl street, Hartford.

AMERICAN SURETY COMPANY, New York—A. E. Adams, Suite 238-242 McKnight Building, Minneapolis, Minn., manager for Minnesota, North Dakota and South Dakota; Roger G. Hovey, 936 Grovesnor Building, Providence, R. I., manager for Rhode Island; Mason B. Bartet, Lincoln Savings Bank Building, Louisville, Ky., manager for Kentucky (except ten counties), and Eastern and Middle Tennessee; Robert R. Benedict, West End Trust Building, Philadelphia, Pa., manager for Eastern Pennsylvania, Southern New Jersey and Delaware; R. E. Bonham, Phoenix National Bank Building, Hartford, Conn., manager for Connecticut; L. Bert Nye, 320-322 Southern Building, Washington, D. C., manager for District of Columbia, Virginia, North Carolina and Maryland, M. Stanley-Brown, Garfield Building, Cleveland, Ohio, manager for North-eastern Ohio; E. V. Clark, The Law Building, Indianapolis, Ind., manager for Indiana; John F. Clark, Essex Building, Newark, N. J., manager for Northern New Jersey; G. L. Cochran, 18 Tetuan street, San Juan, P. R., manager for Porto Rico (cable address "Cochran San Juan"). Wm M Tomline, Jr., manager, 100 Broadway, New York, manager for Metropolitan department, H. J. Douglas, manager, Mills Building, San Francisco, Cal., manager for Northern California and Nevada (except Elko, White Pine and Esuka counties); Howard Ecker, Union Trust Building, Cincinnati, Ohio, manager for Southern Ohio, West Virginia and Northern Kentucky, Fred L. Fraser, Majestic Building, Detroit, Mich., manager for Michigan (except twelve counties in Northern Peninsula), Herbert L. Hart, White Building, Buffalo, N. Y., manager for Western New York, F. L. Hamming, Security Building, Los Angeles, Cal., manager for Arizona and Southern California, H. N. Hutchinson, First National Bank Building, Denver, Col., manager for Colorado, New Mexico and nineteen counties in Wyoming; Marion M. Jackson, 1401-1411 Hurt Building, Atlanta, Ga., manager and general attorney for Southern Carolina, Florida, Georgia and Alabama; M. L. Jenks, Continental and Commercial Bank Building, Chicago, Ill.

manager for Northern Illinois; Edward Poole, manager, 189 Montague street, Brooklyn, N. Y., manager for Kings, Queens, Nassau and Suffolk counties; William N. Lane, Wells Building, Milwaukee, Wis., manager for Wisconsin and twelve counties in Northern Peninsula, Michigan; James E. Lucy, Penderexter Building, Austin, Tex., manager for Texas and Texarkana, Ark.; Edward J. Lyons, 309-10-11 Hoge Building, Seattle, Wash., manager for Washington and Alaska; William J. Lyons, Yeon Building, Portland, Ore., manager for Oregon; John L. Wallace, 311-315 Frick Building, Pittsburgh, Pa., acting manager for Western Pennsylvania; Wm. A. Martin, Fuller Building, 1 Montgomery street, Jersey City, N. J., manager for Hudson County (except East Newark, Harrison and Kearny, including Arlington); Wm. E. McKell, Boston Building, Salt Lake City, Utah, manager for Utah, Idaho and Montana, three counties in Wyoming and three in Nevada; J. S. Moss-grove, State Savings Bank and Trust Building, Columbus, Ohio, manager for Middle Ohio; Emmett M. Myers, Third National Bank Building, St. Louis, Mo., manager for Eastern Missouri and Southern Illinois; F. H. Noble, Clapp Block, Des Moines, Iowa, manager for Iowa; Peter F. Pescud, 833-835 Bravier street, New Orleans, La., manager for Louisiana and Southern Mississippi; E. F. Philbrick, 89 State street, Boston, Mass., manager for Massachusetts, Maine, New Hampshire and Vermont; Philip Potter, Omaha National Bank Building, Omaha, Neb., manager for Nebraska; Alvin C. Quentel, Steefel Building, 78 State street, Albany, N. Y., manager for Eastern New York; H. J. Roleke, Majestic Building, Oklahoma City, Okla., manager for Oklahoma; Herbert F. Sharman, 424 Exchange Building, Memphis, Tenn., manager for Arkansas (except Texarkana), Northern Mississippi and Western Tennessee; Ralph E. Valentine, Scarritt Building, Kansas City, Mo., manager for Western Missouri and Kansas; Elmer E. McDonald, Insurance Building, Rochester, N. Y., manager for Monroe County; Lieber E. Whittic, 101-102 Wieting Block, Syracuse, N. Y., manager for Central New York; A. I. Zimmerman, 1110-1111 Second National Bank Building, Toledo, Ohio, manager for Northwestern Ohio; F. B. Holdridge, 100 Broadway, New York, N. Y., manager Metropolitan district, with general supervision of the following branch offices: Metropolitan department, Brooklyn, Jersey City, Newark, Albany, Buffalo, Rochester and Syracuse; D. H. Cook, 100 Broadway, New York, N. Y., manager Eastern district, with general supervision of the following branch offices: Hartford, Providence, Boston, Pittsburgh, Philadelphia, Scranton, Toledo, Cleveland, Columbus, Cincinnati, Atlanta and Washington; R. D. Weldon, Mills Building, San Francisco, Cal., manager Pacific Coast district with general supervision of San Francisco, Los Angeles, Portland, Seattle and Salt Lake City branch offices; Harold E. Westcott, Continental and Commercial Bank Building, Chicago, Ill., manager Middle district, with general supervision of Detroit, Indianapolis, Chicago, Milwaukee, St. Louis, Kansas City, Des Moines, Minneapolis, Omaha, Denver, Oklahoma, Austin, New Orleans, Memphis and Louisville branch offices.

ATLANTIC HORSE INSURANCE COMPANY, Providence, R. I. Maine, general agent, G. W. Richardson, Fort Fairfield; Vermont, H. H. Hickock, Burlington, Pennsylvania, E. E. Hill, 401 Columbia Bank Building, Pittsburgh, Maryland, J. P. Yarnall, Baltimore. North Carolina, South Carolina and Georgia; O. E. Mendenhall, Highpoint, N. C.; Tennessee and Alabama, Henry & Dean, Memphis, Tenn.; Texas, W. A. Samson, Dallas; general agent for Chicago, E. R. Nichols, 623 South Wabash avenue, Chicago; West Virginia, Rhode Island and Delaware, no special or general agents.

THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, Hartford, Conn. General agents and managers: R. E. Anderson & Co., Tacoma, Washington; J. C. Barrows, St. Louis, Mo.; C. A. Bissett, Kansas City, Mo.; A. W. Burke, Boston, Mass.; Chesley & Chesley, Washington, D. C.; Day & Hansen Sec. Co., Spokane, Wash.; Dunning & Dunning, Duluth, Minn.; Essick & Barr, Reading, Pa.; Essick, W. S., Harrisburg, Pa.; Eyler & Henry, Pittsburgh, Pa.; Geo. M. Farnsworth, Des Moines, Ia.; Gilpin, Van Trump & Montgomery, Wilmington, Del.; Gray Agency Co., H. E., Joplin, Mo.; Grinnell-Row-Alt-house Co., Grand Rapids, Mich.; C. G. Hallowell, Lansing, Mich.; R. H. Keffner, Scranton, Pa.; A. H. Knoll, Buffalo, N. Y.; R. C. Knox, Hartford, Conn.; Jas. A. Lewis, Minneapolis, Minn.; Lucas & Dake Co., Rochester, N. Y.; McCargar, Bates & Lively, Portland, Ore.; H. A. Mackinney, Providence, R. I.; G. A. Mills, Albany, N. Y.; J. R. Moloney, San Francisco, Cal.; C. H. Phelan, New York City, N. Y.; H. D. Plimpton, Milwaukee, Wisc.; H. K. Remington, Springfield, Mass.; Geo. W. Rourke, Seattle, Wash.; W. T. Shackelford, Baltimore, Md.; N. H. Throckmorton, Indianapolis, Ind.; Geo. Tramel, Chicago, Ill.; Jno. Turn, manager Philadelphia branch, Philadelphia, Pa.;

Watson & Wadsworth, Syracuse, N. Y.; W. G. Wilson, Cleveland, O.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kan. State agents: The Kansas Bankers Association, W. W. Bowman, secretary, Topeka, Kan., State agent.

CASUALTY COMPANY OF AMERICA, New York. General and special agents: California, Alfred G. Blair, Los Angeles; Charles T. Hughes, San Francisco; Colorado, F. A. Chapman & Co., Denver; Connecticut, The W. R. Beckerley Co., Hartford; Z. Goodsell & Co., Bridgeport; F. W. Hewes, Groton; The N. A. McNeil Co., Lime Rock; Delaware, C. E. Pierson Co., Inc., Wilmington; District of Columbia, District Agency Co., Washington; Idaho, Samuel T. Jordan, Gibbs; Illinois, J. V. Rathbone, Chicago; F. S. James & Co., Chicago; Chicago, Ill., H. R. Oliver; Indiana, Gregory & Appel, Indianapolis; Iowa, Baird-Taylor-Crawford-Lewis Co., Des Moines; Kansas, Merriam, Ellis & Benton, Kansas City; J. W. Howe & Co., Independence; J. Duncan & Son, Salina; Kentucky, Reutlinger & Stith, Louisville; Maine, Macomber, Farr & Whitten, Augusta, E. C. Jones & Co., Portland; Maryland, H. L. Spear & Co., Baltimore; Massachusetts, O'Brien, Russell & Co., Boston; T. M. McGourty, Boston; J. J. Dowd & Son, Holyoke; N. J. Mooney & Co., Worcester; A. E. Colvin, Pittsfield; Michigan, Leonard & Griffin, Detroit; Minnesota, W. B. Joyce & Co., St. Paul; Manley-McLennan Agency, Duluth; The Berkey Co., Minneapolis; Missouri, E. C. Thompson, St. Louis; W. F. Martin, St. Louis; Corrigan & McGee, Kansas City; L. L. Atwood, St. Louis; The Insurance Agency Co., St. Louis; Montana, Morley & Thomas, Butte; Nebraska, J. H. Mithen Co., Inc., Omaha; New Jersey, L. O. Faulhaber, Newark; Schenck & Schenck, Jersey City, Ohio, Charles M. Mattingly, Cleveland; The Hayden & Sons Co., Toledo; J. W. Carroll, Columbus; N. B. Thorp, Columbus; The Ferris Agency Co., Cincinnati; New York State; J. A. Wood, Cortland; L. E. Loewenguth, Rochester; Newhall Bros. & Wood, Syracuse; Draper & Higgins, Troy; James E. Ahearn, Albany; Little & Loomis, Glens Falls; Schultz & Bogart, Kingston; Kelly & Dolan, Utica; Knox & Mead, Troy; Van Voast & Leonard, Schenectady; C. D. Park, Schenectady; Loh & Connell, Tarrytown; T. Dinneen, Ogdensburgh; Sheldon Thompson, Jr., Inc., Buffalo; C. P. Au, Highland Falls; F. E. Barranco, Mariners Harbor; Becker & Co., Little Falls; G. F. Ford & Sons, Cohoes; New York City, J. Lehenbrauss Sons (Brooklyn), G. W. Hutchinson, Jones & Hadnot, Lewis & Boardman, Julius Bohm & Son, Owen B. Murphy, Oregon, Dooly & Co., Portland; Pennsylvania, N. S. Riviere & Co., Pittsburgh; Curtin & Brockie, Philadelphia; H. G. Elliott, Philadelphia; W. J. Shaffer, Brookville; Shaffer Bros., DuBois; Rhode Island, Beach & Sweet; Washington, C. S. Best, Seattle; The F. B. Grinnell Co., Inc., Spokane; F. H. Sweetland & Co., Tacoma; West Virginia, E. E. Shaffer, Wheeling; Wisconsin, Allan J. Roberts, Milwaukee; Kreners & Matthews, Milwaukee; Tennessee, The Tri-State Insurance Agency, Knoxville; Alabama, Southern Realty Co., Mobile.

CHICAGO BONDING & SURETY, Chicago, Ill. General agents: E. J. Scoonover, Indianapolis, Ind., for Indiana; Bennett, Root & Dickinson, Detroit, Mich., for Eastern Michigan; McCune & Co., Petoakey, Mich., for Upper Michigan; Vetter & Smith, Louisville, Ky., for Kentucky; The Neale-Phyppys Co., Cleveland, Ohio, for Northern Ohio; Wm. Thorndyke, Cincinnati, Ohio, for Northern Ohio; Groves Bros. Insurance Co., Kansas City, Mo., for Western Missouri; Thos. H. Sprinkle, St. Louis, Mo., for Eastern Missouri; James J. Carmody, Baltimore, Md., for Maryland; The Kansas Audit Co., Topeka, Kan., for Kansas; W. Charles Sundblad, Omaha, Neb., for Nebraska; Northern Bond & Mortgage Co., Seattle, Wash., for Washington; C. M. Raybold, Salt Lake City, Utah, for Utah; Edw. Brown & Sons, San Francisco, Cal., for California; Clem P. Host Company, Milwaukee, Wis., for Wisconsin. Special agents: John H. Davis, St. Louis, Mo.; A. L. Guthell, Shelbyville, Ind., for Indiana.

CITIZENS TRUST AND GUARANTY COMPANY OF WEST VIRGINIA, Parkersburg, W. Va. Company has agents in each county of West Virginia. Authorized to do business in Ohio and Kentucky.

COMMONWEALTH BONDING AND CASUALTY INSURANCE COMPANY, Fort Worth, Texas. J. B. Nabors & Sons, general agents, State of California, Los Angeles; W. B. Barr, State of Arizona, Phoenix; W. A. Askew, general agent, Amarillo, Texas; Douglas C. Crowell, general agent, El Paso, Texas; Painter-Reschman & Co., general agents, Houston, Texas; Clark Underwriting Agency general agents for Alabama.

All Texas agents, general, special and local, are under the

supervision of the general offices of the company, Fort Worth, Texas.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa. E. W. Cook, general manager of agents.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED, of London, Eng. General and district agents: Dwight & Hilles, resident managers for New York State, 58 Maiden Lane, New York, N. Y.; Boothby & Bartlett, State agents, Waterville, Me.; G. R. Burton & Sons, State agents, 87 Church street, New Haven, Conn.; Bishop Insurance Agency, Ltd., Honolulu, T. H.; Loyal Durand, general agent 81 Michigan street, Milwaukee, Wis.; The James & Manchester Co., general agents, Leader News Building, Cleveland, O.; Groves Bros. Insurance Agency Co., general agents, Commerce Building, Kansas City, Mo.; C. H. Garrison, State agent, Majestic Building, Detroit, Mich.; G. A. Gilbert, resident manager, Illinois and Iowa, Insurance Exchange Building, 175 West Jackson Boulevard, Chicago, Ill.; T. E. Hanlon, general agent, Ohio, Eastern Kentucky, Tennessee and West Virginia, First National Bank Building, Cincinnati, Ohio; F. D. Hirschberg & Co., St. Louis Underwriters Agency, general agents, Merchants Exchange, St. Louis, Mo.; Brown & Martin, district agents, Louisville, Ky.; W. A. L. Loughton, manager Pennsylvania, New Jersey and Delaware, 416-420 Walnut street, Philadelphia, Pa.; Lawford & McKim, general agents, Maryland, District of Columbia, North Carolina, Virginia and West Virginia, Abel Building, Baltimore, Md.; R. M. Nealey Co., general agents, Capital Bank Building, St. Paul, Minn.; C. J. O'Neil & Co., general agents for Pacific Coast States, Royal Insurance Building, San Francisco, Cal.; P. F. Pascud, general agent, Louisiana and Mississippi, 831-833 Genivar street, New Orleans, La.; The Frank Tallmadge Co., general agents, 910 Hayden Building, Columbus, Ohio; Conklin, Zonne & Harrison, general agents, First National Soc-Line Building, Minneapolis, Minn.; J. McI. Wood & Co., State agents, Railway Exchange Building, Portland, Ore.; Zemer & Stone, general agents, Indiana and Kentucky, Lemcke Annex, Indianapolis, Ind.

EQUITABLE ACCIDENT, Boston, Mass. Central Dept., 150 Nassau street, New York, Horace W. Coney, manager.

Clapp & Co., New York, M. E. Wolff Company, Rochester; North Dakota, O. A. Webster, Grand Forks, Ohio, C. H. King, Cleveland; J. R. Millikan, Cincinnati, Oregon, Seeley & Co., Inc., Portland, Pennsylvania, S. H. Pool, Philadelphia, J. L. Rivolta, Pittsburgh, Rhode Island, G. L. & H. J. Gross, Providence; Tennessee, Vance Insurance Agency, Memphis, Texas, I. Reinhardt & Son, Dallas; Utah, G. W. Peck Co., Salt Lake City; Virginia, R. Schaefer, Richmond, Vermont, Jake Heyman, Rutland; Washington, Seeley & Co., Inc., Seattle; Wisconsin, F. E. Delaney, Milwaukee, Tracy Loan & Trust Co., Salt Lake City, Utah; Upsher & Upsher, Oklahoma City, Okla.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. General and special agents, Birmingham, Ala., McDavid, Meyer, Goldman & Terry, general agents, 2109 First avenue, Birmingham, Ala.; R. F. Manly, resident vice-president, Chamber of Commerce Building, Mobile, Ala.; W. K. P. Wilson & Son, general agents, Title Insurance Building, San Francisco, Cal.; G. LeR. Stevick, Pacific Coast manager, Insurance Exchange Building, Denver, Colo.; Maitland & Morits, managers, 301 Colorado Building, Hartford, Conn.; E. S. Cowles, general manager (surety), 38 Pearl street; Hartford, Conn., Wakefield, Morley & Co., general agents (casualty), 383 Asylum street; Los Angeles, Cal., S. T. Maccubbin, resident vice-

president, H. W. Hellman Building, Los Angeles, Cal.; F. S. Hughes, general agent, Byrnes Building, Wilmington, Del.; Bird, Ford & Co., Inc., general agents, Ford Building, District of Columbia, Washington, D. C.; T. J. DeLashmott, manager, 209 Riggs Building, Jacksonville, Fla.; James & Paxon, general agents, Mutual Life Building, Tampa, Fla.; E. W. Monroe, general agent, First National Bank Building, Atlanta, Ga.; A. Haas, Son & Howell, general agents (surety), 731 Candler Building, Atlanta, Ga.; Hughes, Yates & Hurt, general agents (casualty), Empire Building, Boise, Idaho; Bruce & Fuld Loan & Trust Co., Inc., general agents, Falk Building, Chicago, Ill.; Conkling, Price & Webb (surety), general agents, 1423 Insurance Exchange, Chicago, Ill.; H. B. Hodge, manager (casualty), 821 Insurance Exchange, Indianapolis, Ind.; W. E. Barton, general agent (surety), 802 Indiana Trust Building, Indianapolis, Ind.; Security Trust Co. (casualty), general agents, Lemcke Annex, Cedar Rapids, Ia.; J. S. Anderson & Son, general agents, Masonic Temple Building, Topeka, Kan.; J. V. & J. N. Abrahams, general agents, Columbian Building, Louisville, Ky.; C. D. Groer, general agent, 401 Reaky Building, New Orleans, La.; Black, Rogers & Co., Ltd., general agents (surety), 531 Carondelet street, New Orleans, La.; C. H. Culbertson, manager (casualty), 514 Whitney-Central Building, Portland, Me.; G. G. Hay & Co., general agents, Waterville, Me.; M. F. Bartlett (surety), general agent, Boston, Mass.; Tash & Egerton, managers (surety), 93 State street, Boston, Mass.; Dewick & Flanders (casualty), general agents, 13-17 Central street, Detroit, Mich.; Whitaker, McNaughton & Livingston, general agents, Dime Bank Building, Minneapolis, Minn.; Thos. A. Coerr, resident manager (casualty), 710 McKnight Building, St. Paul, Minn.; Fitzhugh Burns, Northwestern manager (surety), 3 and 4 Globe Building, Jackson, Miss.; J. C. Hood & Co., general agents, Century Building, Kansas City, Mo.; Porterfield Insurance Agency, general agents, 616 R. A. Long Building, St. Louis, Mo.; P. Rutherford, resident vice-president, 1332 Pierce Building, Omaha, Neb.; L. D. Upham Co., Inc., general agents, City National Bank Building, Keene, N. H.; C. B. Perry & Sons, Newark, N. J.; G. W. Lamoreux, manager, 184 Market street, New York, N. Y.; H. B. Platt, vice-president, 3 Rector street; New York, N. Y.; C. M. Cloud, manager, 84 William street; Buffalo, N. Y.; C. A. White, general agent, 1200 D. S. Morgan Building, Rochester, N. Y.; Firman, Webb & Johnson, general agents, 109 Wilder Building, Raleigh, N. C.; McPherson & Barnes, general agents, Greensboro, N. C.; Miller, Robins & Weil, Inc., general agents; Cincinnati, O.; Geo. W. Neurr, Gibbs & Co., general agents, 811 Union Trust Building, Cleveland, O.; Owen-Crowell & Co., general agents, 803 New England Building, Columbus, O.; J. M. Thomas, general agent, 205 Outlook Building, Lisbon, O.; C. C. Conzall, general agent, Toledo, O.; Welles-Bowen Co., general agents, Ohio Building, Toledo, O.; F. C. Struts, district agent, 216 The Nasby, Harrisburg, Pa.; G. L. Cullmery general agent, Commonwealth Trust Building, Philadelphia, Pa.; H. Hoopes, resident vice-president (surety), 806 R. E. Trust Building, Philadelphia, Pa.; Connolly & Schweder, managers (surety), 1827 Lead Title Building, Philadelphia, Pa.; J. G. Cloud, manager (casualty), Fourth and Walnut streets, Pittsburgh, Pa.; V. L. P. Shriver, resident vice-president, H. W. Oliver Building; Reading, Pa.; H. F. Broomman, manager, 520 Washington street, Providence, R. I.; G. L. & H. J. Grom, resident managers, Union Trust Building, Columbia, S. C.; J. A. Cathcart, general agent, The Arcade; Charleston, S. C.; Mordocai & Gademad & Rutledge, general agents (surety), Triest & Israel, general agents (casualty), Chattanooga, Tenn.; A. N. Sloan & Son, general agents, Masonic Temple Building, Memphis, Tenn.; M. F. Dobbins, general agent, Central Bank Building; Memphis, Tenn.; Nashville, Tenn.; J. B. McKee & Co., general agents, Stahlmann Building, Nashville, Tenn.; J. A. Barter & Co., general agents, Stahlmann Building; Knoxville, Tenn.; W. W. Lee, general agent, Bank & Trust Building, Dallas, Texas; Armstrong & Campbell, managers, Praetorian Building, Houston, Tex.; J. P. Houstoun, general agent, Union Bank Building, Salt Lake City, Utah; Houston, R. E. Investment Co., general agents; Richmond, Va.; S. Hutslar & Guy, general agents, 1230 Mutual Building; Norfolk, Va.; L. D. Finley, general agent, Citizens Bank Building; Seattle, Wash.; J. A. Whalley & Co., general agents, Colman Building; Spokane, Wash.; McCrea & Merryweather, general agents, Sprague avenue and Howard street; Tacoma, Wash.; L. N. Hansen & Co., general agents, Tacoma Building, Clarksburg, W. Va.; Alexander & Alexander, general agents, Empire Building, Milwaukee, Wis.; R. L. Merrill Agency, general agents, Majestic Building, Havana, Cuba; C. M. Echemendia, manager, 58 Cuba street, London, Eng.; H. L'E. Malone, European general manager, 17-18-19 Palmerston House, London, E. C.; Honolulu, T. H. Bishop Insurance Agency, Ltd., general agents, 924 Bethel street; San Juan, P. R.; F. M. Welty general agent, care of American Colonial Bank.

FLORIDA FIRE AND CASUALTY COMPANY, Jacksonville, Fla. W. P. Bissett, special agent for Mississippi, casualty department; H. F. Fromme, special agent for Florida, casualty department.

FRANKFORT GENERAL INSURANCE COMPANY, Frankfort-on-the-Main, Germany. United States head office, 123 William street, New York; C. H. Franklin, United States manager and attorney; J. M. Smith, secretary United States branch; S. H. Goldsmith, resident secretary, Cook County, Chicago, Ill.; F. J. Bergold, resident secretary, Pittsburgh, Pa.; T. M. Robbins, resident secretary, Cleveland, O.; W. A. Chowen, resident secretary, California, Montana, Utah, Washington, San Francisco, Cal.; G. R. Griffin & Co., general agents, Maine, Massachusetts, New Hampshire, Vermont, Boston, Mass.; Georgia, Lynch & Blalock Insurance Agency, agents, Atlanta; Indiana, G. W. Pangborn, Indianapolis, general agent; Kentucky, Ferguson & Scott, agents, Louisville; Alabama, H. Hiden, general agent, Birmingham; Maryland, H. L. Frank & Co., agent, Baltimore; Michigan, Delbert C. James & Co., general agents, Detroit; Minnesota, Anderson Davis Insurance Agency, agents, Minneapolis; Nebraska, Martin Bros. & Co., agents, Omaha; Nebraska, O. W. Palm, agent, Lincoln; Rhode Island, T. R. Rathbun, general agent, Providence; Wisconsin, L. Auer & Son, general agents, Milwaukee; District of Columbia, Young & Simon, agents, Washington; Connecticut, M. Kleiner, agent, New Haven; North Dakota, D. M. Holmes, agent, Grand Forks; Pennsylvania, D. J. Walsh Son, agent, Philadelphia, Williamsport Ins. Exch., Williamsport; Iowa, Martin Bros. & Co., agents, Omaha, Neb.; Colorado, D. J. Brooks, agent, Denver.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland.—General and special agents: Cobbs Insurance Agency, Birmingham, Ala.; B. F. Adams, Montgomery, Ala.; C. R. Simpson, San Francisco, Cal.; A. E. Liverman, Denver, Colo.; LeRoy Mark, Washington, D. C.; G. P. Dickson, Atlanta, Ga.; W. P. Jones, Atlanta, Ga.; Meeker-Magner Co., Chicago, Ill.; W. E. Barton, Indianapolis, Ind.; T. Grant Slaughter, Louisville, Ky.; James A. Ross, New Orleans, La.; M. H. Wells, resident manager, Boston, Mass.; W. F. Belcher, resident manager, Boston, Mass.; E. C. Nalle, Baltimore, Md.; J. W. P. Insley, Baltimore, Md.; Baker-Rawlings & Co., Lansing, Mich.; Baumann & Gordon Co., Winona, Minn.; Atwood & Johnson, St. Louis, Mo.; Paul W. Schenck, Greensboro, N. C.; Heister-Huntington Co., Cincinnati, Ohio; Neale-Phypers Co., Cleveland, Ohio; W. P. Mifflin, Philadelphia, Pa.; J. E. Lett & Co., Dallas, Texas; R. M. Pulliam, Richmond, Va.; C. B. DeMille, Seattle, Wash.; Allyn-Hill Co., Tacoma, Wash.; Jones & Mitchell, Spokane, Wash.

GEORGIA CASUALTY COMPANY, Macon, Ga. General, State and special agents: E. J. Scoonover, 509 Law Building, Indianapolis, Ind., for Indiana; Vetter & Smith, Paul Jones Building, Louisville, Ky., for Kentucky; Lowndes & Dunahue, South street and Exchange place, Baltimore, Md., for Maryland, Pennsylvania, Delaware and New Jersey; Arthur H. Hicks, 437 Carondelet street, New Orleans, La., for Louisiana; L. A. Smith, Holly Springs, Miss.; for Mississippi; Mason & McCrory, Forsyth Building, Jacksonville, Florida, for East Florida; W. D. Davis, Tampa, Fla., for South Florida; Hiegel & Ryan, 103-4-5 Security Building, Galveston, Texas, for Texas; A. J. Arrant General Agency, Birmingham, Ala.; Maxie D. Pepperman, Montgomery, Ala.; Norville Brothers, Mobile, Ala.; Samuel L. Crook & Co., Anniston, Ala.; Murphree Insurance Agency, Huntsville, Ala.; Coke Davis Insurance Agency, 504 Grant Building, Atlanta, Ga.; Cothran Insurance Agency, Rome, Ga.; Martin & Garrett, Augusta, Ga.; Carter & Matthews, Columbus, Ga.; W. G. & R. C. Harrison, Savannah, Ga.; Ike Winship, Macon, Ga.; Willingham Brothers, Macon, Ga.; Jas. D. Collier, 704 Tennessee Trust Building, Memphis, Tenn.; Chas. Sykes & Son, Nashville, Tenn.; Stanley Lachman, Chattanooga, Tenn.; E. N. Rogers & Co., Knoxville, Tenn.; H. B. Willey, Asheville, N. C.; Independence Trust Co., Charlotte, N. C.; Hay Brothers & Reynolds, Raleigh, N. C.

GRANITE LIVE STOCK, Bloomington, Ill. General agent, Jere. M. Keeney, Danville, Ill.; special agent; J. J. Rolofson, Bloomington, Ill.

GREAT EASTERN CASUALTY, New York. General agents: M. E. Wood, Minneapolis, Minn.; Huske & Smith, Washington, D. C.; Blumenstiel Bros., and W. J. Smith, Rochester, N. Y.; S. Greenbaum and Childs, Young & Wood, Chicago, Ill.; I. Bloom, Cincinnati, Ohio; J. Garson, Cleveland, Ohio; S. Wolf, Philadelphia, Pa.; A. L. Patterson, Pittsburgh, Pa.; W. B. Hardy, Washington, D. C.; Sibley & Erskine, Memphis, Tenn.; J. W. Rose, Buffalo, N. Y.; A. A. Mulligan, Providence, R. I.; J. Newman &

Sons, Baltimore, Md.; Wadsworth & Wadsworth, Denver, Colo.

GUARDIAN CASUALTY AND GUARANTY COMPANY, Salt Lake City, Utah. The Agency Co., 400 McCormick Building, Salt Lake City, Utah; The Agency Co., 804 Title Guarantee Building, Los Angeles; The Agency Co., 325 California street, San Francisco; The Agency Co., Fleming Building, Phoenix, Ariz.; A. S. Matthew, Pacific Building, Vancouver, B. C.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn. General agents: C. C. Gardiner, 100 William street, New York City; Goodrich & Wickham, 4th and Walnut streets, Philadelphia, Pa.; Lawford & McKim, 13-14-15 Abell Building, Baltimore, Md., and 511 Eleventh street, N. W., Washington, D. C.; C. E. Roberts, 101 Milk street, Boston, Mass., and 29 Weybosset street, Providence, R. I.; H. M. Lemon, 160 West Jackson street, Chicago, Ill.; C. D. Ashcroft, 319 North Fourth street, St. Louis, Mo.; F. H. Williams, Jr., 54 Prospect street, Hartford, Conn.; W. G. Lineburgh & Son, 2 Sanford Building, Bridgeport, Conn.; H. A. Baumhart, "The Century," Cleveland, Ohio; J. J. Graham Arrott Building, Pittsburgh, Pa.; H. R. Mann & Co., 339 Sanson street, San Francisco, Cal.; T. E. Shears, Denver, Col.; P. F. Pescud, 833 Gravier street, New Orleans, La.; McCargar, Bates & Lively, Yeon Building, Portland, Ore.; W. M. Francis, Empire Building, Atlanta, Ga.; W. E. Gleason, First National Bank Building, Cincinnati, Ohio.

HOME CASUALTY COMPANY, Omaha, Neb. General, State and special agents: W. J. Keane, Omaha, Neb.; O. C. Russell, Omaha, Neb.; J. E. Austin, Loup City, Neb.; A. J. Miller, West Point, Neb.; Russell Jordan, Bancroft, Neb.; H. J. Mayer, Ickes, Neb.; Albert R. Ball, Beatrice, Neb.; V. S. Walden, Council Bluffs, Ia.; A. E. Splitter, Edwing, Neb.; Carl Gidley, Cedar Bluffs, Neb.; E. H. Shary, Omaha, Neb.; James Hanlon, Omaha, Neb.; Chris. Jacobsen, Omaha, Neb.; Geo. Shabram, Tilden, Neb.; E. D. Beck, Decatur, Neb.; W. M. Rodgers, Andrews, Neb.; L. F. Humpal, South Omaha, Neb.

HOME LIFE AND ACCIDENT COMPANY. A. G. Blanks & Co., general agents and managers. Special agents: C. L. Chambers, Fordyce, Ark.; Shelton & Ames, Houston, Tex., general agents for Texas.

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY, Crawfordsville, Ind. General agents: Delaware, M. C. Smith, Wilmington; District Columbia, James O. Gray, 603 Massachusetts avenue, N. E., Washington, D. C.; Kansas, O. P. Updegraff, Topeka, Kan.; J. M. Thomas & Co., Dallas, Texas, general agent for Texas and Oklahoma; C. F. Way, Lincoln, Neb., general agent for Nebraska, South Dakota and the western half of Iowa; Colorado, E. J. Miller, 1746 California street, Denver, Colo.; California (Southern part), W. H. Miller, Los Angeles, Cal.; Northern part from the home office. Special agents: W. W. Forbes, Crawfordsville, Ind.; W. W. Crull, Crawfordsville, Ind.; D. M. Gardiner, Crawfordsville, Ind.; Robert E. Wilson, Hoopeston, Ill.; T. M. Harkness, Ashland, Ohio.

The States which are operated direct from the home office: Illinois, Indiana, Iowa (Eastern), Kentucky, Maryland, Michigan, Minnesota, Missouri, New Jersey, New York, North Dakota, Ohio, Pennsylvania, West Virginia, California (Northern and Central) and Tennessee.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J. Eastern Pennsylvania, Hutchinson, Rivinus & Co., Philadelphia, Pa.; Massachusetts, A. S. Brown, Jr., Boston, Mass.; District of Columbia, George T. Parker, Washington, D. C.

KANSAS CASUALTY AND SURETY COMPANY. Wichita, Kansas. Southern Agency Company, Denver. State agents, Colorado and New Mexico; R. H. Timmons, special agents, Wichita, Kan.; A. B. Gregg, special agent, Wichita, Kan.; H. E. Long, special agent, Denver, Colo.; North West Kansas, Frank Wray, district agent, La Crosse, Kan.; North East Kansas, F. M. Perkins, district agent, Lawrence, Kan.; A. E. Massion, special agent, Denver; Central Kansas, A. C. Maxson, district agent, Ottawa, Kan.; Minnesota, Roscoe-Knudtson-Laidlaw Co., Minneapolis State agents.

KASKAKIA LIVE STOCK, Shelbyville, Ill. General agents: Ellis Dorsey, Northern Illinois; A. S. Chapman, Western Illinois; Charles Gaffner, Central and Southern Illinois.

KENTUCKY LIVE STOCK INSURANCE COMPANY, INC., Louisville, Ky. Special agent: Ohio, Roland C. Drake, 417 West High street, Lexington, Ky.

LINCOLN ACCIDENT INSURANCE COMPANY. Lincoln, Neb. General agents: G. R. Garrison, I. T. Hensley, C. H. Gabus, Henry Marek.

LLOYDS PLATE GLASS INSURANCE COMPANY. New York. Christensen & Goodwin, San Francisco, for California, Montana, Utah, Oregon, Washington, Idaho Nevada and Hawaii; C. W. Riner & Co., Cheyenne, Wyo., for Wyoming; L. V. Clark & Co., Birmingham, for Alabama; Godchaux & Mayer, Ltd., New Orleans, for Louisiana; Reed, Shaw & McNaught, Toronto, Ont., for Canada; McCue & Alsop, Richmond, Va., for North Carolina and Virginia; Freeman & Burton, Dallas, for Texas; Fish & Schulkamp, Madison, for Wisconsin; Starkweather & Shepley, Inc., Providence, for Rhode Island; Lasker-Morris Banking and Trust Co., Little Rock, for Arkansas; Haas & MacIntyre, Atlanta for Georgia.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT. Head office, Toronto, Can. Head office for United States, 57 William street, New York, N. Y.; Western department, 39 South La Salle street, Chicago, Ill.; Pacific department, 332 Pine street, San Francisco, Cal.

LONDON GUARANTEE AND ACCIDENT COMPANY, Ltd. London, Eng. General agents: Conkling, Price & Webb, Chicago, for Illinois, Missouri and Indiana; E. A. Lord & Co., Boston, for Massachusetts, New Hampshire and Maine; F. J. Walters, New York, for New York, Northern New Jersey and Connecticut; Walters, Kelly & Co., New York, for Metropolitan district; F. L. Gray Co., Minneapolis, for Minnesota, Northern Wisconsin, Iowa, Nebraska, Northern Michigan; T. F. Daly Agency Co., Denver for Colorado, Wyoming, New Mexico and Utah; M. J. Smith & Co., Ltd., New Orleans, for Louisiana; J. L. Riley & Co., Atlanta, for Atlanta and vicinity; Raymond & Raymond, Detroit, for Southern Michigan; Hoover & Hurst, Pittsburgh, for Western Pennsylvania; R. H. Norris, Milwaukee, for Southern Wisconsin; Landis & Brickell, San Francisco, for California, Oregon; Ryan Cable Co., Inc., Buffalo, for Western New York; T. H. Davies & Co., Ltd., Honolulu, for H. T. D. H. Hamilton, Baltimore, Maryland; Bland & Gaunt, Louisville, for Kentucky; Gallivan & O'Donnell, Providence, for Rhode Island; A. Paul & Sons Wheeling, for West Virginia; R. H. Clark, Cleveland, for Cuyahoga County, Ohio; Diggs, Ferris Insurance Agency, for Butler, Clark and Montgomery counties, also Cincinnati, for Hamilton County, Ohio; King, McCune & Mackenzie, Lima, for counties of Auglaize, Allen, Hancock, Defiance, Logan, Mercer, Paulding, Putnam and Van Wert, State of Ohio; Merrill, Dodge & Jackson, Toledo, for Lucas County, Ohio; Stokes, Packard, Houghton & Smith, Philadelphia, for Eastern Pennsylvania and Southern New Jersey; Chas. A. Pryce, Columbus, Ohio, for Franklin County; P. M. Davis, Boise, Idaho for State of Idaho.

MASSACHUSETTS BONDING AND INSURANCE COMPANY. Boston, Mass. General or State agencies: Estes Insurance Agency, general agents, Birmingham, Ala.; L. A. Smith, general agent for Arkansas, Holly Springs, Miss.; Robertson & Hall, manager, States of California and Arizona, San Francisco, Cal.; T. F. Daly Agency Co., general agents, Denver, Colo.; Washington office, Lee B. Mosher, manager, Washington, D. C.; Fair Dodd, general agent, States of Georgia, Eastern Tennessee, Atlanta, Ga.; L. H. Green & Co., general agents, Casualty lines, Jacksonville, Fla.; Chicago office, F. M. Blount, resident vice-president; P. B. Shillito, manager State of Illinois; Indianapolis office, Frank S. Clark & Co., general agents, State of Indiana; Morrison & Blew, general agents, casualty lines, Chicago and adjacent territory, Chicago, Ill.; A. Gilmour, general agent, State of Kentucky, Louisville, Ky.; H. S. Kaufman, Ltd., general agents casualty lines, State of Louisiana, New Orleans, La.; Macomber, Farr & Whitten, general agents, State of Maine, Augusta, Me.; R. Wattenscheidt & Co., general agents for State of Maryland, Baltimore; Raymond & Raymond, general agents, Southern Michigan, Detroit, Mich.; W. B. Schmidt, manager casualty lines, State of Michigan; Fred L. Gray Co., Northwestern managers, Detroit; States of Minnesota, Northwestern Wisconsin, North Dakota, Iowa and Northern Michigan, Minneapolis, Minn.; T. T. Hazard Co., general agents, casualty lines, Minneapolis, Minn.; Drennon & Guthrie, managers, States of Kansas and Western Missouri, Kansas City, Mo.; Insurance Agency Co., resident agents, St. Louis, Mo.; Sawtelle & Severn, general agents, Eastern Missouri, St. Louis, Mo.; Passmore & Co., general agents, plate glass department, Butte, Mont.; Martin Bros. & Co., general agents, State of Nebraska, Omaha, Neb.; J. Gibbon, general agent, Northern New Jersey, Newark, N. J.; B. H. Nelson & Son, general agents, Binghamton, N. Y.; Gurney & Overturf, general agents, Buffalo, N. Y.; E. T. Warner, manager, Long Island, Brooklyn, N. Y.; Carroll C. Keaton, general agent, Elmira, N. Y.; New York office, W. H. Conroy, resident vice-president;

Collins Interstate Agency, Inc., general agents, Olean, N. Y.; B. B. Chace, general agent, Central New York, Rochester, N. Y.; Edw. C. Moore, general agent, casualty lines, Rochester; T. Morehouse, manager casualty department, Buffalo; Commerford & Dolan, general agents, surety department, Albany; Cleveland, office, Fred R. Pease, manager, Northern Ohio, Cleveland, Ohio; Diggs & Ferris Insurance Agency, general agents, Southern Ohio, Northern Kentucky, Cincinnati, Ohio; H. C. Howard, general agent, Central Ohio, Columbus, Ohio; H. S. Walbridge & Co., general agents Northwestern Ohio, Toledo, Ohio; Realty Loan and Trust Co., general agents, Northeastern Carolina, Raleigh, N. C.; Moore-Price Insurance Agency, general agents, casualty lines, Charlotte, N. C.; R. M. Escock & Co., general agents, Western Oklahoma, Oklahoma City, Okla.; W. F. Moffatt, general agents, Eastern Oklahoma, Muskogee, Okla.; Frank E. Smith & Co., general agents, State of Oregon, Portland, Ore.; W. E. Wood Co., general agents, Eastern Pennsylvania, F. B. Burdall, manager casualty department, Philadelphia. Pittsburgh office: H. J. Harder, manager, Western Pennsylvania, Pittsburgh, Pa. Providence office: J. H. O'Neil, Jr., manager, State of Rhode Island, W. D. Goff, general agent casualty lines, Providence, R. I.; Metcalf Bros., general agents, Western Tennessee, Memphis, Tenn.; Anderson Insurance Agency, general agents, State of Utah, Salt Lake City, Utah; Seattle office: N. Waterhouse & Co., general agents, Western Washington, Seattle, Wash.; F. B. Grinnell Co., general agents Eastern Washington, Spokane, Wash.; C. Schroeder & Son Co., general agents, Southeastern Wisconsin, Milwaukee, Wis.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK. New York.—A. P. Folk & Co. and R. S. Hoffman & Co., Massachusetts; Beach & Sweet, Rhode Island; P. F. Pescud, Louisiana; H. E. Raymond, Michigan; Hilbert, Baerwald & Dawe Co., Wisconsin; H. R. Mann & Co., Pacific Coast; E. J. Miller, Colorado and New Mexico; Chicago Branch office, L. G. Earl, manager, Illinois; H. A. Lewis, manager accident department, Philadelphia.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass. Does not employ general or special agents.

NATIONAL CASUALTY COMPANY, Detroit, Mich. Eastern department, James R. Garrett, New York City; Western department, A. E. Nash, San Francisco, J. O. Green, Oklahoma City, general agents, G. W. Barnes, Minneapolis, Minn., manager Northwestern department.

NATIONAL SURETY COMPANY, New York. General agents: Will Love, general manager, Southern department, 1225 Jefferson County Savings Bank Building, Birmingham, Ala.; Southern Realty Co., 104 Francis street, Mobile, Ala.; Alabama Fidelity, Mortgage & Bond Co., Montgomery, Ala.; C. K. Jones, Gazette Building, Little Rock, Ark.; C. C. Thom, 302 Washington Building, Los Angeles, Cal.; C. Seyler, Jr., 264-6-6 I. W. Hellman Building, Los Angeles, Cal.; F. L. Gilbert, California-Pacific Building, San Francisco, Cal.; R. W. Smith, 240-42 Colorado Building, Denver, Colo.; National Surety Agency of Connecticut, 49 Pearl street, Hartford, Conn.; Gilpin-Van Trump & Montgomery, DuPont Building, Wilmington, Del.; W. H. Ronssville, 401 Colorado Building, Washington, D. C.; Strickland & Shields, 309 Bisbee Building, Jacksonville, Fla.; N. W. Hensley & Co., Tampa, Fla.; B. Perry, 224 Grant Building, Atlanta, Ga.; Hawaiian Trust Co., Honolulu, T. H.; Ensign & Ensign, 901 Main street, Boise, Idaho; Joyce & Co., 417-425 The Rookery, Chicago, Ill.; L. C. Breunig, 911 Merchants Bank Building, Indianapolis, Ind.; R. A. Algire, 311 Husted Building, Kansas City, Kans.; J. M. Morris, 1101-2 Inter-southern Building, Louisville, Ky.; Charles Janiver, 206 Whitney Central Building, New Orleans, La.; C. L. Jordan & Co., 302 Press Building, Portland, Me.; Max Ways, 403 Union Trust Building, Baltimore, Md.; O'Brien, Russell & Co., 108 Water street, Boston, Mass.; J. C. Paige & Co., 65 Kilby street, Boston, Mass.; Leonard & Griffin, 1018 Ford Building, Detroit, Mich.; W. B. Joyce & Co., Commerce Building, St. Paul, Minn.; Smith & Tyson, Holly Springs, Miss.; P. O. Draper, 313-14 Commerce Building, Kansas City, Mo.; Leslie J. Nichols, 324-5 Pierce Building, St. Louis, Mo.; W. K. Armstrong, National Bank of Montana Building, Helena, Mont.; Wheeler & Welpton Co., Arlington Block, Omaha, Neb.; Putnam & LaFamme, The Kennard Building, Manchester, N. H.; F. W. Stucky, 16 Exchange Place, Jersey City, N. J.; F. M. Wolf, Prudential Building, Newark, N. J.; R. V. DeW. Walsh, 25 North Pearl street, Albany, N. Y.; D. A. McCann, 192 Montague street, Brooklyn, N. Y.; Armstrong Roth-Cady Co., Marine Bank Building, Buffalo, N. Y.; Amsden Kalbfleisch Co., Inc., 4 Main street, west, Rochester, N. Y.; C. E. Fannon, 164 Stuyvesant Place, Tompkinsville, N. Y.; F. A. Canfield & Co., Inc., 321 Post Standard

Building, Syracuse, N. Y.; M. T. Payne, Dixie Building, Greensboro, N. C.; The Ferris Agency Co., 1217 Union Trust Building, Cincinnati, O.; The Coughlin & Lawrence Co., 614 Williamson Building, Cleveland, O.; J. W. Carroll, National Bank of Commerce Building, Columbus, O.; The Hayden & Sons Co., 418 Gardner Building, Toledo, O.; H. S. Shelor, 412 Court street, Muskogee, Okla.; Marc Hubbert, Corbett Building, Portland, Ore.; J. McI Wood & Co., Railway Exchange Building, Portland, Ore.; The T. B. Smith Co., 903-4 Lincoln Building, Philadelphia, Pa.; Edward Ball Agency, 140-4 Henry W. Oliver Building, Pittsburgh, Pa.; Harry F. Benson, Tetuan 17, San Juan, P. R.; Starkweather & Shepley, Inc., 17 Custom House street, Providence, R. I.; National Agency Co., Palmotte Bank Building, Columbia, S. C.; W. P. Rutland & Co., 184 Fourth avenue, Nashville, Tenn.; H. L. Puckett, 1018 Busch Building, Dallas, Tex.; Newman Investment Co., Box 87, El Paso, Tex.; A. M. Warner, 306-8 First National Bank Building, Houston, Tex.; J. B. Morston & Co., 207 Boston Building, Salt Lake City, Utah; F. H. Buraham, Rutland, Vt.; A. M. Cannon, 203-4 American National Bank Building, Richmond, Va.; G. W. Allen & Co., 207-9 Alaska Building, Seattle, Wash.; Jones & Mitchell, Hutton Building, Spokane, Wash.; I. D. Davis, Citizens National Bank Building, Parkersburg, W. Va.; Citizens Trust & Guaranty Co., Parkersburg, W. Va.; Canada. Hornbrook, Whittamore & Allen, Calgary, Alberta, R. V. Welch & Co., Winch Building, Vancouver, B. C.; Pace, Harrison & Miller, Winnipeg, Manitoba; Reed, Shaw & McNaught, 85 Bay street, Toronto, Ont.; Imperial Trust Co., Montreal, Quebec, Mexico. H. M. Waring, La Calle de Gante 14, Mexico City.

NEW AMSTERDAM CASUALTY COMPANY, New York. General, State and special agents. Ashley R. Faull, manager for California; W. F. Keller Agency Co., Denver, Colo., general agent for Colorado; Thom. A. Wendon, Real Estate Trust Co., general agents, Washington, D. C.; Geo. N. Wright & Co., general agents for Illinois; Wm. M. Golderman & Co., general agents, Cook County, Illinois, accident department; Emory C. Crawford, general agent, Indianapolis, Ind.; Waldo & Co., general agents, Fort Wayne, Ind.; M. L. Dudley, general agent for Iowa; The Hartwig Moss Ins. Agency, Ltd., managers for La., Minn. and Ark.; Lee E. Hartman & Co., general agents, Baltimore, Md.; Rothwell Chapman Co., Inc., general agents, Detroit, Mich.; C. L. LeBare, general agent, Grand Rapids, Mich.; Sammis & Larson, general agent, Minneapolis, Minn.; E. W. Fritschle, general agent, St. Louis, Mo.; Wm. H. Scarritt, general agent, Kansas City, Mo.; C. J. Swift & Co., general agent, Cleveland, O.; D. W. Holloway, general agent, Akron, O.; A. H. Singer, general agent, Cincinnati, O.; W. J. Clemens Co., general agents for Oregon; Paul and Haseldine, general agents, Philadelphia, Pa.; Anderson Henderson Co., general agents, Pittsburgh, Pa.; Charles I. Westerfeld, general agents, Pittsburgh, Pa., accident department; Roger A. Clapp, special agent, Lewistown, Pa.; Charles R. Sayre, special agent, Montrose, Pa.; George F. Stein, general agent, Memphis, Tenn.; Jacobs & Co., general agent, Norfolk, Va.; Lucky-Crenshaw Co., Inc., general agent, Richmond, Va.; Ballard Insurance Agency, general agent, Seattle, Wash.; The W. L. Andre Insurance Agency, general agents, Spokane, Wash.; Cuy & Oppenorth, general agents, Tacoma, Wash.; Jan. H. McGinn, general agents, Milwaukee, Wis.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, Newark, N. J. E. E. Putter & Sons, Pacific Coast manager, Minneapolis Insurance Agency, general agents, Minnesota; Blackman, Gibm & Cook, Detroit, general agents for Michigan; Kahns & Pogg, Chicago, managers for Illinois; H. C. Ramsey, Kansas City, Mo., manager for Western Missouri and Kansas; C. Schroeder & Son Co., Milwaukee, general agents for Wisconsin; W. E. Barton, Indianapolis, general agent for Indiana; Jennings Insurance Agency, Salt Lake City, general agents for Utah; Russell & Fairfield, Boston, managers for Eastern Massachusetts; W. S. McClain, Denver, Colo., manager for Colorado, Idaho, New Mexico and Wyoming.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York. General agents. Jamison-Seibels Insurance Agency, Birmingham, Ala.; California, Arizona, Oregon, Utah and Idaho, C. B. Sloan & Co., San Francisco, Colorado and New Mexico and Wyoming, Cashman & Evans, Denver, Connecticut, G. R. Burton & Sons, New Haven, Delaware, J. F. Clancy, Philadelphia, Pa.; District of Columbia, Wolf & Cohen, Washington, Georgia, C. S. Davis, Atlanta, Illinois, Wile, Loeb & Gutman, Chicago; Indiana, John Wocho & Bro., Indianapolis; Iowa, J. S. Anderson & Son, Cedar Rapids, Missouri, J. H. Garney & Co., Kansas City, Louisiana, The F. Marks Insurance Agency, Ltd., also L. Irwin & Co., New Orleans; Michigan, G. W. Chandler Insurance Agency, Detroit; Massachusetts,

O'Brien & Russell, Boston; Minnesota, Minneapolis Insurance Agency, Minneapolis; Montana, H. B. Palmer & Co., Helena, Rhode Island, C. H. Philbrick, Providence, North Dakota, Anheier & Risteigen, Fargo; Washington, G. B. Lamping & Co., Seattle; Wisconsin, W. E. Main Insurance Agency, Madison, Minnesota, L. Irwin & Co., New Orleans, La.; Oklahoma, A. B. Jones, Oklahoma City.

NORTH AMERICAN ACCIDENT INSURANCE CO., Chicago, Ill. General agents T. D. Russell, manager Cleveland Branch, Cleveland, O.; J. L. Duncomb, manager Pacific Coast Department, San Francisco, Cal.; J. A. Rhodes, manager Southwestern department, Dallas, Tex.; J. B. Sheridan, manager Central States department, Piquette, O.; C. T. Merritt & Co., managers Southern California, Los Angeles, Cal.; H. C. Alverton, manager Missouri department, Des Moines, Ia.; R. A. Wheeler, manager South Dakota, Yankton, S. D.; G. C. Fuller, general agent, Salt Lake City, Utah; W. L. Forrest, manager Eastern department, New York, N. Y.; F. D. Harrison, general agent, Kansas City, Mo.; H. O. Byrd, agency director, St. Louis, Mo.; R. H. Hammond, manager New England Department, Boston, Mass.; E. H. McFarland, agency director, Baltimore, Md.; J. R. Carpenter, manager, Minneapolis, Minn.; A. P. Knight, agency director, Albany, N. Y.; D. M. Snyder, assistant State manager, Rochester, N. Y.; C. C. Chase, manager Utica Branch, Utica, N. Y.; J. D. Clark, manager, Washington, D. C.; J. D. MacMillan, State manager, Providence, R. I.; J. E. Johann, State agent, Milwaukee, Wis.; J. H. Bryant, State manager, Portland, Ore.; J. F. Schermerhorn, State manager, Des Moines, Ia.; F. J. Forrest, manager Southern department, Atlanta, Ga.; Roy S. Scott, manager Mountain department, Denver, Colo.; H. C. Warrant, State manager, Detroit, Mich.; E. M. Simpson, State manager, Fargo, North Dakota; A. B. Scott, manager recording office, Dallas, Tex.

OCCIDENTAL LIFE INSURANCE COMPANY OF CALIFORNIA, Los Angeles, Cal. General agents accident department. A. B. Crow, 807 Rowell Building, Fresno, Cal.; Consolidated Agency Co., 222 Central Building, Los Angeles, Cal.; C. H. Barrett, 208 Nicholas Building, Sacramento, Cal.; T. Traynor, 600 American National Bank Building, San Diego, Cal.; G. A. Gilm, First National Bank Building, San Francisco, Cal.; I. C. Cunningham, 600 Journal Building, Portland, Ore.

KE COR-
to: 22nd
street, In-
Building,
Robert E.
& Kilmer
ch.; T. W.
n & Frick,
Edmonton,
suta, Ca.,
port, La.;
Washington
street,
y. 205-6-7
rma, Inc.,
& Bro., 22
g. 173 W.
Cammann,
same building, Dayton, O.; Campion-Woman Scott
Co., Ottumwa, Ia.; A. E. Campbell & Son, 225 Carroll
street, Elmira, N. Y.; Charlton & Makon, Banerock
Theatre Building, Lawrence, Kan.; Citizens Investment &
Security Co., 210 W. 2d street, Little Rock, Ark.; Clark
Bro. & Klein, Old National Bank Building, Spokane,
Wash.; Clemens & Pearson, 433 Northampton street,
Easton, Pa.; Cough & Parker, Beacon Building, Man-
chester, N. H.; Conkley & Schroder, Real Estate Building,
Savannah, Ga.; I. B. B. Collins, 100 Glen street, Cleve-

Fal-
stre-
ave-
Nei-
ser-
J. I.
De-
Du-
Jan-
Dry-
Age-
Age-
Co-
Gra-
"A"
Fra-
Ten-
Min-
N.

Macon, Ga.; Gerlinger-Richards & Co., Northwestern Bank Building, Portland, Ore.; M. LeRoy Goff, 601 Woodward Building, Washington, D. C.; Robert K. Grems & Co., corner Seneca and Verona streets, Vernon, N. Y.; Wm. A. Hamilton & Co., 114 Milk street, Boston, Mass.; W. B. Harrison, Colcord Building, Oklahoma City, Okla.; William Hupp, 208, 308 Main street, South Bend, Ind.; J. C. Hatfield Agency, Inc., Hanselman Building, Kalamazoo, Mich.; George M. Hausauer, Erie Co. Bank Building, Buffalo, N. Y.; John W. Higgins, Pottsville, Pa.; Frank F. Hill, Scimitar Building, Memphis, Tenn.; Hittle, John J., 747 N. 6th street, Allentown, Pa.; Hood & Matschke Co., Phoenix Building, Minneapolis, Minn.; Hooker & Penrose, 36 Pearl street, Hartford, Conn.; J. D. Howard & Co., Providence Building, Duluth, Minn.; Huber & Partridge, Connell Building, Scranton, Pa.; Indiana Bankers Ass'n, Andrew Smith, secretary, Indianapolis, Ind.; Ingram-Yankey & Co., 8 Beacon Building, Wichita, Kan.; David B. Isenberg & Co., 340 Main street, Worcester, Mass.; Jemison-Seibels Insurance Agency, 211 N. 20th street, Birmingham, Ala.; John N. Joergers, 114 S. 5th street, Leavenworth, Kan.; Johnson & Adams, Southern Building, Washington, D. C.; R. B. Jones & Sons, R. A. Long Building, Kansas City, Mo.; The L. C. Jones-Cleveland Agency Co., A. C. Foster Building, Denver, Col.; Harry L. Jones, 106 Main street, Brockton, Mass.; Kansas Bankers Ass'n, W. W. Bowman, secretary, Topeka, Kan.; Jeter C. Kaufman, 516 Middle street, Portsmouth, Va.; D. Hayes Keach, Eckert Building, Allentown, Pa.; W. F. Keyser, care of Missouri Bankers Ass'n, Sedalia, Mo.; Louis Kirstein & Son, 12 Hammond street, Bangor, Me.; Charles A. Kneedler, Davidson Building, Sioux City, Ia.; Lancaster Real Estate Co., 46 E. Orange street, Lancaster, Pa.; Dan L. Lenehan, Bank and Insurance Building, Dubuque, Iowa; W. A. Lester, 44 Custom House street, Providence, R. I.; Loring & Bishop, 87 Exchange street, Portland, Me.; Curtis M. Lowe, Rooms 5 and 6 Blum Building, 117 W. Forsyth St., Jacksonville, Fla.; McAlister, Vaughn & Scales, Greensboro, N. C.; McCune & Co., Petoakey, Mich.; McNitt & Friak, Norwich, N. Y.; Owen R. Mann, Lincoln Bank Building, Louisville, Ky.; Manufacturers Ass'n, R. A. Barton, secretary, Lancaster, Pa.; Manufacturers Ass'n, R. E. Gephart, secretary, 15 W. Market street, York, Pa.; W. H. Markham & Co., Pierce Building, St. Louis, Mo.; F. L. Matthews, 117 W. 4th St., Joplin, Mo.; Metropolitan department, 59 John street, New York, N. Y.; Michigan Bankers Ass'n, H. M. Brown, secretary, Detroit, Mich.; W. D. Middleton & Co., Peoples Bldg., Charleston, S. C.; National Underwriting Corporation, 2017 Insurance Exchange, Chicago, Ill.; Herbert N. Neale, Spockles Building, San Diego, Cal.; B. H. Nelson & Son, Chenango and Eldridge streets, Binghamton, N. Y.; New Jersey Branch office, Essex Building, B. H. Nelson & Son, Chenango and Eldridge streets, Binghamton, N. Y.; New Jersey Branch office, Essex Building 31 Clinton street, Newark, N. J.; George M. Noble & Co., 435 Kansas avenue, Topeka, Kan.; Norville Bros., 65 St. Francis street, Mobile, Ala.; O'Brien & Co., 214 Ellicott Square, Buffalo, N. Y.; The W. J. O'Flynn Insurance and R. E. Agency, Ltd., Alexandria, La.; Pacific Coast department, R. J. Bond, resident manager, Insurance Exchange Building, San Francisco, Cal.; George W. Pangborn, Suite 1203-4-5-6 Fletcher Trust Building, Indianapolis, Ind.; Alfred B. Paul, Columbus Savings & Trust Building, Columbus, O.; Percival-Porter-Ford Ins. Agency, Inc., S. & L. Building, Des Moines, Ia.; Porter-Selby Co., Inc., Union Oil Building, Los Angeles, Cal.; P. S. Powers, Times Dispatch Building (P. O. Box 512), Richmond, Va.; E. B. Quackenbush, 92 William street, New York City; R. C. Ralph, White Building, Buffalo, N. Y.; S. B. Rankin, Wyandotte Building, Columbus, O.; Fred'k Rauh & Co., First National Bank Building, Cincinnati, O.; Wallace M. Reid & Co., Commonwealth Building, Pittsburgh, Pa.; J. C. Rudd Son & Co., Owensboro, Ky.; S. L. Russell & Co., Burke Building, Seattle, Wash.; J. R. Sayre Insurance Agency, Bell Building, Montgomery, Ala.; Schenck & Schenck, First National Bank Building, Jersey City, N. J.; Charles D. Scudder, First National Bank Building, Portsmouth, O.; The Shapleigh Wright Co., Lincoln Building, Lockport, N. Y.; Paul Shearer, Shearer Building, Pottsville, Pa.; Sigler & Sigler, Orr-Flesh Building, Piqua, Ohio; Smith & Clise, Inc., Henry Building, Seattle, Wash.; Smith-Howard Co., Inc., The 214 Cherry street, Jamestown, N. Y.; W. W. Spry, Spry Block, Plymouth, Pa.; O. M. Stafford-Goss-Bedell Co., Plain Dealer Building, Superior avenue and E. 6th street, Cleveland, O.; W. F. Swan & Co., 416-18 Walnut street, Philadelphia, Pa.; H. E. Taylor & Son, 114 Main street, Brattleboro, Vt.; Taylor & Thomas, 1300 Market street, Wheeling, W. Va.; Fred'k Thies & Son, 25 W. Market street, Wilkes Barre, Pa.; C. D. Tuke, Granite Building, Rochester, N. Y.; George B. Turpin Sons, 363 Third street, Macon, Ga.; Upham Bros. Co., 619 Hippee Building, Des Moines, Ia.; A. C. Vreeland, Maison Blanche, New Orleans, La.; Homer Warren & Co., Chamber of Commerce Building, Detroit, Mich.; James S. Webb,

Bushnell Building, Springfield, O.; Byron Webster & Son, Marshalltown, Ia.; Weir & Meier, Lane Building, Davenport, Ia.; Welles-Bowen Co., Ohio Building, Toledo, O.; West & West, 223 E. German street, Baltimore, Md.; Wheeler & Weldon Co., Inc., Arlington Block, Omaha, Neb.; Clinton R. Willson, 203 Schmitz Building, Fort Wayne, Ind.; Wm. H. Young, Ford Building, Detroit, Mich.; Walter E. Zecher, Lancaster Co. National Bank, Lancaster, Pa. General agents—credit insurance: J. H. Atterbury, 223 E. German street, Baltimore, Md.; Samuel S. Bachman, 59 John street, New York, N. Y.; R. H. Brooke, 809 Maison Blanche, New Orleans, La.; Chas. E. Burnham, 513 Slater Building, Worcester, Mass.; Peyton Douglas, 1130 Candler Building, Atlanta, Ga., and 59 John St., New York; H. E. Hedges, 402 Plain Dealer Building, Cleveland, O.; A. O. Kaplan, 55 John street, New York, N. Y.; D. E. McElhinny, 59 John street, New York, N. Y.; W. D. Middleton & Co., Peoples Building, Charleston, S. C.; Miller-Robins & Weill, Benbow Arcade, Greensboro, N. C.; J. B. Morris, 29 East 3d street, Cincinnati, O.; J. J. Mossler, 314 Lemcke Building, Indianapolis, Ind.; A. Seligman, 200 Fifth avenue, Room 1053, New York, N. Y.; D. Bennett Soman, 59 John street, New York, N. Y.; H. P. Stanwood, 7 Water street, Boston, Mass.; Yamer & Meacham, Room 1121 Insurance Exchange Building, 175 W. Jackson Boulevard, Chicago, Ill.; H. Waldman, 569 Bourse Building, Philadelphia, Pa., and 59 John Street, New York; Benj. S. Welsh, 200 Phœnix Building, Minneapolis, Minn.

OREGON SURETY AND CASUALTY COMPANY, Portland, Ore.—General agents: Dooly & Co., Portland, Ore.

PACIFIC COAST CASUALTY COMPANY, San Francisco, Cal.—General agents: California, business written from the home office; Hilo, T. H., First Trust Co. of Hilo, Ltd., Honolulu, T. H., Trent Trust Co., Ltd.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, Los Angeles, Cal. General, State and special agents: U. S. G. Anderson, general agent, Robson-Prichard Building, Huntington, W. Va.; W. T. Archer, manager, 102 E. Main street, Ottumwa, Ia.; C. C. Arnold, State manager, 711-12-14 State Bank Building, Little Rock, Ark.; W. T. Barr, general agent, 416-417 National Bank of Arizona, Phoenix, Ariz.; E. S. Brashears, general agent, Suite 500 Bond Building, Washington, D. C.; Jos. A. Butler, resident manager, 840-41-42 Oliver Building, Pittsburg, Pa.; Conroy & Rice, general agents, 224 West Commerce, San Antonio, Tex.; E. J. Costello, general agent, 207 Harrison Building, Augusta, Ga.; A. F. Culling, U. S. manager, 122 South Michigan Boulevard, Chicago, Ill.; Cummings & Cummings, general agents, Eisele Building, Paola, Kan.; Wm. K. Davis, general agent, Roanoke, Va.; C. C. Day, general agent, 317-320 American National Bank Building, Oklahoma City, Okla.; R. H. M. Dickinson, general agent, Industrial Trust Building, Providence, R. I.; M. J. Dillon, general agent, commercial accident department, 917-918 Commerce Building, St. Paul, Minn.; G. W. Evans, manager, 81½ West Alabama street, Atlanta, Ga.; W. F. Fitts & Son, State agents, Tuscaloosa, Ala.; Henry Griesheimer, general agent, 503 Provident Bank Building, Cincinnati, O.; Guaranty Investment Co., State agents, Columbia, S. C.; A. C. Harmon, manager, 703 Savannah Bank and Trust Building, Savannah, Ga.; Zeno T. Harris & Co., general agents, 726 Randolph Building, Memphis, Tenn.; C. E. Herwig, general agent, Odd Fellows Building, Council Bluffs, Ia.; Robert Hume, general agent, Wyoming County National Bank Building, Warsaw, N. Y.; Wm. D. Irvine, general agent, American Building, Sioux City, Ia.; Keefer & Richmond, general agent, 432-433 Volckert Building, Albany, N. Y.; J. F. Kline, general agent, University Building, Syracuse, N. Y.; H. D. Koblitz, general agent, 379 The Arcade, Cleveland, O.; F. J. Kraeize, State manager, 407 Paul Jones Building, Louisville, Ky.; G. B. Lownsbury, general agent, 335 Nicholas Building, Toledo, O.; A. D. Lundy & Co., general agents, 26 East Third street, Williamsport, Pa.; J. L. Marr & Co., general agents, El Paso, Tex.; D. McComas, superintendent, 725 People's Gas Building, Chicago, Ill.; S. H. McCubbin, manager, 704 Walker Bank Building, Salt Lake City, Utah; The McCuiston Co., general agents, 414-415 W. P. Story Building, Los Angeles, Cal.; N. R. Maclean, superintendent, 725 People's Gas Building, Chicago, Ill.; W. D. Mead, State general agent, 401-2 Hoge Building, Seattle, Wash.; David M. Meyer, general agent, 338 Bee Building, Omaha, Neb.; A. A. Michaud Co., general agents, 416 Providence Building, Duluth, Minn.; Byron A. Morgan, manager, 838 First National Bank Building, Milwaukee, Wis.; Morrison & Miller, general agents, 1045 Insurance Exchange Building, Chicago, Ill.; W. P. Motley, general agent, 522-3-4-5-6-7 Finance Building, Kansas City, Mo.; W. H. Oshier, general agent, 730 Security Bank Building, Minneapolis, Minn.; Benj. L. Owen, State agent, Columbus, Miss.; G. W. Patterson, general agent, Charlotte

H. C. Sanford, Paul, general agent, 1818 Central National Bank Building, St. Louis, Mo.; **D. Clark Ralph**, general agent, 809 White Building, Buffalo, N. Y.; **T. C. Ram-Wray**, manager, 403 J Union Trust Building, Detroit, Mich.; **C. W. Riser**, general agent, 1723 Carter avenue, Cheyenne, Wyo.; **Rosenbaum Bros.**, general agents, 810 Lila Building, Dallas, Tex.; **F. D. Schwenker**, general agent, Room No. 1 N. T. Armijo Building, Albuquerque, N. M.; **T. A. Simpson**, general agent, 410 Pioneer Building, St. Paul, Minn.; **Wm. D. Swenden**, assistant manager, 80 Madison Lane, New York, N. Y.; **E. M. Spaulin**, general agent, 913 914 Granite Building, Rochester, N. Y.; **John E. Tengel**, general agent, 409-10 11 Indiana Pythian Building, Indianapolis, Ind.; **W. D. Stacy**, general agent, 613 Post Office Court, Springfield, Ill.; **J. C. Staples**, manager, 310 South 4th street, Philadelphia, Pa.; **F. A. Stevens**, manager, Shreve Building, San Francisco, Cal.; **J. R. Tingle**, general agent, 318 Hayden Building, Columbus, O.; **Wm. S. Tompkins**, manager, Wilkes Building, Wilkes-Barre, Pa.; **The Travelers Agency**, 908 Main street, La Port, Ind.; **J. C. Truch** and **C. C. Burdard**, general agents, 303 Colorado Building, Denver, Colo.; **H. Z. Ward**, state agent, 643 Michigan Trust Building, Grand Rapids, Mich.; **W. F. Ward**, manager, 344 Monticello Arcade, Norfolk, Va.; **The Henry Waterhouse Trust Co.**, general agents, 930 Port street, Honolulu, T. H.; **W. Werber**, general agent, 705 District National Bank Building, Washington, D. C.; **N. G. White**, general agent, Gulf Coast Insurance and Realty Co., Greenhouse, N. C.; **A. H. Whittmore**, general agent, Vermillion, S. D.; **J. F. Wilson**, general agent, 314 Meigs Building, Scranton, Pa.; **F. R. Wordbury**, manager, 80 Madison Lane, New York, N. Y.; **E. G. Roth**, general agent, 516-517 Shreve Building, San Francisco, Cal.; **Central Investment Co.**, district managers, 377-3-9 Central Block, Portland, Cal.; **H. A. Chase**, supt., 317 N. Second street, Minnola, Mont.; **R. S. Clark**, supt., 324 Fourth street, Douglas, Ariz.; **C. W. manager**, 433 Third street, San Bernardino, Cal.; **Neal & Slater**, supt., 923 E. street, San Diego, Cal.; **J. C. Rigby**, general agent, 712 Paulina Building, Spokane, Wash.; **George S. Shelton**, supt., 609 Carey Building, Seattle, Wash.; **Southern Nevada Abstract Co.**, supt., Tonopah, Nev.; **S. Steyer**, manager, 39 Fourth street, Portland, Ore.; **Travel & Wilson**, agents, Los Angeles, Cal.; **N. A. Williams**, general agent, Price, Utah.

PACIFIC SURETY COMPANY, San Francisco, Cal.—General agents: **E. P. Patch & Co.** for Illinois, Chicago; **A. H. Ladd**, manager for Oregon and Washington, Portland; **Hawman Trust Co. Ltd.** for Hawaii, Honolulu; **F. H. Krenemann**, for Missouri, St. Louis; **Southern Nevada Abstract Co.**, for Nevada, Tonopah; **W. L. McConnell**, for Southern California and Arizona, Los Angeles.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa.—Business transacted from home office: **Merrick Young & Crighton**, Wallingford, Pa.; **F. S. Rave Co.**, Lancaster, Pa.; **C. M. Eckelberger**, York, Pa.; **J. C. Macdonnell**, Chambersburg, Pa.; **S. B. Sadler**, Carlisle, Pa.; **Geo. S. Bolton**, Steelton, Pa.; **Witmer & Slater**, Southbury, Pa.; **Draher & Benninger**, Scrubburg, Pa.

PREFERRED ACCIDENT INSURANCE COMPANY, New York, G. C. Farrell, manager Pacific Coast department, Mills Building, San Francisco; **W. C. Powell**, manager Chicago branch, Insurance Exchange, Chicago; **P. A. Gaudale**, 21 Water street, Boston, manager Boston branch; **A. J. Demerey**, claim superintendent, Mobile department, Insurance Exchange, Chicago; **R. S. Springfellow**, claim superintendent, Southern department, Montgomery, Ala.

RIDGELEY PROTECTIVE ASSOCIATION, Worcester, Mass.—General agents: **Georgia**, R. J. Winters, Atlanta, Mich.; **C. H. Watkins**, Detroit, Tennessee; **H. L. Marshall**, Knoxville, Oklahoma; **N. A. Stoddard**, Oklahoma City.

SOUTHERN SURETY COMPANY, St. Louis, Mo.—**W. B. Wortham Co.**, Little Rock, Ark.; **W. W. O'Neal & Co.**, Little Rock, Ark.; **W. A. Dollman**, Denver, Col.; **O. W. Buncke & Co.**, Chicago, Ill.; **M. A. Steele**, Terra Haute, Ind.; **B. Webster & Son**, Marshalltown, Ia.; **I. L. Bower**, Topeka, Kan.; **F. L. Travis**, Iowa; **E. T. G. Slaughter**, Louisville, Ky.; **Fisher & Badgett**, Detroit, Mich.; **McCluer & Wilcox**, Kansas City, Mo.; **J. M. Hume**, Buffalo, N. Y.; **H. T. E. Benedict**, New York, N. Y.; **L. J. O'Donnell**, Columbia, O.; **R. H. Clark**, Cleveland, O.; **J. M. Sprague**, Cincinnati, O.; **S. J. Casey**, Providence, R. I.; **C. S. Sym**, Nashville, Tenn.; **Wachtel & Cohen**, Petoskey, Mich.; **Leona Schmidt & Son**, Indianapolis, Ind.; **Ed. V. Ryan & Co.**, Galveston, Tex.; **H. B. Speed & Co.**, New Orleans, La.

SOUTHWESTERN SURETY INSURANCE COMPANY, Denton, Tex.—General and special agents: **Arkansas**, W. J. Little Agency Co., Hot Springs; **Arizona**, Austin & Marr, El Paso, Tex.; **California**, H. M. Barger & Co., Los Angeles; **District of Columbia**, W. W. Parker, Washington, D. C.; **Kansas**, S. H. Reynolds, Kansas City, Mo.; **T. W. Bailey**, Topeka; **M. L. Bragdon**, Muskogee, Okla.; **Kentucky**, Timberlake & Trueman, Louisville; **C. O. Gessel & Co.**, Cincinnati, O.; general agents in **Covington, Ky.**; **Louisiana**, Richard Wemy Lake, Charbon, El Breda; **Shreveport and New Orleans**, Mississippi; **Whitley Moore & Co.**, Greenville, New Mexico; **Austin & Marr**, El Paso, Tex.; **Ohio**, C. O. Gessel & Co., Oklahoma; **Whale & Co.**, Co. Duane, M. L. Bragdon, Muskogee; **Loy & Porter**, Oklahoma City; **H. T. Douglas**, Shreveport, Oregon; **Schall and Graham**, Portland, Tennessee; **W. C. Thatcher**, Chattanooga; **S. A. Dow & Co.**, Knoxville; **R. C. Edmonson**, Memphis; **Bull & Crockett**, Nashville, Texas; **I. Reinhardt & Son**, Dallas; **F. M. Leforge**, Amarillo; **Austin & Marr**, El Paso; **Christie & Lykins**, Houston; **Shelton & Ames**, Houston; **Columan & Kirkpatrick**, San Antonio; **Hend. Toss & Co.**, Fort Worth; **Millican & Collett**, Austin; **Missouri**, J. H. Ashburn, Kansas City; **J. E. McNamee**, St. Louis; **Washington**, G. B. Lamping, Seattle, Colorado; **Van Gilder Agency Co.**, Denver; **Iowa**, Hazard & Chesley, Des Moines; **New York**, J. F. Curry Agency Co., New York City; **L. F. Knib**, Rochester, Utah; **Bradley & Co.**, Michigan; **Morley & Coleman**, Detroit.

STANDARD ACCIDENT COMPANY, Detroit, Mich.—**New York**, N. Y., C. A. Timm, manager Metropolitan department; **Detroit**, Mich., E. B. Rhine, managing agent for Michigan; **Chicago**, Ill., Henry B. Hale, resident manager; **Baltimore**, Md., N. T. Tongue, managing agent for Maryland; **Milwaukee**, Wis., G. H. Russell, Co. managers for Wisconsin; **Boston**, Mass., A. E. Kemp, resident manager; **Buffalo**, N. Y., Armstrong-Roth-Cady Co., managing agents and adjusters; **San Francisco**, Cal., C. F. Briggs, superintendent Pacific Coast department; **St. Paul**, Minn., R. M. Nealey, managing agent; **Atlanta**, Ga., E. D. Clayton, resident manager; **Philadelphia**, Pa., F. B. Mearns, resident manager; **St. Louis**, Mo., C. L. Crane Agency Co., managing agents; **Omaha**, Neb., H. E. Mahaffey, resident manager; **Cincinnati**, O., G. H. Tow, resident manager; **Richmond**, Va., B. A. Ruffin & Co., state agents; **Pittsburgh**, Pa., P. D. Hartman, resident manager; **Cleveland**, O., V. K. Smith, resident manager.

TRAVELERS INSURANCE COMPANY, Hartford, Conn.—State agents: **B. J. Well & Co.**, Montgomery, Ala.; **F. W. Lincher**, New Orleans, La.; **E. R. Elliott**, Liability department, Baltimore, Md.; **J. W. Thompson & Son**, Detroit, Mich.; **A. W. Carlin**, Manchester, N. H.; **F. W. Putnam**, Brattleboro, Vt.; **Walter Brum & Son**, Mechanicsburg Co., North Carolina; **Charlotte**, N. C.; **General Agents Liability**, Turner & Nichols, Kansas City, Mo.; for **Kansas and Jackson County**, Mo., Hayes & Sharp, Liability, Rochester, N. Y.; **Pettis-Grossmayer & Co.**, Portland, Ore.; **Managers**, A. S. Holman, life and accident department, San Francisco, Cal.; **L. A. Greenwood**, life and accident department, Los Angeles, Cal.; **R. N. Hannon**, life and accident department, Denver, Colo.; **F. S. Hedder**, life and accident department, Hartford, Conn.; **E. B. Field**, liability department, Hartford, Conn.; **H. M. Thompson**, life and accident, Atlanta, Ga.; **Hartford**, Hartford, liability department, Atlanta, Ga.; **H. B. Knowlton**, life and accident department, State of Illinois, Cook County excepted, Chicago; **Ill. W. H. Kolb**, life and accident department, for Chicago and Cook County; **Ill. Chicago**, Ill., E. H. Morrell, Jr., liability department, Chicago; **Ill. Arthur C. Wells**, life and accident department, Indianapolis, Ind.; **Gen. Comm.**, liability department, Indianapolis, Ind.; **A. C. Miller**, life and accident, Des Moines, Ia.; **F. D. Corbett**, cashier, life and accident, Louisville, Ky.; **M. N. Bond**, life and accident, Baltimore, Md.; **P. V. Bakwin**, life and accident, Boston, Mass.; **A. E. Gaten**, liability, Boston, Mass.; **M. D. Conroy**, special agent, life and accident, Springfield, Mass.; **John A. Russell**, life and accident, Worcester, Mass.; **E. S. Raymond**, liability, Detroit, Mich.; **F. V. Hamilton**, life and accident, Grand Rapids, Mich.; **W. C. Dilling**, liability, Minneapolis, Minn.; **W. J. Buckley**, assistant manager, liability, Duluth, Minn.; **E. P. Dickson**, special agent, life and accident, St. Louis, Mo.; **L. H. Armstrong**, liability, St. Louis, Mo.; **A. G. Green**, life and accident, Omaha, Neb.; **Albert Lipka**, liability, Manchester, N. H.; **Wm. B. Clarkson**, liability, Newark, N. J.; **William D. Phelps**, life and accident, Albany, N. Y.; **Chas. D. Pye**, liability, Albany, N. Y.; **C. C. Kline**, life and accident, Birmingham, N. Y.; **The Calvin S. Egan**, general agency, Buffalo, N. Y.; **J. K. Arnold**, liability, Buffalo, N. Y.; **E. F. Holman**, accident, 70 William street, New York City; **Joe G. Batterson**, resident director, 11 L. Harrington, manager liability, Harris B. Johnson, advisory manager liability department, 70 William street, New York.

City; O. A. Piggott, life and accident, Rochester, N. Y.; A. B. Brown, life and accident, Rochester, N. Y.

HPRELU & MFTS W

UNITED STATES GUARANTEE COMPANY, New York.—Branches and agencies: Albany, N. Y., 73 State street, H. S. Bull; Ansonia, Conn., 100 Main street, M. C. Isbell; Boston, Mass., 114 Milk street, W. A. Hamilton & Co.; Buffalo, N. Y., 902 White Building, D. C. Ralph; Binghamton, N. Y., Phelps Bank Building, Mangan & Mangan; Bridgeport, Conn., 928 Main street, Giddings & Hughes.

It to C
O S R
C W F
B E d
H B
B B
B B
St in
nu B

manager, liability, Richmond, Va.

**UNITED STATES FIT
COMPANY, Baltimore, Md**

J. V. McHarg, Albany; F. H.

Smith, managers, Atlanta, G

ham, Ala.; McReynolds & W

Parker, Boston, Mass., S. Lo

E. F. Walsh, Buffalo, N. Y.

W. D. Middleton & Co., Cl
Essex, Chatterton, Tenn.

Estes, Chattanooga, Tenn.;
R. F. Shiner, Cleveland, O.

E. E. Shipley, Cincinnati, O.
 W. H. Shipley, Cleveland, O.; The

manager, Cleveland, O.; The
bus. O.; The McCabe-Shenbu

CASUALTY, SURETY AND MISCELLANEOUS UNDERWRITERS ASSOCIATIONS.

ALLIANCE AGAINST ACCIDENT FRAUD.

21 Park Row, New York City.

Organized October 25, 1905. Membership, 88; annual dues, \$100 and \$200, according to members' income.

President, J. J. Dorn, United States Casualty Company; vice-president, H. V. Drown, Public Service Railways Company; secretary, F. L. Arnold; treasurer, F. D. Edmunds.

Directors—George M. Curtis, Jr., H. V. Drown, E. G. Marks, Chas. E. Chalmers, Arthur W. Rinke, Geo. C. Taft, J. L. Quackenbush.

Date of annual meeting, third Wednesday in January.

AMERICAN MUSEUM OF SAFETY.

14-18 W. 24th Street, New York City.

Organized 1908. Incorporated 1911. Membership, 400. Annual dues, associate, \$5; active, \$10; commercial, \$25; industrial, \$100; patron, \$250; life, \$1,000.

President, Arthur Williams; vice-presidents, Hon. Elbert H. Gary, Prof. Frederick R. Hutton, Charles Kirchhoff, Dr. George F. Kunz, T. Commerford Martin, Dr. William H. Nichols, B. B. Thayer; secretary and counsel, William J. Moran; treasurer, James Speyer.

Executive Committee—T. Commerford Martin, vice-chairman; Dr. Charles A. Doremus, Dr. Frederick L. Hoffman, Dr. Louis L. Seaman, Henry D. Whitfield, A. R. Shattuck, Wm. H. Tolman, Ph.D.

Charter Members—Thomas Darlington, Norman E. Ditman, C. H. Dodge, Philip T. Dodge, Elbert H. Gary, George Gilmour, Irving Fisher, Robert A. Franks, F. A. Halsey, A. A. Hopkins, Frederick R. Hutton, W. R. Ingalls, Charles Kirchhoff, V. Everit Macy, T. Commerford Martin, William J. Moran, Fred E. Rogers, Louis L. Seaman, Edwin R. A. Seligman, Albert R. Shattuck, William H. Tolman, Franklin Webster, Henry D. Whitfield.

Date of annual meeting, December.

ATLANTA CASUALTY ASSOCIATION.

Atlanta, Ga.

Organized April, 1910. Membership, 15 casualty companies; annual dues, \$2.50.

President, G. Arthur Howell; vice-president, E. N. O. Bierne; secretary-treasurer, W. E. Harrington.

Executive Committee composed of the above officers.

Members—Ætna Accident and Liability Company, Employers Liability Assurance Corporation, Fidelity and Deposit Company of Maryland, Maryland Casualty Company, Massachusetts Bonding and Insurance Company, Royal Indemnity Company, Standard Accident Insurance Company, Travelers Insurance Company, United States Casualty Company, United States Fidelity and Guaranty Company Ocean Accident and Guarantee Corporation, London Accident and Guarantee Company and New England Casualty.

Date of annual meeting, February.

BURGLARY INSURANCE UNDERWRITERS ASSOCIATION.

80 Maiden Lane, New York City.

Organized 1904. Membership, 24; annual dues, \$50.

President, Robt. J. Hillas, president Fidelity and Casualty Company; first vice-president, E. W. DeLeon, president Casualty Company of America; second vice-president, R. W. Myers, secretary Ætna Accident and Liability Company; secretary, Samuel B. Brewster; treasurer, Ralph P. Luckett; manager burglary department, United States Casualty Company.

Bureau Committee—Samuel B. Brewster, manager; F. S. Garrison, chairman; V. E. H. Hoagland and John Best.

Membership Companies—Ætna Accident and Liability Company, Casualty Company of America, Continental Casualty Company, Employers Liabil-

ity, Fidelity and Casualty, Fidelity and Deposit, Frankfort General, General Accident, Globe Indemnity, Great Eastern, Guardian Casualty and Guaranty Company, Hartford Accident and Indemnity, Lion Bonding, London Guaranty and Accident Company, Maryland Casualty Company, Massachusetts Bonding, New Amsterdam Casualty Company, National Surety, New England Casualty, New Jersey Fidelity and Plate Glass, Ocean Accident, Preferred Accident, Prudential Casualty, Royal Indemnity, Travelers Indemnity Company, United States Casualty.

Date of annual meeting, first Tuesday in May.

CASUALTY ACTUARIAL AND STATISTICAL SOCIETY.

Organized November, 1914.

Officers—President, Dr. I. M. Rubinow, chief statistician, Ocean Accident; vice-presidents, B. D. Flynn, assistant secretary, Travelers; A. H. Mowbray, actuary, Massachusetts Employees Insurance Association; secretary-treasurer, C. E. Scattergood, assistant secretary, Fidelity and Casualty; librarian-auditor, W. W. Greene, assistant actuary, New York Workmens Compensation Commission.

Council—J. D. Craig, assistant actuary, Metropolitan Life; Robert K. Orr, manager, State Accident Fund, Lansing, Mich.; F. L. Hoffman, statistician, Prudential; Albert H. Whitney, manager, Workmens Compensation Service Bureau.

Charter Members—W. C. Archer, W. M. Amering, F. S. Baldwin, Roland Benjamin, R. Bruce Black, William Breiby, Richard Brodin, George B. Buck, W. A. Budlong, E. E. Cammack, R. V. Carpenter, Charles T. Conway, J. A. Copeland, W. G. Cowles, A. H. Craig, J. D. Craig, Thomas F. Daly, Samuel Davis, A. B. Dawson, M. M. Dawson, E. H. Dearth, E. C. De Kay, E. H. Downey, L. I. Dublin, Lester Egbert, S. Epstein, David P. Fackler, E. B. Fackler, E. S. Fallow, Henry Farrer, F. M. Fitch, B. C. Flynn, Charles S. Forbes, C. H. Franklin, Harry Furze, Theodore E. Gaty, E. S. Goodwin, W. H. Gould, W. J. Graham, R. E. Grandfield, W. W. Greene, R. C. L. Hamilton, H. P. Hammond, C. M. Hansen, R. J. Hillas, R. J. Hoage, F. L. Hoffman, Charles Hughes, B. A. Hunt, Arthur Hunter, W. I. King, Edwin W. Kopf, J. F. Larkin, Frank E. Law, J. R. Leal, T. A. Lehmann, William Leslie, D. G. Luckett, W. N. Magoun, W. B. Marsh, G. F. Michelbacher, David Miller, S. Milligan, J. F. Mitchell, George D. Moore, W. S. Moore, James Morrison, A. H. Mowbray, Henry Muir, F. R. Mullaney, C. L. Newmiller, L. A. Nicholas, E. Olifiers, R. K. Orr, Stanley L. Otis, J. J. Pallay, E. B. Phelps, C. H. Remington, C. E. Reiter, I. M. Rubinow, M. E. Ryan, A. F. Saxton, C. E. Scattergood, E. Scheitlin, Leon S. Senior, J. W. Smiley, Edwin Starkey, R. J. Sullivan, J. S. Thompson, John L. Train, A. W. Whitney, L. J. Wolfe, S. H. Wolfe, H. R. Woodward, J. H. Woodward, William Young.

CASUALTY UNDERWRITERS ASSOCIATION OF CALIFORNIA.

Officers—President, A. L. Johnston, San Francisco, Royal Indemnity; vice-president, D. E. Kessler, Employers' Liability; secretary-treasurer, W. A. Chown, Frankfort General.

CASUALTY UNDERWRITERS ASSOCIATION OF CANADA.

Organized May 1, 1910. Number of members, 10 companies; annual dues, none.

Secretaries, John Hyde, Montreal; W. H. Cross, Toronto.

The object of the association is to promote the principle of co-operation among the companies; to determine by the collection and compilation of statistics of their own experience, aided by such other sources of information as may be available, just and proper premium rates for the various forms, systems or kinds of insurance to be written.

The association meets twice yearly, in April and October, once in Montreal and once in Toronto.

The membership comprises companies writing employers' liability business and consists of:

Canada Accident Assurance Company, Employers Liability Assurance Corporation, Ocean Accident and Guarantee Corporation, Maryland Casualty Company, London and Lancashire, Guarantee and Accident Company of Canada, Railway Passengers Assurance Company of London, England; Imperial Guarantee and Accident Company, Dominion of Canada Guarantee and Accident Insurance Company, General Accident Assurance Company of Canada, United States Fidelity and Guarantee Company.

CASUALTY UNDERWRITERS ASSOCIATION OF LOUISIANA.

New Orleans, La.

Officers—President, Chas. H. Black; vice-president, F. W. Sinclair, Travelers; secretary, Ambrose Ryder, Universal Inspection Bureau.

CASUALTY UNDERWRITERS ASSOCIATION OF RHODE ISLAND.

Officers—President, William J. Tully, Starkweather & Shepley; vice-president, Robert L. Spencer, Spencer & Boss; secretary-treasurer, G. L. Gross, G. L. and H. J. Gross.

Executive Committee—C. D. Paige, John A. Gammons, Beach & Sweet, Aetna Life, D. C. Lord & Co.

Arbitration Committee—C. F. Newcomb, Gallivan & O'Donnell, Gamwell & Ingraham.

COMPENSATION INSPECTION RATING BOARD.

135 William Street, New York.

Organized July, 1914. Membership, 25 stock and 14 mutual companies' State Insurance Fund. Annual dues based upon volume of inspections and premium writings.

Manager, Leon S. Senior; secretary, Chas. S. Fowler, treasurer, William S. Collins.

Governing Committee—S. H. Wolfe, chairman, actuary, Industrial Mutual Liability Insurance Association; John L. Train, general manager, Utica Mutual Compensation Insurance Corporation; F. S. Baldwin, manager, State Insurance Fund; Chas. H. Holland, general manager, Royal Indemnity Company; J. S. Rowe, vice-president, Aetna Life Insurance Company.

Date of annual meeting, second Thursday of January.

EMPLOYERS MUTUAL CASUALTY FEDERATION OF AMERICA.

Insurance Exchange, Chicago, Ill.

Organized October, 1912.

Officers—President, J. C. Adderly; vice-presidents Chas. E. Hodges, Elmer H. Dearth; secretary-treasurer, V. A. Trundy; general counsel, Samuel A. Harper.

Executive Committee—John L. Train, James S. Kemper, J. E. Roehr, Walter S. Bucklin, E. F. Perry, G. L. Mallery, J. S. Collins, J. C. Adderly, Victor A. Trundy.

Committee on Statistics—Lee J. Wolf, Walter S. Bucklin, James S. Kemper.

Committee on Miscellaneous Casualty Insurance—James S. Kemper, J. A. Collins, Oscar Rice.

Committee on Workmens Compensation Legislation—George L. Mallery, E. F. Perry, Charles E. Hodges.

Annual meeting, last quarter of each year. Stated meetings, semi-annual, second quarter of each year; date and place of all meetings fixed by Executive Committee.

Members—American Mutual, New York, N. Y.; American Mutual Liability, Boston; American Mutual Liability (Western Department), Chicago, Ill.; Bakers Mutual, New York; Ben Franklin Mutual Casualty, Chicago, Ill.; Builders and Manufacturers Mutual, Chicago, Ill.; Building Contractors Limited Mutual Liability, Milwaukee; Brewers Mutual Indemnity, New York; Central and Western, New York; Brewers and Maltsters Mutual, Albany, N. Y.; Clothing Contractors Mutual Compensation, Brooklyn, N. Y.; Contractors Mutual Liability, Boston, Mass.; Contractors Mutual Insurance Corporation, New York, N. Y.; Employers Mutual Casualty Association of Iowa, Des

Moines; Employers Mutual Casualty, Omaha, Neb.; Employers Mutual, New York, N. Y.; Employers Mutual Liability, Wausau, Wis.; Exchange Mutual Indemnity, Kansas City, Mo.; First Mutual Liability of New York, New York; Furniture Mutual, Grand Rapids, Mich.; Illinois Coal Operators Mutual Employers Liability, Chicago, Ill.; Industrial Mutual Liability Insurance Association, New York; Knickerbocker Mutual Liability, New York; Lumber Mutual Casualty of New York, New York; Lumbermens Mutual Casualty, Chicago; Manufacturing Jewelers Mutual Casualty of New Jersey, Newark, N. J.; Manufacturers Mutual Compensation, New York; Massachusetts Employers Insurance Association, Boston, Mass.; Master Plumbers Limited Mutual Liability, Milwaukee, Wis.; Metropolitan Mutual Building Trades, New York; Michigan Workmens Compensation Mutual, Detroit, Mich.; Millers Mutual Casualty, Chicago, Ill.; Minnesota Employers Mutual Liability, Minneapolis, Minn.; Mutual Boiler, Boston, Mass.; Mutual Payment Compensation, New York; National Mutual, New York; Nebraska Manufacturers Casualty Association, Lincoln, Neb.; New York Printers and Bookbinders Mutual, New York; Security Mutual Casualty, Chicago, Ill.; Texas Employers Insurance Association, Austin, Texas; Utica Mutual Compensation Insurance Corporation, Utica, N. Y.; Utilities Mutual, New York, N. Y.; Western Automobile Indemnity Association, Fort Scott, Kansas; Wisconsin Hardware Limited Mutual Liability, Stevens Point, Wis.; Workmens Compensation Mutual Liability, Milwaukee, Wis.

THE HEALTH AND ACCIDENT UNDERWRITERS CONFERENCE.

Saginaw, Mich.

Organized September, 1914.

Consolidation of Detroit Conference, National Mutual Union, American Association of Accident Underwriters.

Annual dues, \$10.

President, R. P. Short; vice-presidents, 1st, C. W. Ray; 2d, C. A. Craig; secretary, J. B. Sackett; manager casualty department, Old Line Life Ins. Co., Milwaukee, Wis.; treasurer, C. H. Brackett.

Executive Committee—Danford M. Baker, chairman; A. E. Forrest, W. R. Sanders, F. L. Miner, C. H. Boyer, W. C. Goodall, Frank H. Goodman. Date of annual meeting, September.

INTERNATIONAL ASSOCIATION OF CASUALTY AND SURETY UNDERWRITERS.

Organized October 19, 1911, being a merger of the following three organizations: International Association of Accident Underwriters, Board of Casualty and Surety Underwriters and Liability Insurance Association. Number of members, 67 companies and associations, 5 individual members and 1 honorary member. Annual dues, \$50 for companies or associations having an annual gross premium income in excess of \$100,000, and \$25 for all other companies, associations or individuals. Entrance fee, \$50, except where the annual gross premium income of the company or association during the preceding year was less than \$100,000, in which case it is \$25. Individuals admitted to membership by paying a fee of \$25.

Expenses—The expenses of the association, not covered by membership fees and annual dues, are borne by the several companies or associations in proportion to the amount of gross premiums received on any and all forms of casualty and surety insurance in the United States and Canada, as reported to the insurance departments; the expenses of any year being proportioned upon such gross premiums received during the preceding year.

Date of next annual convention, August 24-27, 1915, inclusive, Hotel Statler, Detroit, Mich.

Officers, 1913-1914—President, H. G. B. Alexander, president Continental Casualty Company, 910 Michigan avenue, Chicago, Ill. Vice-presidents: Personal accident and health section (stock companies), John M. Parker, Jr., secretary Aetna Life Insurance Company, Hartford, Conn.; personal accident and health (mutual and assessment companies), Ira F. Libby, secretary Commercial Travelers Eastern Accident Association, Boston, Mass.; fidelity, guaranty and surety, William B. Joyce, president National Surety Company, 115

Broadway, New York City; liability (including automobiles and teams), A. Duncan Reid, general manager Globe Indemnity Company, 45 William street, New York City; Plate Glass, H. C. Hedden, secretary New Jersey Fidelity and Plate Glass Company, 271 Market street, Newark, N. J.; burglary, Norman R. Moray, vice-president Hartford Accident and Indemnity Company, Hartford, Conn.; steam boiler and fly-wheel, Lyman B. Brainerd, president Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn.; secretary and librarian, F. Robertson Jones, secretary-treasurer Workmen's Compensation Publicity Bureau, 80 Maiden Lane, New York City; treasurer, Geo. E. Taylor, secretary New Amsterdam Casualty Company, 59 John street, New York City.

Executive Committee—Charles H. Holland, vice-president and general manager Royal Indemnity Company, 84 William street, New York City; John T. Stone, president, president Maryland Casualty Company, Baltimore, Md.; William Brosmith, counsel, The Travelers Insurance Company, 700 Main street, Hartford, Conn.; William G. Curtis, president National Casualty Company, Detroit, Mich.; Corwin McDowell, president New England Casualty Company, Boston, Mass.; ex-officio members, the president, the seven vice-presidents, the secretary and treasurer.

INTERNATIONAL CLAIM ASSOCIATION.

Baltimore, Md.

Organized November, 1909.

President, F. D. Harsh; vice-president, Phil M. Leakin; secretary, Edmund W. Frain; treasurer, F. L. Templeman.

Executive Committee—Dr. W. L. Gahagan, chairman; J. J. Dorn, M. Barrett Walker, Harvey H. Shomo, S. C. Kennedy.

Members—Aetna Life, Hartford; American Assurance, Philadelphia; American Casualty, Reading; American Fidelity, Montpelier; Bankers Accident, Des Moines; Business Mens Accident, Kansas City; Canadian Railway Accident, Montreal, Quebec; Clover Leaf Cas. Co., Jacksonville, Ill.; Commercial Casualty, Newark; Commercial Travelers Eastern Accident Association, Boston; Columbian National Life, Boston; Columbus Mutual Life, Columbus, O.; Commercial Travelers Life and Accident, Cleveland; Commercial Travelers Mutual Accident, Utica; Commercial Bond and Casualty, Fort Worth, Tex.; Conn. Coml. Trav. Mut., Acc., New Haven, Conn.; Cong. Gen. Life, Hartford, Conn.; Continental Casualty, Chicago; Employers Liability, Boston; Equitable Accident, Boston; European Accident, New York; Fidelity and Deposit, Baltimore; Frankfort General, New York; Federal Life, Chicago; General Accident, New York; German Commercial Accident, Philadelphia; Georgia Life, Macon, Ga.; Great Eastern Casualty, New York; Great Western Accident, Des Moines; Hoosier Casualty, Indianapolis, Ind.; Globe Indemnity, New York; Illinois Commercial Mens Association, Chicago; Iowa State Traveling Mens Association, Des Moines; Indiana Travelers Accident Association, Indianapolis; International Reassurance, New York; International Travelers Association, Dallas; Interstate Business Mens Accident, Des Moines; Interstate L. and A., Chattanooga, Tenn.; London Guarantee and Accident Company, Ltd., Chicago; Loyal Protective, Boston; Maryland Casualty, Baltimore; Masonic Mutual, Springfield, Mass.; Massachusetts Accident, Boston; Massachusetts Bonding and Insurance, Boston; Midland Casualty, Chicago; Mo. Fidelity and Casualty, Springfield, Mo.; National Cas., Detroit; National Fidelity and Casualty, Omaha, Neb.; National Life, U. S. A., Chicago, Ill.; National Masonic Provident Association, Mansfield; National Casualty, Detroit; New Amsterdam Casualty, New York; New England Casualty, Boston; New Jersey Fidelity and Plate Glass, Newark; North American Accident, Chicago; Occidental Life, Los Angeles, Cal.; Pacific Mutual Life, Los Angeles; Peerless Casualty, Keene; Physicians Casualty, Omaha; Philadelphia Life, Philadelphia; Preferred Accident, New York; Provident Life and Annuity, Chattanooga, Tenn.; Prudential Casualty, Indianapolis; Royal Indemnity, New York; Southwestern Surety, Denison, Tex.; Time Insurance, Milwaukee; Travelers, Hartford; Union Casualty, Philadelphia; United

States Casualty, New York; United States Fidelity and Guaranty, Baltimore; United Commercial Travelers, Columbus; United States Health and Accident, Saginaw; New York Casualty, Buffalo.

INTERNATIONAL FEDERATION OF COMMERCIAL TRAVELERS ORGANIZATIONS.

143 N. Dearborn Street, Chicago, Ill.

Organized 1899.

This Federation has no individual membership. Its affiliated membership is about 400,000.

President, C. B. Nichols, C.C.T.M.A.A., New Haven, Conn.; vice-president, A. W. Rader, Des Moines, Ia.; secretary-treasurer, D. K. Chink, N.W.T.M.A., Chicago, Ill.

Executive Committee—Ira F. Libby, T. S. Logan, Geo. S. Dana, P. B. Trone, C. A. Nesbit.

Date of annual meeting, February 12-15, 1915, San Francisco, Cal.

LOCAL BOARD OF BURGLARY INSURANCE UNDERWRITERS OF GREATER NEW YORK, NEW YORK CITY.

Organized May 26, 1909. Membership, 14; annual dues, \$10.

President, E. B. Quackenbush, Ocean Accident and Guarantee; vice-president, Norman R. Moray; secretary, Nelson D. Sterling; treasurer, William C. Mulvey.

Executive Committee—William C. Pomercy, Frederick E. Shepherd, E. J. Miller, Ralph P. Luckett. Annual meeting, first Tuesday in June.

Members—Fidelity and Casualty, Maryland Casualty, Ocean Accident and Guarantee Corporation, National Surety, New Amsterdam Casualty, United States Casualty, Aetna Accident and Liability, Frankfort Insurance.

LOUISIANA CASUALTY AND SURETY ASSOCIATION OF INFORMATION AND PUBLICITY

New Orleans, La.

Officers—President, Henry Rightor; vice-presidents, Edwin Shelby, Howard Prescott, Shreveport; John L. Wasey, Lake Charles; J. Wallace Alexander, Alexandria; Walter Smith, Monroe; J. H. Percy, Baton Rouge; secretary-treasurer, J. H. Bodenheimer.

Executive Committee—Henry Rightor, Edwin Shelby, J. H. Bodenheimer, M. J. Hartson, W. J. Bovard.

LOUISVILLE PLATE GLASS BOARD.

710-11-12 Lincoln Bldg., Louisville, Ky.

Membership, 27; no dues.

President, Guy Attkisson, Maryland Casualty Company; vice-presidents, Lee Cohen, Great Eastern; secretary-treasurer, Owen R. Mann, New Jersey Fidelity and Plate Glass Company.

Executive Committee—Guy Attkisson, A. H. Robinson, Owen R. Mann, C. L. Nelson.

Grievance Committee—C. L. Nelson, chairman, Fidelity and Casualty Company.

Date of annual meeting, May.

MASSACHUSETTS CASUALTY UNDERWRITERS ASSOCIATION.

(Liability.)

141 Milk Street, Boston, Mass.

Organized September 18, 1912.

Officers—President, George Neily; vice-president, George W. Havens; secretary, Samuel Davis; treasurer, William Gilmour.

Executive Committee—H. F. Morse, A. W. Burke, R. J. Dunkle, E. F. Woods, W. F. Flinders, E. J. O'Neil, George Neiley.

Next annual meeting, February 7, 1916, at Boston, Mass.

Special Meetings—Called by president or vice-president at the request of members.

NATIONAL ASSOCIATION OF CASUALTY AND SURETY AGENTS.

Organized 1913.

Officers—President, George A. Gilbert, Chicago; vice-presidents, N. E. Turgeon, Buffalo; V. L. P. Schryver, Pittsburg; John A. Morrison, Chicago; secretary-treasurer, E. A. St. John, Chicago.

Executive Committee—Wade Fetzer, Chicago.

chairman; G. A. Howell, Atlanta; B. C. Barrows, St. Louis; Wallace M. Reid, Pittsburg; F. B. Owens, Cleveland; Thomas F. Daly, Denver; A. T. Armstrong, Syracuse; A. M. Savage, New Orleans; C. H. Hood, Minneapolis; J. K. Livingston, Detroit.

Surety Section—N. E. Turgeon, chairman; George D. Webb; W. S. McCurdy, J. L. Humphrey.

NATIONAL ASSOCIATION OF INDUSTRIAL ACCIDENT BOARDS AND COMMISSIONS.

Lansing, Mich.

Officers—President, John E. Kinnane, Bay City, Mich.; vice-president, Dudley M. Holman, Boston, Mass.; secretary, Richard L. Drake, 830 Penobscot Bldg., Detroit, Mich.

Executive Committee—Includes above officers.

Annual Meeting—Seattle, Wash., last week in September, 1915.

Members—National Civic Federation, Compensation Boards and Commissions of New York, Michigan, Washington, Ohio, Maryland, Wisconsin, Iowa, Massachusetts, Federal Labor Department.

NATIONAL ASSOCIATION OF LIVE STOCK INSURANCE COMPANIES.

Officers—President, J. W. Newman, president of the Kentucky Live Stock; secretary, J. B. Rice, secretary-treasurer of the Granite Live Stock of Bloomington, Ill.

NATIONAL COUNCIL FOR INDUSTRIAL SAFETY.

Officers—President, R. W. Campbell, Chicago; vice-president, L. R. Palmer, Harrisburg, Pa.; R. C. Richards, Chicago; Edwin R. Wright, Chicago; secretary-treasurer, W. H. Cameron, Chicago.

NEW YORK ASSOCIATION OF CASUALTY AND SURETY AGENTS.

Officers—President, John Kavanagh, Rochester; first vice-president, William H. Ryan, Buffalo; second vice-president, W. H. Harrington, Jr., Troy; third vice-president, W. D. Hayes, Rochester; fourth vice-president, L. J. Brownell, Potsdam; fifth vice-president, R. G. Wadsworth, Binghamton; sixth vice-president, C. A. Cole, Niagara Falls; seventh vice-president, G. W. Perry, Elmira; secretary, G. T. Amsden, Rochester; treasurer, F. W. Whipple, Binghamton.

Directors for Three Years—N. E. Turgeon, chairman, Buffalo; N. L. Whittake, Fulton; N. C. Spencer, Buffalo; A. T. Armstrong, Syracuse; J. P. Doyle, Oswego.

OHIO CONFERENCE OF HEALTH AND ACCIDENT COMPANIES.

Executive Committee and Officers—President, John M. Sarver, president Ohio State Life Insurance Company, Columbus; vice-president, S. M. Cross, secretary Columbia Life Insurance Company, Cincinnati; secretary, W. R. Sanders, secretary and general manager of American Liability Company, Cincinnati; treasurer, H. R. Stapp, general manager Gem City Life Insurance Company, Dayton; George L. Behrens, secretary Globe Casualty Company, Columbus.

PACIFIC COAST AUTOMOBILE UNDERWRITERS ASSOCIATION.

San Francisco, Cal.

Officers—President, Sam B. Stoy, London and Lancashire; vice-president, T. H. Williams, American of Newark; secretary-treasurer, A. E. Webber, Firemans Fund.

PLATE GLASS SERVICE AND INFORMATION BUREAU.

No. 1 Liberty Street, New York.

Officers—Chairman, Nelson D. Sterling, superintendent plate glass department, Fidelity and Casualty Company; vice-chairman, H. D. Clark, superintendent plate glass department, Great Eastern Casualty Company; treasurer, E. B. Thistle, superintendent plate glass department, Globe In-

demnity Company; secretary and Bureau manager, E. M. Gridley.

Annual meeting in May.

States Under Jurisdiction of Bureau—Arizona, California, Colorado, Connecticut, Delaware, Idaho, Illinois (except Cook county), Massachusetts, Michigan, Minnesota, Montana, Nevada, New Mexico, New York, North Carolina, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, West Virginia, Wisconsin and Wyoming.

Companies Belonging to the Plate Glass Service and Information Bureau—Aetna Accident and Liability Company, Casualty Company of America, Employers Liability Assurance Corp., Fidelity and Casualty Company, Fidelity and Deposit Company, Globe Indemnity Company, Great Eastern Casualty Company, Lloyds Plate Glass Insurance Company, Metropolitan Casualty Insurance Company, New Amsterdam Casualty Company, New Jersey Fidelity and Plate Glass Insurance Company, New York Plate Glass Insurance Company; Ocean Accident and Guarantee Corp., Royal Indemnity Company, United States Casualty Co., United States Fidelity and Guaranty Company, Hartford Accident and Indemnity Company.

PLATE GLASS UNDERWRITERS ASSOCIATION, NEW YORK.

1 Liberty Street, New York.

Organized 1911. Membership, 25 casualty insurance companies; annual dues, \$50.

Chairman, Chas. Holland; vice-chairman, Wm. T. Woods; secretary and treasurer, E. W. De Leon.

Date of annual meeting, fourth Thursday in January.

SOUTHERN CASUALTY AND SURETY CONFERENCE.

Officers—President, A. B. Langley, Columbia, S. C.; vice-president, P. M. Estes, Nashville, Tenn.; secretary and treasurer, Edwin Shelby, New Orleans, La.

Executive Committee—Charles E. Clarke, chairman, Jacksonville, Fla.; H. D. Huffaker, Chattanooga, Tenn.; C. P. Orr, Birmingham, Ala.; C. J. Goodman, Memphis, Tenn.; J. J. Watson, Galveston, Tex.

Members—American Indemnity, Texas; Industrial Life and Health, Georgia; Interstate Life and Accident, Tennessee; Kentucky Central; Life and Casualty of Nashville; National, Virginia; National Life and Accident, Tennessee; North American Accident, Illinois; Peninsular Casualty, Florida; Provident Life and Accident, Tennessee; Southern Mutual Aid, Alabama; Southern Mutual Aid, Florida; Western Indemnity, Dallas; Carolina Life, South Carolina; National Life of U. S. A., Illinois; Missouri Life and Accident; Provident Relief, District of Columbia; Atlas Life, Alabama; Continental Aid, Georgia; Southern, Tennessee; Peoples Mutual Benefit, District of Columbia; Continental Life, District of Columbia; Gulf Life and Accident, Florida; Commercial National, District of Columbia.

STEAM BOILER AND FLY-WHEEL SERVICE AND INFORMATION BUREAU.

18 East Forty-first Street, New York City.

Officers—President, C. S. Blake; secretary-treasurer, William H. Boehm; manager, Stanley L. Otis.

Executive Committee—C. S. Blake, chairman; William H. Boehm, J. W. Rausch, D. F. Reese, J. H. Coburn.

Members—Aetna Accident and Liability, Hartford; Employers Liability, Boston; Fidelity and Casualty, New York; Globe Indemnity, New York; Hartford Steam Boiler, Hartford; London Guarantee and Accident, Chicago; Maryland Casualty, Baltimore; Ocean, New York; Royal Indemnity, New York; Travelers Indemnity, Hartford; United States Casualty, New York.

SURETY ASSOCIATION OF AMERICA.

New York, N. Y.

80 Maiden Lane; year organized, 1909.

Secretary, R. R. Gilkey; treasurer, L. S. Moore. Member Companies—Aetna Accident and Liability Company, Hartford, Conn.; American Surety

Company, New York, N. Y.; Chicago Bonding and Surety Company, Chicago, Ill.; Citizens Trust and Guaranty Company, Parkersburg, W. Va.; Employers Liability Assurance Corporation, Boston, Mass.; Equitable Surety Company, St. Louis, Mo.; Fidelity and Casualty Company, New York, N. Y.; Fidelity and Deposit Company, Baltimore, Md.; Globe Indemnity Company, New York, N. Y.; Guardian Casualty and Guaranty Company, Salt Lake City, Utah; Illinois Surety Company, Chicago, Ill.; International Indemnity Company, Los Angeles, Cal.; Kansas City Casualty Company, Kansas City, Mo.; Lion Bonding and Surety Company, Omaha, Neb.; Massachusetts Bonding and Insurance Company, Boston, Mass.; Munich Re-insurance Company, Hartford, Conn.; National Fidelity and Casualty Company, Omaha, Neb.; National Surety Company, New York, N. Y.; New England Casualty Company, Boston, Mass.; Northern Casualty Company, Aberdeen, S. D.; Oregon Surety and Casualty Company, Portland, Ore.; Pacific Coast Casualty Company, San Francisco, Cal.; Pennsylvania Surety Company, Harrisburg, Pa.; Royal Indemnity Company, New York, N. Y.; Southern Surety Company, St. Louis, Mo.; Southwestern Surety Insurance Company, Denison, Texas; The Title Guaranty and Surety Company, Scranton, Pa.; United States Fidelity and Guaranty Company, Baltimore, Md.

Date of annual meeting, second Tuesday in October.

SURETY UNDERWRITERS ASSOCIATION OF HARRISBURG.

Harrisburg, Pa.

Organized May 18, 1910. Membership, 13; annual dues, \$2.

President, H. M. Bird; vice-president, John C. Orr; secretary, Harry M. Bretz; treasurer, William P. Miller.

Executive Committee—Roy G. Cox, M. A. Brinson, Harry F. Oves and S. R. Satterthwaite.

Date of annual meeting, May 18, 1914.

SURETY UNDERWRITERS ASSOCIATION OF MINNESOTA.

St. Paul, Minn.

Organized July, 1910. Membership, 17 general agents, also 28 associate members; annual dues, \$5.

President, Fitzhugh Burns, St. Paul, Fidelity and Deposit Company; vice-presidents, Wm. S. McCurdy, St. Paul, National Surety Company; A. L. Adams, Minneapolis, American Surety Company; secretary, Fred S. Bryant, St. Paul, National Surety Company; assistant secretary-treasurer, John Hoppin, Minneapolis, Maryland Casualty Company.

Executive Committee—Fitzhugh Burns, St. Paul; W. S. McCurdy, St. Paul; C. H. Hood, Minneapolis; Walter T. Lemon, St. Paul; Fred S. Bryant, St. Paul.

Date of annual meeting, first Wednesday in April.

SURETY UNDERWRITERS ASSOCIATION OF THE CITY OF NEW YORK.

80 Maiden Lane, New York City.

Organized April, 1909. Annual dues, \$20.

President, William H. Conroy, Massachusetts Bonding Company; vice-president, Fred C. Williams, Globe Indemnity Company; secretary-treasurer, John A. Manning, Fidelity and Casualty Company.

Executive Committee—Wilson Gott, Joseph A. Flynn, L. S. Moore, Wilnot M. Smith.

Membership Companies—Ætna Accident and Liability Company, American Surety, Employers Liability Assurance Corporation, Equitable Surety Company, Fidelity and Deposit, Fidelity and Casualty Company, Globe Indemnity Company, Illinois Surety, Maryland Casualty Company, Massa-

chusetts Bonding and Insurance, National Surety, New England Casualty Company, Royal Indemnity Company, Southern Surety Company, Southwestern Surety Insurance Company, United States Fidelity and Guaranty.

TEXAS ASSOCIATION OF CASUALTY AND SURETY AGENTS.

Organized August, 1914.

Officers—President, C. H. Verschoyle, Dallas; first vice-president, W. H. Ames, Houston; second vice-president, C. L. Dexter, Dallas; secretary-treasurer, A. D. Langham, Houston.

Executive Committee—President Verschoyle, chairman; W. H. Ames, G. G. Sherin, Dallas; J. W. Mitchell, Fort Worth.

TOLEDO CASUALTY CONFERENCE.

Toledo, Ohio.

Officers—President, H. J. Bisch, Standard Accident; vice-president, A. J. Hummel, National Life; secretary-treasurer, H. W. Voice, National Relief Assurance.

Executive Committee—The officers and Julius Geeler, Federal Casualty; J. D. Momence, National Casualty.

WATERLOO LIFE UNDERWRITERS ASSOCIATION

Waterloo, Ia.

Organized May 7, 1915.

Membership, 14; annual dues, \$5.

President, J. E. Bragdon; vice-presidents, P. M. Ray, F. A. Carson, E. W. Larcham, Cedar Falls, Ia.; treasurer, B. L. May.

Executive Committee—The above officers.

WESTERN AUTOMOBILE UNDERWRITERS CONFERENCE.

175 West Jackson Boulevard, Chicago, Ill.

Organized February 14, 1913.

Officers—President, P. W. Cadman; vice-president, C. R. Osborn; secretary-treasurer, Fred J. Sauter.

Executive Committee—A. T. Graham, chairman; W. S. Warren, H. C. Eddy, A. D. Baker, P. D. McGregor, F. R. Bigelow, Chas. E. Sheldon, John Marshall, Jr., L. A. Lent, F. Herrmann, Chas. K. Yungman.

WORKMENS COMPENSATION REINSURANCE AND INSPECTION BUREAU.

Board of Governors—Chairman, Theodore E. Gaty; secretary, Charles F. Frizzell; trustees, C. H. Franklin, A. Duncan Reid, W. F. Moore; additional members, Board of Governors, J. H. Thom, William J. Gardner.

Annual Meeting—Held in New York, second Tuesday in February.

WORKMENS COMPENSATION SERVICE BUREAU

18 East 41st St., New York City.

Organized 1910.

Membership—Companies engaged in workmen's compensation or liability insurance in the United States.

Chairman, Albert W. Whitney; actuary, Stanley L. Otis.

Date of annual meeting, first Tuesday in December.

WORKMENS COMPENSATION PUBLICITY BUREAU.

80 Maiden Lane, New York City.

Organized December 1, 1912.

Membership—12.

Executive Committee—J. T. Stone, chairman; Edson S. Lott, Robert J. Hillas.

Secretary-treasurer, F. Robertson Jones, 80 Maiden Lane, New York City.

INSURANCE FEDERATIONS.

ILLINOIS INSURANCE FEDERATION.

Officers—President, H. G. Badgerow, Chicago; vice-presidents, Wade Fetzner, Chicago; R. W. Troxwell, Springfield; M. J. Naghten, Chicago; J. A. Giberson, Alton; E. B. Case, Chicago; treasurer, H. G. Kornblith, Chicago; secretary, Frank H. Andrews, Chicago.

Executive Committee—Chairman, George D. Webb, Chicago; J. Wachenheimer, Peoria; George E. Brennan, Chicago; George H. Eddy, Chicago.

INDIANA INSURANCE FEDERATION.

Officers—President, George W. Pangborn, Indianapolis; vice-presidents, H. M. Smith, Terre Haute; C. B. Fitch, Fort Wayne; M. S. Sonntag, Evansville; Frank L. Jones, Indianapolis; secretary, H. N. Throckmorton, Indianapolis; treasurer, James F. Joseph, Indianapolis.

Executive Committee—Life insurance, Russell T. Byers, two years; William E. Osborn, one year; fire insurance, John H. Hellikson, three years; Adolph J. Meyer, one year; William F. Wocher, two years; casualty insurance, E. M. Heaton, three years; J. C. Dixon, one year; surety, William E. Barton, two years; John E. Messick, three years.

IOWA INSURANCE FEDERATION.

Officers—President, James H. Jamison, Des Moines; first vice-president, E. R. Moore, Cedar Rapids; second vice-president, N. J. Shrupp, Dubuque; third vice-president, Sidney A. Foster, Des Moines; fourth vice-president, H. W. Binder, Council Bluffs; fifth vice-president, William Koch, Des Moines; secretary, G. G. Hunter, Des Moines; treasurer, Frank L. Miner, Des Moines.

Executive Committee—The officers and Joseph E. Gavin, Buffalo; Clay Babley, Mason City; Ed. H. Smith, Cedar Rapids; R. J. Andrews, Sioux City; H. S. Merrick, Ottumwa; J. B. Herriman, John A. Gunn, Des Moines; W. A. Rutledge, Des Moines; William Weir, Davenport; C. L. Root, Clinton; Hermann Miller, Waterloo; Byron Webster, Marshalltown; D. M. Grove.

KANSAS INSURANCE FEDERATION.

Officers—President, Russell A. Algire, Kansas City, Kan.; first vice-president, Charles W. Barnes, Topeka; second vice-president, E. L. Charlton, Lawrence; secretary-treasurer, I. J. Talbot, Kansas City, Kan.

Executive Committee—Representing life insurance: H. O. Garvey, one year, Topeka; P. M. Anderson, three years, Wichita; W. W. Webb, two years, Topeka. Representing casualty insurance: F. A. Gould, three years, Arkansas City; C. B. Hosford, one year, Lawrence.

KENTUCKY INSURANCE FEDERATION.

Officers—President, J. Morton Morris, Louisville; vice-presidents, Paul H. Moore, Earlinton; Ernest A. Weill, Owensboro; S. B. Moxley, Shelbyville; D. D. Jordan, Ashland; A. B. Gilbert, Pineville; secretary-treasurer, T. Carter Tiller, Louisville.

Executive Committee—One-year term: J. B. Henry, Hopkinsville; J. W. Sherr, A. H. Robinson, Louisville. Two-year term: W. P. Hummel, Paducah, C. E. Gaines, Lancaster, J. J. McHenry, Louisville. Three-year term: Paul D. Pollitt, Catlettsburg; C. L. Nelson, Allen E. Smith, Louisville.

MICHIGAN INSURANCE FEDERATION.

Officers—President, J. K. Livingston, Detroit; first vice-president, Grant Slocum, Detroit; second vice-president, James M. Crosby, Grand Rapids; third vice-president, William A. Watt, Grand Rapids; fourth vice-president, H. V. Uppington,

Detroit; fifth vice-president, R. Perry Shorts, Saginaw; secretary, Mark T. McKee, Detroit; treasurer, Fred Guenther, Detroit; counsel, Fred H. Aldrich, Detroit.

Executive Committee—C. A. Palmer, Detroit; C. L. Ayres, Detroit; John H. Thom, Detroit; William E. Brown, Lapeer; V. D. Cliff, Detroit; Frank G. Rowe, Grand Rapids; W. Frank James, Hancock; John P. Old, Sault Ste. Marie; A. H. Gansser, Bay City; William Van Sickle, Detroit; M. B. Campbell, Grand Rapids; C. L. Raymond, Detroit; P. W. A. Fitzsimmons, Detroit; George S. Lovelace, Muskegon; J. W. Glover, Ann Arbor; M. W. Voris, Detroit; F. A. Hilton, Detroit; Colon. C. Lillie, Coopersville.

MINNESOTA INSURANCE FEDERATION.

Officers—President, Theodore Williams, Mankato; first vice-president, Alexander Campbell; second vice-president, R. M. Neeley, St. Paul; third vice-president, A. A. Wright, St. Cloud; secretary, F. C. Wynne, Minneapolis; treasurer, Walter T. Lemon, St. Paul.

Executive Committee—Casualty insurance: Fred L. Gray, Minneapolis, chairman; Lane MacGregor, Duluth. Fire insurance: Frank A. Mannen, Minneapolis; A. P. Pierce, Red Wing; P. W. Parker, St. Paul. Surety insurance: Wirt Wilson, Minneapolis; W. S. McCurdy, St. Paul. Life insurance: B. H. Timberlake, Minneapolis; C. E. Learned, Jr., St. Paul.

MISSOURI INSURANCE FEDERATION.

Officers—President, Emmett V. Thompson, St. Louis; vice-presidents, Clifford C. Jones, Kansas City; J. E. Lawton, St. Louis; C. O. Mayes, Hannibal, and J. Elmer Ball, Moberly; secretary, O. P. Rutledge, St. Louis.

Executive Committee—F. N. Cheney, A. T. Quisenberry, Amos W. Riley, F. L. Matthews, J. C. Barrows, C. J. Kehoe, Geo. L. Dyer, R. M. Bloodworth, J. E. Lawton, J. A. McVoy, R. A. Hoffman, D. D. Thomas, Charles L. Scott, James P. Mullane, H. R. McMurtrie, E. P. Ellis, J. Elmer Ball, E. M. Robinson, D. D. Henry, Beverly S. Bonfoey.

Annual Meeting—Tuesday, January 11, 1916; place not determined.

Stated Meetings—Executive committee meetings held monthly in St. Louis, Mo.

NEW YORK INSURANCE FEDERATION.

Officers—President, Newton E. Turgeon, Buffalo; vice-president, Peter D. Kiernan, Albany; secretary, Buell G. Mills, Granite Building, Rochester; treasurer, S. Carlisle Goodrich, Newburg.

Executive Committee—The officers and Joseph E. Gavin, Buffalo; Clay Babcock, Rochester; Frederick V. Bruns, Syracuse; A. C. Hegeman, New York; Walter P. Blackman, New Rochelle; J. S. Kernan, Utica; F. H. Hill, Troy; W. H. Murray, Hornell.

OHIO INSURANCE FEDERATION.

Officers—President, W. S. Diggs, Cincinnati; vice-president, Lee Elliott; secretary, E. W. Davis.

PENNSYLVANIA INSURANCE FEDERATION.

Officers—President, J. A. Henry; vice-presidents, S. H. Pool, J. S. Tum; treasurer, J. L. Rivolta.

Directors—Robert M. Coyle, Philadelphia; Wallace M. Reid, Pittsburg; Charles K. Yungman, Philadelphia; James F. Tanner, Erie; H. A. Logue, Pittsburg; J. W. Barr, Oil City; J. B. Longacre, Philadelphia; F. S. Barr, Lancaster; J. E. Parnell, Indiana; Jerre H. Barr, Reading; E. H. Bair, Greensburg; J. E. Broadbent, Scranton, and Jesse S. Bell, Williamsport.

CASUALTY, SURETY AND MISCELLANEOUS

DIVIDENDS OF AMERICAN CASUALTY, SURETY AND MISCELLANEOUS

NAME AND LOCATION OF COMPANY	Capital Paid up, January 1	Value of Stock Share.	ANNUAL DIVIDEND
---------------------------------	----------------------------------	--------------------------	-----------------

CELLANEOUS INSURANCE COMPANIES FOR 25 YEARS.

PAY—PER CENT.

**Net Book
Value of
Stock
Per \$100,
January 1,
1915.**

[illegible]

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1914.	Par Value of Stock Per Share.	ANNUAL DIVIDENDS								
			1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.
Georgia Casualty, Macon, Ga.....	\$300,540	60	..	..	..	..	..	..	..	..	..
German-Amer. Industrial, Philadel..	50,000	..	..	..	..	..	..	..	..	..	..
Globe Indemnity, New York.....	750,000	100	..	..	..	..	..	..	..	..	..
Great Eastern Casualty, New York..	250,000	100	..	..	d	..	..	..	2½	2½	..
Great Western Acc., Des Moines....	100,000	..	..	..	..	..	..	..	..	..	..
Guarantee Co. of N. A., Montreal...	200,000	50	6	6	6	6	6	6	6	6	6
Guardian Cas. Guar., Salt Lake City.	250,000	10	..	..	..	..	..	..	..	..	..
Gulf and Atlantic, Columbia, S. C...	48,180	10	..	..	..	..	..	..	..	..	..
Hartford Acc. & Indem., Hartford...	750,000	100	..	..	..	..	..	..	..	..	..
Hartford Steam Boiler Inspec. & Ins.	1,000,000	100	10	10	11	12	12	12	12	12	12
Home Casualty, Omaha, Neb.....	17,600	100	..	..	..	..	..	..	..	..	..
Home L. & A. (Ac. Dep.) Fordyce, Ark.	250,000	25	..	..	..	..	..	..	..	..	..
Home Plate Glass, Washington, D. C.	10,000	..	..	..	..	..	..	..	..	..	..
Illinois Surety, Chicago.....	250,000	100	..	..	..	..	..	..	..	..	..
Ind. and O. Live Stock, Crawfordsv'e	200,000	100	..	..	..	..	..	..	..	..	..
Intermediate Acc., Evansville, Ind...	100,000	100	..	..	..	..	..	..	..	..	..
International Fidelity, Jersey City...	300,000	100	..	..	..	..	..	..	..	..	..
International Indem., Los Angeles..	269,765	10	..	..	..	..	..	..	..	..	..
Inter-Ocean Casualty, Springfield f..	100,000	50	..	..	..	..	..	..	..	..	..
Interstate Cas. & Gty., Albuquerque.	103,960	10	..	..	..	..	..	..	..	..	..
Inter-State Casualty, Birmingham...	300,000	6.66½	..	..	..	..	..	..	..	..	..
Inter-State Life & Acc., Chattanooga	102,780	6	..	..	..	..	..	..	..	..	..
Inter-State Surety, Redfield, S. D...	94,600	100	..	..	..	..	..	..	..	..	..
Kansas Cas. & Surety, Wichita, Kan.	327,570	10	..	..	..	..	..	..	..	..	..
Kansas City Casualty, Kansas City..	200,000	8	..	..	..	..	..	..	..	..	..
Keystone Indm. Co., Harrisburg, Pa.	25,000	10	..	..	..	..	..	..	..	..	..
L. & C. Ins. Co. of Tenn., Nashville	150,000	100	..	..	..	..	..	..	..	..	..
Lincoln Accident, Lincoln, Neb.....	10,500	..	..	..	..	..	..	..	..	..	..
Lion Bonding and Surety, Omaha...	252,000	100	..	..	..	..	..	..	..	..	..
Lloyds Plate Glass, New York.....	250,000	100	16	49	14	16	17	20	20	20	20
Loyal Protective Ins. Co., Boston...	100,000	100	..	..	..	..	..	..	..	..	..
Maryland Casualty, Baltimore.....	1,000,000	25	..	..	..	..	..	..	..	..	d
Massachusetts Accident, Boston.....	100,000	25	..	..	..	..	..	..	..	..	..
Mass. Bonding & Ins. Co., Boston..	2,000,000	100	..	..	..	..	..	..	..	..	..
Masonic Prot. Ass'n, Worcester.....	100,000	25	..	..	..	..	d	..	..	..	..
Medical Protective, Ft. Wayne, Ind..	100,000	..	..	..	..	..	..	..	..	..	..
Mercantile Trust Co., St. Louis.....	3,000,000	..	..	..	..	..	..	..	..	..	..
Merchants Life & Cas., Minneapolis.	100,000	50	..	..	..	..	..	..	..	..	..
Metropolitan Casualty, New York...	200,000	100	14	16	16	16	16	16	16	18	20
Michigan Bond'g & Su'y Co., Detroit	200,200	50	..	..	..	..	..	..	..	..	..
Midland Casualty, Chicago.....	250,000	10	..	..	..	..	..	..	..	..	..
Miners, Elkhorn, W. Va.....	10,000	100	..	..	..	..	..	..	..	..	..
Mississippi Val. Trust, St. Louis, Mo.	3,000,000	..	d	..	..	..	..	..	..	..	..
Montana Live Stock Cas., Helena...	108,898	100	..	..	..	..	..	..	..	..	..
National Casualty Co., Detroit.....	200,000	50	..	..	..	..	..	..	..	..	..
National Fidelity & Casualty, Omaha	201,050	100	..	..	..	..	..	..	..	..	..
National Life and Accident, Nashville	200,000	100	..	..	..	..	..	..	..	..	..
Nat'l L. of U.S.A., Chic. (Ac. & H. D.)†	500,000	..	..	..	..	..	..	..	..	..	..
National Live Stock, Indianapolis...	100,000	..	..	..	..	..	..	..	..	..	..
National Relief Assur. Co., Phila....	100,000	10	..	..	..	..	..	..	..	..	..
National Surety, New York.....	2,000,000	100	..	..	..	..	..	..	..	d	5
New Amsterdam Casualty, New York.	500,000	100	..	..	..	..	..	..	..	..	2
New England Casualty, Boston.....	1,000,000	100	..	..	..	..	..	..	..	..	..
New Jersey Fid. & Pl. Gl., Newark..	300,000	100	4	4	6	6	6	6	6	6	6
New York Plate Glass, New York....	200,000	50	..	d	2½	..	..	5	10	10	10
North American Accident, Chicago.*	200,000	100	..	..	..	..	..	..	..	..	..
Northern Trust, Fargo, N. D.....	100,000	.	..	..	..	..	..	..	..	..	..
Northwest'n Live Stock, Des Moines	100,000	100	..	..	..	..	..	..	..	..	..

SURANCE STOCKS AND DIVIDENDS—Continued.

DIVIDEND—PER CENT.

1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	Net Book Value of Stock Per \$100, January 1, 1915.
..	..	..	..	..	..	..	..	d	..	d	..	..	..	..	..	\$193.70
..	..	..	..	..	..	..	..	..	..	..	..	d	..	..	..	154.33
..	3%	5	5	5	5	5	5	5	5	5	2	8	8	8	8	155.90
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	d	138.21
8	8	8	8	8	8	8	11	8	8	8	8	8	10	12	12	494.33
..	..	..	..	..	..	..	..	..	d	d	..	13	12	12	12	202.96
..	..	..	..	..	..	..	..	..	..	..	..	..	10	..	..	184.56
16	16	16	12	12	12	12	12	12	10	10	12	12	..	12	12	317.97
..	d	..	..	10	10	25	10	10	10 e	24	10	2 1/2	16	10	10	115.84
..	..	..	d	..	d	..	..	5	5	6	..	..	12	..	..	128.28
..	..	..	..	..	21	13	20	20	20	..	50	6	12	12	12	135.64
..	..	..	..	..	d	..	..	..	..	..	..	d	..	..	..	213.65
..	..	..	..	..	..	..	..	..	..	..	10	..	5	5	5	116.40
..	..	..	..	..	..	..	..	d	20	..	10	45	3	12	12	167.60
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	d	141.99
..	..	..	..	..	..	..	..	..	d	d	..	..	..	..	..	142.84
..	..	..	..	..	..	..	..	..	..	..	..	..	10	..	8	113.24
..	..	..	..	..	..	..	..	..	..	..	d	6	..	d	d	130.94
..	..	..	..	..	..	..	..	..	..	..	d	..	..	..	..	133.62
..	..	..	..	..	d	..	..	..	..	..	..	7 1/2	..	..	..	129.17
..	..	..	..	..	..	..	..	..	..	..	d	..	..	12	8 1/2	119.62
20	10	10	10 1/2	16	16	20	20	20	20	20	20	7	37 10	3	3	207.01
..	..	..	..	..	..	..	..	..	..	d	..	10	10	10	10	240.84
..	12	10	10	10	12 1/2	12	12	14	15	16	49.3	17 1/2	18	20	20	208.10
..	..	..	..	..	..	..	..	..	d	..	..	10	10	10	..	154.20
..	..	..	..	..	..	..	..	..	..	..	..	5 1/2	6	..	8	111.87
..	..	..	..	..	..	..	..	..	..	..	5	5	5	5	1	305.84
..	..	..	..	..	..	..	..	..	..	d	..	..	..	..	6	152.47
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	330.29
20	20	20	10	10	10	10	10	10	10	10	10	10	10	14	14	200.11
..	..	..	..	..	..	..	..	..	d	..	6	6	10	..	..	255.36
..	..	..	d	..	..	..	..	..	..	..	..	d	..	..	..	279.21
..	..	..	..	..	..	..	..	..	..	..	..	..	30	..	..	121.36
..	..	..	..	..	d	12	24	16	16	16	116	..	8	..	8	148.95
..	d	..	..	..	..	..	..	d	..	..	..	6	6	3	..	142.20
..	..	..	..	..	4.6	10	15	15	15	10	25	25	50 5-6	25	..	126.88
..	..	..	..	d	..	..	..	..	..	..	d	..	..	..	4	193.81
10	10	10	10	10	..	..	..	8	8	8	12	12	12	12	12	123.74
..	..	..	..	..	..	..	..	4	..	..	8	8	8	8	..	110.53
6	6	6	7	8	9	4 1/2	5 1/2	6	6	7	8	8	6	6	6	168.32
10	10	10	10	10	12	8	15	12	12	10	16	16	16	16	20	306.14
..	..	..	..	..	..	20	10	15	20	20	20	15	15	..	20	214.27
..	..	..	d	..	..	..	..	d	..	..	..	..	8	..	..	117.31

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANIES.	Capital Paid up, January 1, 1914.	Par Value of Stock Per Share.	ANNUAL DIVI							
			1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897. 1898.
	\$									
Northw'ra Trust, Grand Forks, N. D.	100,000	100	..	..	..	..	..	..	..	..
Ohio State, Colum., O. (Ac. & H. Dep.)	222,300	100	..	..	..	..	..	..	..	..
Old Line Accident, Lincoln, Ncb....	20,000	100	..	..	..	..	..	..	..	..
Old Line Life, Mil. Wis. (A. & H. D.)	672,635	..	..	..	..	..	..	..	..	..
Oregon Surety & Cas. Co., Portland.	100,000	100	..	..	..	..	..	..	..	..
Pacific Coast Casualty, San Francisco	300,000	75	..	..	..	..	..	..	..	..
Pacific Mut. Indem. Co., Los Angeles	100,000	4	..	..	..	..	..	..	..	..
Pac. Mut. Life (Ac. Dep.) Los Angeles	1,000,000	100	..	..	..	..	..	..	..	..
Peerless Casualty, Keene, N.H.....	100,000	100	..	..	..	..	..	..	..	..
Peninsular Cas., Jacksonville, Fla...	206,700	100	..	..	..	..	..	..	..	..
Pennsylvania Surety Co., Harrisburg	250,000	100	..	..	..	..	..	..	..	..
Preferred Accident, New York.....	700,000	100	..	..	..	6	6	6	6	..
Prov't L. & A., Chattanooga, Tenn.	150,000	150	..	..	..	..	..	..	..	..
Provident Life & Cas., Charleston...	100,000	50	..	..	..	..	..	..	..	..
Prudential Benefit Co., Key West...	7,500	..	..	..	..	..	..	..	..	..
Prudential Casualty, Indianapolis...	300,000	10	..	..	..	..	..	..	..	..
Reliable Hail, Okla. City, Okla.....	10,000	..	..	..	..	..	..	..	..	..
Reliance Life (A. & H. D.) Pittsburg, Pa.	1,000,000	100	..	..	..	..	..	..	..	..
Republic Cas., Cleveland, O.....	153,100	..	..	..	..	..	..	..	..	..
Ridgely Protective, Worcester, Mass.	100,000	25	..	..	..	..	..	..	..	..
Royal Indemnity, New York.....	1,000,000	100	..	..	..	..	..	..	..	..
Seattle Surety, Seattle, Wash.....	350,000	..	..	..	..	..	..	..	..	..
Southern Surety, St. Louis.....	600,000	10	..	..	..	..	..	..	..	..
Southwestern Cas. Co., San Antonio.	200,000	100	..	..	..	..	..	..	..	..
Southwestern Surety, Denison, Okla.	542,525	10	..	..	..	..	..	..	..	..
Standard Accident, Detroit.....	100,000	50	..	3	..	6	3	6	6	..
Standard Life (A. H. D.) Pittsburg, Pa.	347,215	10	..	..	..	..	..	..	..	..
Standard Live Stock, Indianapolis...	246,027	100	..	..	..	..	..	..	..	..
Texas Fidelity and Bond, Waco.....	291,375	10	..	..	..	..	..	..	..	..
Time Insurance Co., Milwaukee	25,000	10	..	..	..	..	..	..	..	..
Travelers Indemnity Co., Hartford..	1,000,000	100	..	..	..	..	..	..	..	..
Travelers Insurance Co., Hartford ..	5,000,000	100	..	..	..	..	..	..	..	..
Trust Co. of St. Louis Co., Clayton.	133,600	..	..	..	..	..	..	..	..	..
Union Casualty, Philadelphia.....	250,000	10	..	..	..	..	..	..	..	..
Union Health & Acc. Co., Denver...	100,000	1	..	..	..	..	..	..	..	..
Union Liability, Chicago.....	100,000	10	..	..	..	..	..	..	..	..
United States Casualty, New York...	500,000	100	..	..	..	..	..	..	..	..
United States F. & G., Baltimore....	2,000,000	100	..	..	..	..	..	..	..	..
United States Guarantee, New York..	250,000	100	..	..	6	6	6	6	6	6
U. S. Plate Glass, Philadelphia, Pa..	100,000	100	..	..	..	..	..	..	..	..
Vermont Acc., Rutland, Vt.....	10,000	..	..	..	..	..	..	..	..	..
Virginia Trust Co.....	1,000,000	..	..	..	..	..	..	..	..	..
Western Indemnity, Dallas.....	400,000	100	..	..	..	..	..	..	..	..
Western Live Stock, Peoria, Ill.....	221,970	10	..	..	..	..	..	..	..	..
Western Surety, Sioux Falls.....	158,700	100	..	..	..	..	..	..	..	..
Wisconsin National Life.....	400,000	10	..	..	..	..	..	..	..	..
World Casualty, Chicago.....	100,000	100	..	..	..	..	..	..	..	..

* Reorganized as stock company in 1899.

† Includes life branch.

a \$5,000 cash and \$50,000 stock.

b Also

than twenty-five years old. c Stock dividend \$100,000. / Formerly Woodmen's

SURANCE STOCKS AND DIVIDENDS—Continued.

DIVIDENDS—PER CENT.

1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	Net Book Value of Stock Per \$100, January 1, 1915.
..	d	..	..	6	6	..	\$110.54
..	106.22
..	216.86
..	127.67
..	d	6	6	6	6	141.32
..	d	..	..	6	7	7	7	7	6	8	8	..	..	122.40
..	d	3 1/4	6	6	5	5	6.68	..	.....
..	6 1/2	7	8	8	8	13 1/2	8	12	201.65
..	..	d	..	..	..	..	..	..	..	..	..	5 1/2	5 1/2	6	6	113.24
..	d	15	15	..	..	107.71
..	d	..	..	..	..	..	4	..	..	..	.....
6	6	6	6	6	6	12	14	24	24	24	24	24	24	24	14	242.86
..	d	..	..	..	d	..	..	10	10	131.55
..	d	..	..	..	..	..	..	..	..	3	8	..	.....
..	4	2-5	..	..	.....
..	d	..	..	..	..	3	..	..	177.39
..	311.44
..	127.98
..	133.20
..	5	5	5	5	10	346.80
..	d	..	d	..	..	..	..	128.36
..	8 1/2	8 1/2	8 1/2	8 1/2	11 1/2	10	10	..	119.17
..	d	d	..	..	..	108.02
..	8	..	..	.....
3.6	4	11 1/2	10	10	15	12	6 1/2	9	10	11 1/2	12	14	14	14	11 1/2	200.82
..	122.42
..	d	d	..	..	4	118.68
..	d	..	6	3	..	100.46
..	d	30	60	60	60	.....
..	d	..	..	..	..	..	..	..	4	6	8	8	157.05
..	d	..	..	..	..	..	..	..	..	15	30.4	10.4	..	147.43
..	d	..	..	..	..	..	..	137.26
..	d	..	..	4	10	6	..	6	6	142.94
..	d	..	103.68
..	5	6	7	7	7	3 1/2	5 1/2	10	10	31	10	10	10	10	10	250.00
..	7	7	7	9 1/2	8	8	10	10	10	151.44
6	6	6	6	6	6	6	6	6	9	6	6	8	8	8	8	309.04
..	7	6	7	7	7	8	9	14	10	167.15
..	156.60
..	d	..	.....
..	112.57
..	d	..	..	..	..	..	..	..	..	..	..	..	..	d	..	143.58
..	d	..	..	..	..	..	..	..	.....
..	136.11
..	d	..	..	..	..	..	157.32

stock dividend of \$500,000. \$ \$0,000 cash and \$100,000 stock. d Signifies year of organization where company is less Casualty. g 16 2-3 per cent. stock dividend. s 100 per cent in stock.

RETIRED AMERICAN CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

- 1910—Ætna Indemnity Company, New York; failed.
- 1894—Ætna Live Stock, Cincinnati, O.
- 1868—Ætna Live Stock, Hartford.
- 1889—Ætna Mutual Accident, Streator, Ill.
- 1913—Alabama Fidelity and Casualty Company, Montgomery, Ala.; reinsured in Ætna Life, Hartford, Conn.
- 1909—Alabama Mutual Live Stock, Montgomery; retired.
- 1908—American Bank Insurance Company, Minneapolis; retired.
- 1913—American Bankers Casualty, Milwaukee, Wis.; merged with American Bankers Security, Chicago, Ill.
- 1913—American Bonding Company, Baltimore; merged with Fidelity and Deposit, Baltimore.
- 1898—American Casualty Insurance and Security Company, Baltimore, Md.
- 1896—American Employers Liability, Jersey City, N. J.
- 1913—American Health and Accident, Des Moines; absorbed by Bankers Accident.
- 1896—American Life and Accident, New Orleans.
- 1914—American Life and Accident, Portland, Ore.; absorbed by First National, Tacoma.
- 1908—American Live Stock Insurance Company, Beaumont, Tex.; retired.
- 1908—American Live Stock, Macon, Ga.; retired.
- 1888—American Live Stock, St. Paul.
- 1912—American Miners, Indianapolis; reinsured in American Assurance, Philadelphia.
- 1891—American Steam Boiler, New York.
- 1913—American Surety and Casualty Company, Houston, Tex.; reinsured in American Surety, New York.
- 1898—American Title and Insurance Company, Baltimore.
- 1914—Appalachian Insurance Company, Bristol, Va.; reinsured in Columbia Life, Cincinnati.
- 1915—Atlantic Horse, Providence; reinsured in Western Live Stock.
- 1908—Bank Depositors Insurance Company, Washington, D. C.; retired.
- 1914—Bankers Guaranty and Casualty, Cleveland; liquidated.
- 1907—Bankers Mutual Casualty Company, Des Moines; retired.
- 1911—Bankers Surety, Cleveland, Ohio; capital \$500,000; reinsured in Maryland Casualty, Baltimore, Md.
- 1909—Bond Guarantee Company, Dallas, Tex.; retired.
- 1908—California Mutual Live Stock; failed.
- 1908—Central Accident, Pittsburg; sold to Maryland Casualty.
- 1912—Central Casualty Company, Indianapolis, Ind.; reinsured in Hoosier Casualty Co.
- 1889—Central Live Stock, Indianapolis.
- 1898—Chicago Loan and Trust Company, Chicago.
- 1904—City Trust Safe Deposit and Surety, Philadelphia, Pa.
- 1911—Colonial Casualty Company, Huntington, W. Va.; reinsured in Pacific Mutual Life of Los Angeles.
- 1888—Colorado Live Stock, Loveland, Col.
- 1910—Columbus Casualty, Columbus, O.; failed.
- 1913—Columbus Casualty, La Fayette, Ind.; receiver appointed.
- 1913—Commercial Life and Casualty Company, Atlanta, Ga.; reinsured casualty business.
- 1908—Consolidated Casualty, Minneapolis, Minn.; reinsured in National Casualty Co., Detroit, Mich.
- 1913—Cumberland Valley, Nashville; merged with Southern Ins.
- 1908—Delaware Surety Company, Dover, Delaware, dissolved.
- 1913—Employers Indemnity Company, Philadelphia, Pa.; reinsured in Hartford Accident and Indemnity Company.
- 1911—Enterprise Casualty, Philadelphia; failed.
- 1894—Equitable Accident, Denver, Col.
- 1908—Farmers Mutual Live Stock, Spokane; receiver appointed.
- 1896—Farmers Mutual Protective Association, Plankinton.
- 1913—Farview Casualty Company, Barre, Vt.; reinsured in New England Cas. Co., Boston.
- 1913—Federal Health and Accident Company, Philadelphia, Pa.; reinsured.
- 1903—Federal Surety Company, Chicago; merged with Union Surety Company, Indianapolis.
- 1912—Federal Union Surety Company, Indianapolis, Ind.; capital, \$300,000; reinsured.
- 1887—Fidelity, New York.
- 1912—Fidelity Accident, Saginaw; reinsured in United States Health and Accident, Saginaw.
- 1902—Frankfort-American, New York; retired.
- 1913—Frontier Accident Company, Lincoln, Neb.; reinsured in Lincoln Acc., Lincoln, Neb.
- 1908—General Accident, Philadelphia, consolidated with General Accident Fire & Life; Perth, Scotland.
- 1914—General Bonding and Casualty, Dallas; reinsured.
- 1913—German-American Indemnity, Denver; license revoked.
- 1914—German Commercial Accident Company, Philadelphia, Pa.; reinsured in Pacific Mutual Life.
- 1913—Great Southern Accident and Fidelity Company, Atlanta, Ga.; reinsured.
- 1896—Guarantee and Accident Lloyds, New York.
- 1900—Guarantee Bond and Accident Company, Indianapolis.
- 1897—Guarantors Liability Indemnity Company, Philadelphia.
- 1894—Guarantors of Pennsylvania, Philadelphia; reinsured in Guarantors Liability Indemnity Company.
- 1876—Hartford Accident, Hartford.
- 1888—Hartford Live Stock, Hartford.
- 1896—Home Plate Glass, Washington, D. C.
- 1909—Houston Live Stock Insurance Company, Houston, Tex.; reinsured in the Indiana and Ohio Live Stock Company of Crawfordsville, Ind.
- 1914—Illinois Live Stock, Springfield, Ill.; receiver appointed.
- 1913—Imperial Assurance, Pittsburg, Pa.; reinsured in American Assurance Company, Philadelphia, Pa.
- 1912—International Casualty, Philadelphia; retired.
- 1914—International Casualty Company, Spokane, Wash.; retired.
- 1914—International Industrial, Indianapolis; receiver appointed.
- 1914—International Reassurance Company, U. S. branch, New York city; discontinued casualty business.
- 1898—Interstate Casualty, New York.
- 1906—Inter-State Live Stock, Seattle, Wash.; failed.
- 1906—Inter-State Live Stock Insurance Company, Washington, D. C.
- 1912—Kentucky Live Stock, Louisville; merged with Tennessee Indemnity, Nashville.
- 1908—Liberty Casualty Company, Pittsburg; merged with Imperial Assurance Company, Pittsburg.
- 1897—Legal Surety Company, New York.
- 1903—Long Island Title Guarantee Company, Brooklyn, absorbed by United States Title Guarantee and Indemnity Company.
- 1908—Maine Live Stock; retired.
- 1911—Maine Insurance Company, Portland; reinsured in Columbian National Life of Boston.
- 1897—Mercantile Credit Guarantee, New York.
- 1899—Metropolitan Accident, Chicago; absorbed by Continental Casualty.
- 1908—Metropolitan Surety, New York; receiver appointed January 4.

1913—Miami Valley Securities, Richmond; absorbed by Columbus Securities Company, Indianapolis.
—Michigan Live Stock, Detroit; Cornelius K. Chapin, Receiver.
 1912—Missouri Fidelity and Casualty Company, Springfield, Mo.; absorbed by Southern Surety Company.
 1892—Missouri, Kansas and Texas Trust Company, Kansas City; reinsured in National Surety of Kansas City.
 1908—Mutual Hall Insurance Society, Lincoln, Neb.; receiver appointed.
 1897—National Benefit and Casualty Insurance Company, Milwaukee, Wis.
 1896—National Credit Insurance Company, Minneapolis.
 1915—National Fidelity and Casualty, Omaha; taken over by Dept.
 1901—National Indemnity and Investment, Baltimore; reinsured in General Accident of Perth.
 1906—National Live Stock, St. Paul; retired.
 1912—National Motor Indemnity Company, New York; plans of organization abandoned.
 1897—National Surety, Kansas City.
 1897—New England Burglary, Boston.
 1896—New Jersey Title and Abstract Company, Jersey City.
 1914—New Orleans Cas., New Orleans; reinsured in New Amsterdam.
 1867—New York Accidental, New York.
 1913—Northern Casualty Company, Aberdeen, S. D.; reinsured in Southwestern Surety, Mitchell, S. D.
 1896—Northwestern Live Stock, Des Moines, Ia.
 1913—Northwestern Surety Company, Aberdeen, S. D.; receiver appointed.
 1914—Occidental Life, Albuquerque; reinsured in Interstate Casualty.
 1914—Pacific Surety, San Francisco; reinsured in Fidelity and Deposit.
 1892—Pennsylvania Boiler Insurance Company, Philadelphia.
 1912—Pennsylvania Casualty, Scranton, Pa.; capital \$200,000; reinsured.
 1889—Peoples Mutual Live Stock, Philadelphia, Pa.
 1902—Peoples Realty Company, New York, absorbed by United States Title Guarantee and Trust Company.
 1911—Peoples Surety, New York; voluntary liquidation.
 1912—Philadelphia Casualty of Philadelphia, Pa.; capital \$500,000; absorbed by Fidelity & Deposit, Baltimore, Md.
 1912—Pittsburg Casualty Company, Pittsburg; merged with National Life of U. S. A., Chicago.
 1911—Premier Indemnity, San Diego, Cal.; capital \$100,000; reinsured in Pacific Coast Casualty, San Francisco.
 1896—Providence Mutual Steam Boiler, Providence.
 1912—Queens County Mortgage Co., Jamaica, N. Y.; merged with Lawyers Title Ins. and Trust Company.
 1878—Railway Passenger, Hartford.
 1898—Red River Valley Mutual Hall, Walpeter, N. D.
 1894—Rhode Island Mutual Live Stock, Providence.
 1897—Rochester Title Insurance Company, Rochester.
 1915—Royal Casualty, St. Louis; reinsured in Casualty Co. of Amer. and American Bankers of Chicago.

1902—St. Louis Trust Company and Union Trust Company of St. Louis, consolidated.
 1892—St. Paul German Accident, St. Paul.
 1912—Seattle Surety Company, Seattle, Wash.; closed all outstanding risks; name changed to the Lewis-Wiley Holding Corp.
 1914—Security Casualty, Indianapolis; retired.
 1909—Security Life and Health Company, Anderson, S. C.; merged with Carolina Insurance and Casualty Company, Anderson, S. C.
 1899—Southern Live Stock, Atlanta, Ga.
 1914—Southwestern Casualty, San Antonio; discontinued.
 1912—State Accident, Chicago; reinsured in American Bankers, Chicago.
—Stockmens Indemnity, Jackson, Receiver.
 1902—Sun Accident, Oklahoma City; reinsured in Union Accident, Oklahoma City.
 1913—Title Guaranty and Surety, Scranton, Pa.; reinsured in American Surety, New York.
 1909—Traders and Travelers Accident Company, New York City; retired.
 1887—Travelers, Providence.
 1908—Union Accident Stock Company, Denver.
 1908—Union Casualty and Surety, St. Louis.
 1912—Union Casualty, Montgomery, Ala.; absorbed by Alabama Fidelity and Casualty.
 1912—Union Fidelity, Montgomery; absorbed by Alabama Fidelity and Casualty.
 1908—Union Live Stock, Dallas, Tex.; receiver appointed.
 1912—Union National Accident, Phila.; reinsured in Empire Life, Seattle, Wash.
 1903—Union Surety and Guaranty, Philadelphia.
 1915—United Casualty and Surety, Memphis; reinsured in Republic Casualty, Cleveland.
 1910—United Surety, Baltimore; failed.
 1887—United States Accident, Syracuse.
 1899—United States Casualty, Trenton, N. J.
 1894—United States Credit System, Newark.
 1914—U. S. Health and Accident Ins. Co., Saginaw, Mich.; merged with Massachusetts Bonding, Boston, Mass.
 1914—U. S. Health and Life, Atlanta; absorbed by Industrial L. and H.
 1909—United States Horse Insurance Company, New York City; receiver appointed Nov. 22.
 1902—Universal Casualty, Milwaukee; failed.
 1913—Universal Life Health and Accident Insurance Company, Pittsburg, Pa.; reinsured.
 1912—Western Casualty, Spokane, Wash.; receiver appointed.
 1912—Western Casualty and Guaranty Company, Oklahoma City, Okla.; reinsured in Western Indemnity Co., Dallas, Tex.
 1909—Western Casualty and Surety, San Francisco, Cal.; consolidated with Pacific Surety, San Francisco, Cal.
 1890—Western Horse and Cattle, Omaha.
 1900—Western Insurance Company, Aurora, Ill.
 1909—Western Mutual Life and Accident, Lincoln, Neb.; absorbed by Pioneer Insurance Company, Lincoln, Neb.
 1909—Western New York Relief Association, Brooklyn, N. Y.; failed Aug. 6.
 1908—Western Plate Glass Insurance Company, Winnipeg, Can.; reinsured in the London and Lancashire Plate Glass and Indemnity Company of Canada.
 1908—West Virginia Casualty Co.; reinsured in Colonial Casualty, Huntington, W. Va.

RISKS COVERED BY AUTOMOBILE POLICIES.

[illegible]

	Assets	Liabilities	Capital	Surplus	Total
Interstate Casualty, Birmingham					
Assets	4,500	2,497	54.8		79.0
Liabilities	2,376	753	33.0		60.2
Capital	3,265	855	36.2		61.7
Surplus	1,653	669	40.5		17.3
Total	1,166	920	79.0		13.8
Fidelity and Surety					
Assets	1,527	316	20.7		27.9
Liabilities	15,714	7,575	45.3		27.9
Capital	3,142	683	22.1		30.0
Surplus	2,420	1,619	66.9		24.3
Total	1,053	546	51.3		24.3
Automobile Property Damage					
Assets	5,063	1,501	29.8		39.7
Liabilities	35	.....	.....		.....
Capital	4,940	4,252	36.1		.....
Surplus	4,681	1,606	34.3		.....
Total	83,371	46,339	55.4		23.5
Interstate Casualty, Birmingham					
Assets	25,949	51,601	198.9		.....
Liabilities	100	.....	.....		.....
Capital	23,838	19,557	83.0		.....
Surplus	6,896	5,087	72.7		.....
Total	1,445	239	23.8		.....
Fidelity and Surety					
Assets	22,553	13,902	61.6		.....
Liabilities	78,796	61,063	71.5		.....
Capital	4,821	706	14.6		.....
Surplus	55,318	24,616	44.5		.....
Total	32,664	29,673	90.6		.....
Automobile Property Damage					
Assets	11,886	5,573	46.6		.....
Liabilities	706	5	.....		.....
Capital	12,470	13,129	106.3		.....
Surplus	1,716	1,297	76.6		.....
Total	137	.....	.....		.....
Interstate Casualty, Birmingham					
Assets	22,679	20,171	83.8		.....
Liabilities	48,457	21,785	44.8		.....
Capital	350,644	298,239	76.5		.....
Surplus	11,966	4,382	36.7		.....
Total	17,543	8,180	46.4		.....
Fidelity and Surety					
Assets	850	.....	.....		.....
Liabilities	33,454	20,596	61.5		.....
Capital	13,507	306	2.2		.....
Surplus	3,098	.....	.....		.....
Total	38,330	11,446	29.3		.....
Automobile Property Damage					
Assets	451	.....	.....		.....
Liabilities	767	1,371	181.1		.....
Capital	48,784	22,178	47.4		.....
Surplus	166,339	68,396	41.0		.....
Total	.....	.....	.....		.....

*** Includes health.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ALABAMA—Cont.			
Interstate Casualty, Birmingham	\$ 2,271	\$ 6,665	30.6
.....	8,128	5,491	67.5
.....	1,815	706	38.9
.....	.....	25	.....
.....	145	319	220.0
.....	8,430	4,941	57.4
Baltimore.			
Totals	26,799	18,047	67.4
PHYSICIANS' DEFENSE.			
Maryland Casualty, Baltimore.....	476	.....	.....
LIVE STOCK.			
Kentucky Live Stock, Louisville	2,971	1,744	58.7
AGGREGATES (ALABAMA)			
.....	1,285,171	703,475	54.7
ARIZONA.			
.....	626	2,805	387.2
.....	14,225	2,905	20.5
.....	1,888	162	8.5
.....	533	205	38.2
.....	850	.....	.....
.....	2,933	2,340	96.8
.....	74	32	43.2
.....	135	.....	.....
.....	948	29	3.4
.....	*163	16	10.5
.....	280	.....	.....
.....	*2,594	1,538	43.8
.....	3,025	1,874	65.3
.....	1,949	1,533	78.6
.....	*3,003	804	26.8
.....	30,071	14,784	49.1
.....	98	.....	.....
.....	1,940	97	5.0
.....	890	.....	.....
Baltimore.	274	.....	.....
Totals	67,537	29,273	43.4

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 4,313	\$ 351	8.1
.....	146	.....	.....
.....	5,559	.....	.....
.....	4,665	.....	.....
.....	3,759	.....	.....
.....	134	.....	.....
.....	2,260	.....	.....
.....	1,501	.....	.....
.....	40	.....	.....
Baltimore.	4,533	1,433	31.7
Totals	23,519	5,533	23.5
.....	341	171	50.1
.....	336	45	13.4
.....	397	.....	.....
.....	30	.....	.....
.....	836	163	19.5
.....	2,694	529	19.9
.....	1,211	587	48.4
.....	603	20	3.3
Baltimore.			
Totals	6,447	1,515	23.5
.....	77	.....	.....
.....	4,573	.....	.....
.....	886	.....	.....
.....	5,543	.....	.....
.....	111	.....	.....
.....	414	4	.....
.....	181	.....	.....
.....	36	41	137.1
.....	10	.....	.....
.....	654	100	15.3
.....	36	.....	.....
.....	293	.....	.....
.....	103	.....	.....
.....	1,467	.....	.....
.....	3,473	145	4.5
Totals			

Company	Assets	Liabilities	Capital	Surplus	Total
Commonwealth Bonding and Cas., Phoenix	245	121.6	286	34.1	47.9
.....	4,088	1,123	1,123	.....	243
.....	10	1,426	.....	.....	9,078
.....	9	355.6	.....	.....	949
.....	67	63.7	78	.....	.....
Lake City	124	.....	.....	.....	.....
Albuquerque	35	20.1	50	.....	.....
.....	249	.....	.....	.....	.....
.....	144	.....	.....	.....	.....
.....	552	44.3	432	.....	.....
.....	13,892	46.4	6,445	.....	.....
.....	14	.....	.....	.....	.....
.....	163	.....	.....	.....	.....
....., Baltimore	35	.....	.....	.....	.....
Totals	20,598	47.9	9,874	.....	243
Commonwealth Bonding and Cas., Phoenix	7,964	3.0	243	.....	.....
.....	4,556	199.2	9,078	.....	.....
.....	100	.....	.....	.....	.....
.....	2,494	27.1	949	.....	.....
.....	— 54	.....	.....	.....	.....
....., Lake City	24,296	129.2	44,286	.....	.....
.....	1,978	21.7	430	.....	.....
.....	997	18.1	181	.....	.....
....., Baltimore	175	.....	.....	.....	.....
Totals	53,506	103.1	55,171	.....	.....
.....	11,316	31.2	2,523	.....	.....
.....	14,437	69.9	10,086	.....	.....
.....	14,826	8.8	495	.....	.....
.....	75	.....	.....	.....	.....
.....	5,979	3.1	191	.....	.....
Totals	46,631	30.7	14,314	.....	.....
Fidelity	4,760	.....	4	.....	.....
American Surety New York	25	.....	.....	.....	.....
.....	142	.....	.....	.....	.....
.....	2,454	12.2	423	.....	.....
....., Lake City	86	.....	.....	.....	.....
.....	2,924	.....	17	.....	.....
.....	17	.....	200	.....	.....
.....	2,110	37.5	1,166	.....	.....
.....	370	80.0	296	.....	.....
....., Baltimore	7	.....	.....	.....	.....
Totals	8,697	.....	.....	.....	.....
Commonwealth Bonding and Cas., Phoenix	23,584	8.0	2,106	.....	.....
.....	1,474	.....	.....	.....	.....

* Includes health. * Executive office, Fort Worth, Texas, — Excess of return premiums and reinsurance.

.....	6,352	2,625	49.0	.....	8	74	236.9
.....	752	877	117.0	.....	1	120	120.0
rk.....	1,596	.....	.....	ity.....	54	70	52.4
.....	5,567	4,965	73.8	.....	1,117	697	.....
.....	4,100	.....	.....	.....	.....	20	.....
.....	698	6,960	960.0	r York.....	16	.....	328.0
.....	7,205	40	5.5	London.....	71	283	17.0
.....	685	.....	.....	.....	374	60	.....
.....	331	.....	.....	.....	91	.....	.....
.....	247	.....	.....	.....	20	.....	.....
.....	9,058	5,068	55.9	.....	1,290	254	17.0
.....	.....	.....	.....	.....	1,008	176	17.5
.....	38,650	19,750	51.1	Totals	15,859	4,390	27.3
.....	2,323	11,105	473.0	Workmen's Collective.	.....	.....	.....
.....	2,686	1,579	51.0	Home Life and Accident, Fordyce.....	46,675	22,904	50.0
.....	7,101	2,346	40.1	.....	1,275	282	30.0
.....	2,567	.....	.....	.....	197	47	37.0
.....	64	.....	.....	.....	659	406	61.5
.....	2,942	22,957	582.2	.....	923	506	61.5
.....	5,679	.....	.....	.....	396	65	16.4
.....	608	5,960	831.0	.....	.....	.....	.....
.....	2,403	5,709	165.0	Totals	49,955	26,020	59.1
.....	6,300	2,248	35.7	Physicians' Defense.	.....	.....	.....
.....	2,564	2,270	35.6	Maryland Casualty, Baltimore.....	406	300	74.1
.....	17,930	10,664	59.4	.....	.....	.....	.....
.....	56,267	65,693	116.3	Aggregates (Arkansas)	600,101	200,063	57.6
.....	2,459	654	34.7	.....	157,777	70,830	44.9
.....	1,509	651	33.8	.....	41,038	11,546	27.7
.....	787	195	34.8	.....	390,635	182,549	59.6
.....	532	242	33.9	.....	.....	.....	.....
.....	1,512	322	54.3	.....	.....	.....	.....
.....	25	.....	.....	.....	.....	.....	.....
.....	2,123	1,236	41.1	.....	.....	.....	.....
.....	537	.....	.....	.....	.....	.....	.....
.....	4,398	1,906	43.3	.....	.....	.....	.....
.....	1,314	547	39.3	.....	.....	.....	.....
.....	2,465	575	23.3	.....	.....	.....	.....
.....	226	.....	.....	.....	.....	.....	.....
.....	859	548	65.5	.....	.....	.....	.....
.....	1,955	732	37.8	.....	.....	.....	.....
.....	57	120	179.0	.....	.....	.....	.....
.....	2,390	967	33.1	.....	.....	.....	.....
.....	27,247	9,350	34.3	.....	.....	.....	.....
.....	2,598	1,337	39.2	.....	.....	.....	.....
.....	12,804	1,431	76.1	.....	.....	.....	.....

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid
CALIFORNIA—Cont.			
Great Eastern Casualty, New York.....	\$ 29,771	\$ 6,449	21.7
Guardian Casualty and Guar., Salt Lake City.....	4,874	1,450	29.7
Hartford Accident and Indemnity, Hartford.....	758	1,906	250.0
.....	5,128	13,854	270.0
.....	13,854	9,784	70.1
.....	5,470	5,405	98.8
.....	7,219	5,208	72.6
.....	22,124	19,639	89.0
.....	11,449	4,507	39.4
.....	47,644	21,660	45.5
.....	5,983	1,762	29.5
.....	12,353	4,650	38.0
.....	29,876	7,779	26.0
.....	15,343	6,153	40.6
.....	2,639	821	31.1
.....	412	57	13.8
.....	65,240	29,388	45.0
.....	5,843	426	7.3
.....	132	15	11.3
.....	62,025	21,108	34.0
.....	1,670	1,981	118.7
.....	5,947	1,190	20.0
.....	19,064	11,475	60.2
.....	25,794	5,547	21.5
.....	8,934	3,235	36.1
.....	79,990	30,471	38.1
.....	226,050	157,491	69.7
.....	7,130	2,764	38.8
.....	5,435	3,120	57.1
.....	8,094	4,505	55.8
.....	5,300	890	16.8
Totals	1,975,361	885,516	45.3
Liability.			
Pacific Coast Casualty, San Francisco.....	79,918	50,843	64.3
Pacific Surety, San Francisco #	17,236	29,694	172.5
.....	276	132	48.0
.....	128,290	81,846	63.8
.....	— 10,252	12,436	121.6
.....	28,091	1,179	4.2
.....	65,101	67,353	103.5
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid
United	\$ 38,743	\$ 9,784	25.0
United	279,393	69,737	25.0
Western	78,296	14,012	17.9
Totals ..	4,096,299	938,506	22.9
Fidelity and Surety.			
International Indemnity, Los Angeles.....	8,579	.....	.....
Pacific Coast, San Francisco.....	42,505	2,990	6.8
Pacific Surety, San Francisco #	5,460	20,696	378.9
.....	32,706	515	1.6
.....	122,244	27,980	22.9
.....	210	.....	.....
.....	17,740	10,477	59.0
.....	50,292	46,019	91.5
.....	— 169	.....	.....
.....	10,778	710	6.6
.....	6,400	2,156	33.7
.....	130,993	59,232	45.3
.....	46,371	17,320	37.7
.....	25,350	10,221	39.5
.....	5,894	.....	.....
.....	10,074	416	4.1
.....	895	.....	.....
.....	38,131	4,844	12.7
.....	34,064	20,949	61.6
.....	154,330	69,501	44.9
.....	6,423	.....	.....
.....	13,502	3,060	22.7
.....	444	.....	.....
.....	17,131	475	2.7
.....	24,797	16,314	65.8
.....	231,554	71,499	30.9
Totals	1,094,379	385,084	37.3
Plate Glass.			
Pacific Coast Casualty, San Francisco.....	104	205	195.2
Pacific Surety, San Francisco #	— 1,880	6,306	.....
.....	8,414	2,564	30.4
.....	1,296	531	41.0

-- Excess of return premiums and reinsurance. r Reinsured outstanding risks June, 1914. y Reinsured outstanding risks May, 1914.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid, %
.....	\$ 974	\$ 874	96.0
.....	— 1,302	790	13.5
.....	8,237	1,112	25.0
.....	1,797	413	40.3
.....	5,548	2,071	38.1
.....	5,133	5,393	91.2
.....	14,177	2,479	23.9
.....	2,733	60	71.9
.....	10,523	2,592	458.4
.....	713	513	1.7
.....	291	1,394	41.8
.....	2,706	46	110.3
.....	2,578	1,204	340.6
.....	792	874	31.2
.....	59	201	4
.....	13,194	4,117	30.6
.....	2,402	11	50.6
.....	1,570	480	27.4
Baltimore.	17,043	8,514	
.....	1,570	430	
Totals	142,730	51,144	35.6
<i>Credit.</i>			
American Credit, New York..	20,438	8,496	26.2
<i>Sprinkler.</i>			
.....	709	817	103.5
.....	476	.....	6.4
.....	2,141	171	235.7
.....	330	778	
Totals	4,736	1,766	37.3
California Pacific	32,355	13	.....
City Abstract and	12,741	.....	.....
Los Angeles Title	15,221	.....	.....
Los Angeles Title	107,520	.....	.....
Oakland Title and	4,566	.....	.....
Standard Title, San Francisco..	29,651	.....	.....
Title Guar. and Tr., Los Angeles..	239,576	.....	.....

Title Insurance and Tr., Los Angeles.....	441,554	9,377	21.0	.....	2,536	1,535	60.5
Title Insurance and Guaranty, San Francisco.....	49,264	4,493	9.1	.....	100	32	32.0
Totals	988,446	13,788	1.4	.....	602	61	10.1
Fidelity and Casualty, New York.....	617	.....	.....	.....	1,596	762	44.0
Automobile Property Damage.					21,246	7,421	34.9
Fidelity and Casualty, New York.....	5,881	944	16.9	.....	366	.....	.....
Workmen's Collection.					4,831	1,618	33.5
Pacific Coast, San Francisco	276	1,083	274.8	.....	490	133	27.7
.....	40	23	57.5	.....	5,155	1,173	22.8
.....	785	287	36.6	.....	652	189	30.8
.....	8,971	1,926	21.5	.....	3,762	755	30.1
.....	1,092	65	5.9	.....	1,192	1,329	111.5
.....	.....	158	.....	.....	432	30	4.2
.....	14	.....	.....	.....	1,234	338	27.6
Salt Lake City.....	139	18	12.9	.....	261	.....	.....
ent, London.....				.....	245	74	31.0
Totals	11,417	3,539	30.8	.....	294	15	7.3
Indiana and Ohio Live Stock, Crawfordville.....	6,578	5,885	89.4	.....	1,749	866	49.5
Lives Stock.				.....	18	.....	.....
Physicians' Defense.				.....	710	170	23.9
Pacific Coast, San Francisco	310	.....	.....	.....	1,628	299	16.5
Pacific Surety, San Francisco	85	160	176.5	.....	11,165	2,677	31.5
Maryland Casualty, Baltimore	2,333	846	25.4	.....	1,410	1,763	135.1
Medical Protective, Fort Wayne.....	154	.....	.....	.....	871	73	8.9
Totals	3,732	965	26.3	.....	201	18	8.9
Aggregates (California)	9,595,548	3,089,398	32.2	.....	16	.....	.....
Bankers International, Denver.....	20,515	6,373	31.1	.....	1,298	132	10.2
Union Health and Accident, Denver.....	16,936	6,149	36.3	.....	2,543	1,582	44.6
.....	15,533	6,035	38.7	.....	3,206	1,328	48.0
.....	1,074	449	41.8	.....	600	211	42.2
.....	2,637	2,394	90.4	.....	219	200	91.4
.....	957	278	29.1	.....	75,245	28,292	37.6
.....	3,526	618	14.7	.....	8	.....	.....
New York.....	4,033	1,028	25.1	.....	6,306	318	13.0
.....	2,108	556	26.4	.....	108	651	602.8
.....	69,349	22,641	32.7	.....	232	1,543	604.9
.....	5,357	4,253	80.6	.....	14	.....	.....
.....	7,974	3,072	38.5	.....	15,307	4,709	23.8
.....				.....	14,263	2,056	14.4
.....				.....	3,643	948	26.0
.....				.....	53	237	235.5
.....				.....	18,357	6,702	34.5
.....				.....	140	.....	.....
.....				.....	1,265	21	1.6
.....				.....	147,961	115,116	77.8
.....				.....	3,573	418	11.7
.....				.....	11,445	15,473	135.2
.....				.....	187	.....	.....
.....				.....	126	.....	.....
.....				.....	358	50	14.9

* Includes health. --Excess of return premiums and reinsurance. r Reinsurance business only. s Reinsured outstanding risks June, 1914.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.
.....	\$ 48,453	\$ 9,036	18.9
.....	301	155	17.3
.....	2,785	5	.2
.....	486	.....	.....
.....	6,022	1,006	16.2
.....	76	.....	.....
.....	27	.....	.....
.....	21,560	3,689	17.1
.....	4,616	2,971	64.4
Baltimore.	12,117	1,394	11.5
.....	227	.....	.....
Totals	97,753	26,476	27.1
.....
.....	224	20	4.7
.....	424	.....	.....
.....	14,201	10,891	72.5
.....	85	.....	.....
.....	908	.....	.....
.....	771	.....	.....
.....	463	623	112.9
.....	11,062	2,420	21.8
.....	964	.....	.....
.....	13	.....	.....
.....	228	59	17.5
.....	77	.....	.....
.....	880	21	2.4
.....	4,511	61	1.3
.....	8,324	109	1.3
.....	37,627	10,884	28.9
.....	33	.....	.....
.....	557	.....	.....
.....	60	.....	.....
.....	167	.....	.....
.....	226	.....	.....
.....	2,004	25	1.2
Baltimore.	16,000	1,649	9.9
.....	2,786	402	14.8
Totals	97,753	26,476	27.1
.....
.....	304	120	19.3
.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.
.....	\$ 10,549	\$ 594	5.6
.....	250	.....	.....
.....	68	.....	.....
.....	8	.....	.....
.....	332	.....	.....
.....	482	.....	.....
Totals	20,759	927	4.4
.....
.....	493	.....	.....
.....	247	.....	.....
.....	149	.....	.....
.....	1,908	.....	.....
.....	2,542	87	2.4
.....	2,215	247	11.1
.....	145	.....	.....
.....	1,544	240	15.5
.....	621	131	21.2
.....	108	.....	.....
.....	945	.....	.....
.....	2,184	1,208	124.8
.....	1,397	250	10.5
.....	254	33	13.2
.....	2,913	25	7.9
.....	50	208	4.9
.....	664	.....	.....
.....	1,787	.....	.....
.....	141	779	552.4
.....	1,061	440	41.5
.....	91	.....	.....
.....	191	240	125.7
.....	746	.....	.....
.....	7,130	2,353	33.4
.....	50	.....	.....
Totals	30,671	6,348	20.8
.....
.....	12,458	4,111	30.6
.....	774	128	16.9
.....

MISCELLANEOUS INSURANCE BY STATES—Continued

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid.
.....	\$ 1,426	.....	% 43.6	CONNECTICUT—Cont.	\$ 752,351	\$ 243,373	% 32.4
.....	2,568,089	1,121,949	43.6	.....	1,134,653	261,976	23.1
.....	171,148	44,643	26.0	.....	453,509	120,119	26.5
ford.....	44,063	4,817	10.9	.....	1,387,421	368,906	19.4
.....	96,516	41,532	43.4	.....	178,929	54,883	30.7
.....	4,830,117	2,019,759	41.9	.....	1,040,961	335,728	31.3
.....	72,300	59,842	82.8	.....	973,474	277,300	28.5
.....	253,198	143,540	56.7	.....	388,001	42,676	11.2
.....	390,182	193,974	49.7	.....	423,067	268,673	63.2
.....	319,793	143,630	44.9	.....	1,314,498	335,559	25.5
.....	2,902,554	1,342,519	46.2	.....	5,146	.....	.....
.....	379,778	165,148	43.5	.....	183,619	62,781	34.2
.....	86,963	34,345	40.5	.....	1,159,064	295,849	25.5
.....	238,166	144,649	60.7	.....	780,378	215,966	27.7
.....	2,943,356	1,511,778	51.3	.....	409,604	82,872	20.2
.....	406,579	141,329	34.9	.....	813,594	250,531	30.8
.....	117,398	49,910	42.5	.....	719,904	153,118	21.3
.....	1,327,030	650,942	49.0	Totals	30,098,914	7,718,453	25.6
.....	358,236	114,354	31.9	.....	.....	.....	.....
.....	392,155	259,839	66.2	.....	.....	.....	.....
.....	89,248	38,674	43.1	.....	.....	.....	.....
.....	151,732	67,692	44.6	.....	.....	.....	.....
.....	572,353	305,407	53.4	.....	.....	.....	.....
.....	923,633	495,438	53.7	.....	.....	.....	.....
.....	490,341	257,130	52.4	.....	.....	.....	.....
.....	336,494	144,312	43.1	.....	.....	.....	.....
.....	1,374,397	649,419	47.2	.....	.....	.....	.....
.....	179,745	74,945	41.7	.....	.....	.....	.....
.....	711,108	298,940	42.0	.....	.....	.....	.....
.....	149,514	62,102	41.5	.....	.....	.....	.....
.....	239,640	84,164	35.1	.....	.....	.....	.....
.....	171,771	75,340	43.8	.....	.....	.....	.....
.....	9,671	10,659	110.1	.....	.....	.....	.....
.....	1,130,313	471,749	41.7	.....	.....	.....	.....
.....	436,303	180,622	41.4	.....	.....	.....	.....
.....	1,516,337	349,932	23.1	.....	.....	.....	.....
.....	140,485	73,459	52.3	.....	.....	.....	.....
.....	1,255,333	497,973	39.7	.....	.....	.....	.....
.....	150,006	67,333	44.9	.....	.....	.....	.....
.....	330,702	233,136	70.6	.....	.....	.....	.....
.....	525,971	141,570	27.0	.....	.....	.....	.....
ROYAL INDemnITY, NEW YORK.....	.....	.....	.....	ROYAL Indemnity, New York.....	344,387	33,398	9.7

SEE "ERRATA" in p. 1 of book.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 82	\$	%
.....	16,843		49.9
.....	32,673		41.3
.....	56,789		38.1
.....	318,177		37.7
.....	678,535		44.8
.....	224,570		41.7
.....	29,094		31.7
.....	84,316		38.7
.....	185,088		46.0
.....	118,992		45.8
.....	121,750		43.2
.....	317,031		37.1
.....	170,156		37.9
.....	355,545		35.8
.....	96,000		44.3
.....	70,028		64.2
.....	31,374		37.9
.....	231,111		28.3
.....	92,573		34.1
.....	17,789		97.6
.....	211,094		30.5
.....	79,461		33.4
.....	285,297		33.0
Totals	3,928,174	1,411,596	35.9
American Credit Indemnity, New York.....	702,673	206,438	47.9
London Guarantee and Accident, London.....	349,907	143,614	41.0
Ocean Accident and Guarantee, London.....	494,926	232,940	51.3
Totals	1,497,506	702,992	47.3
Etna Accident and Liability, Hartford.....	75,716	26,779	35.3
Maryland Casualty, Baltimore	124,599	54,506	40.5
United States Casualty, New York.....	20,034	7,577	36.3
Totals	220,349	88,863	39.5
Etna Accident and Liability, Hartford.....	3,863	.....	....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 1,043	\$	%
.....	32,673	5,319	26.3
.....	16,049	13,116	78.8
.....	2,917	1,236	42.4
.....	2,357	635	26.9
.....	56,741	53,748	94.6
.....	39,116	12,457	42.8
.....	75	694	925.0
.....	66	.....	....
.....	16,956	1,903	11.2
.....	7,102	9,783	57.7
.....	10,664	4,046	56.9
.....	4,512	7,373	63.1
.....	106,167	1,347	27.4
Totals	360,576	61,373	56.7
Physicians' Defense.			
Maryland Casualty, Baltimore	40,351	24,870	60.7
Aggregates (Connecticut)	133,783,206	54,275,371	40.6
DELAWARE.			
Accident	8,908	10,034	116.0
.....	2,555	1,473	57.6
.....	371	.....	....
.....	193	.....	....
.....	173	.....	....
.....	1,004	433	41.0
.....	3,746	1,003	26.9
.....	110	55	50.0
.....	303	.....	....
.....	304	55	6.3
.....	5,531	1,175	21.3
.....	8	.....	....
.....	1,290	607	46.7
.....	573	239	39.2
.....	4,023	1,455	36.1
.....	741	454	61.3
.....	2,576	1,197	38.5
.....	3,194	1,373	18.0

[illegible]

* Includes health. — Excess of return premiums and reinsurance.

See "Enrta" in front of Sect.

Employers Liability, London.....	25	.....	.....	Standard Accident, Detroit	2,304	2,025	87.9
Fidelity and Casualty, New York.....	680	.....	.....	Travelers Indemnity, Hartford.....	91	13	14.3
Hartford Steam Boiler, Hartford.....	6,700	121	1.8	Travelers, Hartford	18,101	1,454	8.0
Maryland Casualty, Baltimore.....	53	.....	.....	United States Casualty, New York.....	8,394	2,305	28.1
Ocean Accident and Guarantee, London.....	6	.....	.....	United States Fidelity and Guaranty, Baltimore.....	1,043	388	37.2
United States Casualty, New York.....	244	.....	.....	Totals	183,910	77,452	42.1
Totals	7,907	121	1.6	Health.			
Hartford.....	3,500	1,141	32.6	.....	7,991	2,543	44.3
.....	52	.....	.....	w York.....	2,124	1,102	51.6
.....	726	48	17.5	.....	98	25	277.8
.....	274	.....	.....	.....	9	6,398	45.0
.....	245	75	81.5	.....	14,001	412	126.0
.....	92	.....	.....	.....	227	5,394	49.7
.....	27	.....	.....	.....	11,356	311	42.6
.....	119	.....	.....	.....	495	1,089	80.1
.....	98	20	22.7	.....	1,759	.....	.....
.....	10	59	4.7	.....	86	.....	.....
.....	1,256	.....	.....	.....	315	.....	.....
.....	6,554	1,343	20.5	.....	4,714	6,308	44.3
Totals	8	.....	.....	.....	12,903	361	28.1
Etna Accident and Liability, Hartford.....	8	.....	.....	.....	2,013	1,351	63.6
Fly-Whel.	.....	.....	.....	.....	28	.....	.....
Hartford Steam Boiler, Hartford.....	119	.....	.....	.....	42	.....	.....
Fidelity and Casualty, New York.....	164	.....	.....	.....	2,380	1,575	68.1
Totals	283	.....	.....	.....	29	85	74.6
.....	7,941	1,538	20.0	.....	114	224	24.1
.....	78	32	41.0	.....	630	.....	.....
.....	206	19	2.3	.....	1	.....	.....
.....	506	56	11.1	.....	2,001	1,900	64.0
.....	684	.....	.....	.....	2,906	1,543	53.6
.....	264	.....	.....	.....	529	125	23.0
.....	4	.....	.....	.....	.....	.....	.....
.....	16	.....	.....	.....	.....	.....	.....
.....	95	.....	.....	.....	.....	.....	.....
.....	16	.....	.....	.....	.....	.....	.....
.....	55	.....	.....	.....	.....	.....	.....
.....	151	16	10.6	.....	.....	.....	.....
.....	896	1,193	133.2	.....	.....	.....	.....
.....	11,550	2,904	25.1	.....	.....	.....	.....
Totals	42	.....	.....	.....	.....	.....	.....
Workmen's Collectors.	.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore .....	.....	.....	.....	.....	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance.

[illegible]

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
FLORIDA—Cont.			
.....	\$ 9,638	\$ 5,352	55.6
.....	15,620	4,416	28.3
.....	16,732	1,898	11.6
.....	5,441	12,983	243.3
.....	8,199	2,493	23.3
.....	1,692	185	12.3
.....	10,910	25,794	235.7
.....	3,956	6,179	66.7
.....	6,215	900	14.5
Totals	180,572	109,641	60.8
Health.			
Florida Fire and Casualty, Jacksonville.....	2,081	.....	.....
Peninsular Casualty, Jacksonville	254,228	109,393	43.0
Continental Casualty, Chicago.	19,416	7,449	38.4
Employers Liability, London.	1,709	867	50.7
.....	12,908	7,846	60.9
.....	2,268	1,457	63.6
.....	5,725	4,535	79.2
.....	1,507	619	41.1
.....	15,954	9,336	58.6
.....	8,515	1,693	19.9
.....	1,478	1,598	126.1
.....	3,498	1,117	31.9
.....	193	121	62.7
.....	1,243	1,187	95.1
.....	7,913	3,587	45.3
.....	3,656	1,345	29.7
Totals	342,225	152,369	44.5
Liability.			
Florida Fire and Casualty, Jacksonville.....	2,345	.....	.....
.....	12,573	9,351	73.5
.....	26,045	20,334	77.9
.....	15,111	19,950	132.5
.....	1,239	162	13.6
.....	9,599	2,596	27.4
.....	28,465	11,349	40.1
.....	4,187	1,397	33.5
United States	164	.....	.....
United States	1,197	278	14.0
Totals	16,042	4,407	27.5
Fidelity	6,008	113	1.7
Hartford	5,723	353	6.6
Maryland	3,680	125	3.4
Ocean	195	.....	.....
Royal	497	.....	.....
United	117	.....	.....
Totals	16,583	626	3.7
Burglary and Theft.			
Florida Fire and Casualty, Jacksonville.....	153	.....	.....
.....	279	24	8.6
.....	2,594	2,976	115.2
.....	1,554	970	62.4
.....	133	.....	.....
.....	524	14	2.6
.....	2,583	250	12.1
.....	188	19	9.8
.....	259	.....	.....
.....	1,589	36	2.3
.....	141	6	4.2
.....	1,032	249	23.7
.....	13	.....	.....
Totals	2,516	8	.....
Totals	14,357	4,652	32.3
American Credit Indemnity, New York.	6,789	5,443	133.3
Maryland Casualty, Baltimore.	536	.....	.....
United States Casualty, New York.	52	.....	.....
Totals	808	.....	.....

London.....	17,088	386	3.8	Fidelity and Casualty, New York.....	375	.....	.....
.....	2,080	.....	.....	Hartford Steam Boiler, Hartford	549	.....	.....
.....	11,049	6,681	60.6	Maryland Casualty, Baltimore.....	770	.....	.....
.....	13	.....	.....	Totals	1,765	.....	.....
ork.....	6,363	2,536	44.6	Automobile Property Damage.	.....	.....	.....
anty, Baltimore.	8,657	4,349	30.0	Florida Fire and Casualty, Jacksonville.....	546	.....	.....
.....	21,207	.....	13.9	.....	1,516	613	40.4
Totals	194,280	74,480	38.3	.....	11,351	155	11.2
Fidelity.	.....	2,000	21.4	.....	4,068	1,047	40.3
.....	9,353	.....	.....	.....	351	24	8.5
.....	77	.....	.....	.....	3,356	1,369	56.6
.....	206	.....	.....	.....	4,125	597	14.5
.....	409	14,949	87.7	.....	1,345	35	14.3
.....	17,040	111	48.1	don	5,353	301	6.4
.....	231	324	12.5	.....	1,533	1,131	77.3
.....	2,636	.....	.....	.....	3,491	605	19.1
.....	183	3,142	88.6	.....	44	.....	.....
ion.....	3,544	.....	.....	.....	1,013	325	31.9
.....	509	.....	.....	.....	5,293	2,313	43.7
Baltimore.	1,063	9,574	80.8	Totals	32,280	3,760	30.3
.....	11,612	.....	.....	Workmen's Collective.	.....	.....	.....
Totals	46,303	29,900	63.9	Florida Fire and Casualty, Jacksonville.....	781	.....	.....
Surety.	.....	18,500	234.9	.....	9	.....	.....
.....	7,874	.....	.....	.....	308	1,768	218.8
ck.....	3,682	.....	.....	.....	2,815	1,523	52.2
.....	260	1,907	8.5	.....	99	.....	.....
.....	22,451	.....	.....	.....	47	.....	.....
.....	883	1	.....	.....	5,300	2,313	53.3
.....	2,321	.....	.....	Totals	9,859	6,109	61.3
.....	3,857	597	10.4	Physicians' Defense.	.....	.....	.....
.....	5,767	.....	.....	Maryland Casualty, Baltimore	190	.....	.....
.....	2,054	.....	.....	Aggregates (Florida)	928,448	489,059	52.7
anty, Baltimore.	13,326	11,363	61.4	Georgia Casualty, Macon.....	14,914	19,309	129.4
Totals	67,965	32,308	47.5	.....	33	.....	.....
Plate Glass.	.....	.....	.....	.....	36,712	24,732	67.5
Florida Fire and Casualty, Jacksonville.....	477	.....	.....	Georgia Accident.	5,032	1,479	29.4
.....	467	74	15.8	.....	719,005	7,675	40.4
.....	3,669	1,107	30.2	.....	718,865	16,714	54.4
.....	762	313	40.9	.....	43	19	20.6
.....	1,066	1,031	96.7	.....	.....	.....	.....
.....	1,431	408	28.2	.....	.....	.....	.....
.....	1,696	537	31.9	.....	.....	.....	.....
.....	120	.....	.....	.....	.....	.....	.....
.....	1,769	.....	.....	.....	.....	.....	.....
.....	966	26	2.6	.....	.....	.....	.....
.....	36	.....	.....	.....	.....	.....	.....
.....	2,353	641	29.1	.....	.....	.....	.....

* Includes health. † Includes teams property damage.

.....	2,555	1,284	50.3	Globe Indemnity, New York.....	30	.....	166.6
.....	10,312	5,789	50.2	Interstate Casualty, Birmingham.....	6	10	40.3
.....	1,161	840	73.0	Lloyds Plate Glass, New York.....	1,433	684	.....
London.....	1,080	283	28.1	London and Lancashire, Toronto	73	.....	45.2
.....	14,733	7,452	50.6	.....	6,943	3,135	42.6
.....	1,932	700	35.7	ork.....	343	.....	39.8
.....	4,111	1,435	34.9	ork.....	1,797	716	74.4
London.....	1,536	390	20.7	ork.....	1,356	1,000	53.6
.....	11,363	5,057	44.5	London.....	3,541	2,074	16.5
.....	315	707	36.8	.....	1,365	308	88.0
.....	4,039	4,022	42.7	.....	100	.....	78.6
.....	8,949	3,301	76.3	ork.....	3,081	2,332	20.3
.....	20,060	15,107	50.4	ranty, Baltimore.....	59	13	37.3
.....	6,376	3,214	60.3	Totals	2,921	1,083	46.3
ty, Baltimore.....	5,371	3,541	60.3				
Totals	182,949	110,617	60.5		34,576	15,996	6.7
Georgia Casualty, Macon	20,636	13,373	45.3	.....	6,680	245	8.2
.....	613	96	15.7	London.....	13,350	1,507	79.1
artford.....	30,296	9,077	30.0	ondon.....	34	84	.....
.....	1,650	1,423	25.6	.....	5,333	.....	77.0
ew York.....	706	1,424	301.8	.....	276	485	.....
.....	19,833	9,116	46.9	.....	630	.....	.....
.....	16,686	18,403	110.2	.....	2,163	.....	.....
.....	13,797	4,046	29.0	Totals	1,073	.....	73.5
.....	13,533	4,633	71.7		33,073	2,596	62.4
.....	9,336	11,794	119.2	Burglary and Theft.....	1,346	703	23.5
.....	1,444	914	63.3	Georgia Casualty, Macon .....	.....	.....	20.1
.....	20	2,333	1106.5	artford.....	1,357	314	.....
.....	3,832	315	5.3	ew York.....	144	29	.....
London.....	12,531	12,053	95.8	.....	17	.....	3.9
.....	64,731	42,330	66.1	.....	436	17	79.6
.....	4,461	6,541	146.0	.....	5,315	4,637	77.5
.....	9,466	2,423	25.6	.....	2,347	1,743	407.7
London.....	28,104	10,391	37.7	.....	73	.....	.....
.....	19,125	177	31.8	.....	329	.....	.....
.....	7,257	12,063	66.7	.....	50	.....	.....
.....	539	4,190	57.7	.....	.....	.....	.....
.....	97,372	42,977	44.1	London.....	1,014	263	26.4
.....	41,745	24,099	57.7	.....	6,110	365	14.3
ty, Baltimore.....	36,394	31,526	86.6	.....	543	144	23.5
Totals	451,896	261,357	57.9	.....	1,373	1,064	67.9
.....	.....	.....	.....	.....	614	413	65.1
Workers's Compensation.....	.....	.....	.....	London.....	2,900	1,739	63.0
United States Fidelity and Guaranty, Baltimore.....	96	61	62.3	.....	177	216	123.1
.....	.....	.....	.....	.....	2,397	1,080	44.2
Georgia Casualty, Macon .....	.....	162	.....	.....	455	23	4.7
Fidelity.....	.....	.....	.....	ty, Baltimore.....	4,830	736	15.3
Totals .....	.....	.....	.....	Totals	33,753	14,963	43.8

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
GEORGIA—Cont.			
<i>Credit.</i>			
American Credit Indemnity, New York.....	\$ 10,731	2,463	22.9
Ocean Accident and Guarantee, London.....	8,350	3,827	47.0
Totals	19,081	6,290	33.5
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	174	260	149.4
Maryland Casualty, Baltimore.....	703	.....	.....
United States Casualty, New York.....	128	255	199.2
Totals	1,004	515	51.4
Totals	5,092	.....	.....
GEORGIA—Cont.			
<i>Automobile Property Damage.</i>			
Georgia Casualty, Macon	5,806	2,754	47.4
..... Hartford.....	23,020	19,083	82.6
..... New York.....	500	123	24.6
.....	80	1	1.2
.....	1,553	840	54.1
.....	1,115	1,005	90.1
.....	2,321	1,310	56.4
.....	159	.....	.....
.....	1,024	1,768	171.6
.....	30	373	124.5
.....	196	101	51.5
..... London.....	1,846	887	48.1
.....	8,041	2,439	30.3
.....	64	18	28.1
.....	801	175	21.8
..... ndon.....	2,696	653	24.3
.....	140	15	10.7
.....	7,023	2,005	28.6
.....	1,208	303	25.4
.....	10,407	7,058	67.9

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
IDAHO—Cont.			
<i>Health.</i>			
.....	\$ 1,181	833	74.7
.....	232	18	7.7
.....	2,536	2,170	85.6
.....	7,222	2,356	32.6
.....	359	.....	.....
.....	851	978	102.8
..... City.....	5,298	1,417	26.7
.....	30	.....	.....
.....	161	246	152.8
.....	1,161	750	.....
.....	25	.....	.....
.....	986	356	36.7
.....	1,009	1,179	72.8
.....	81	.....	.....
.....	229	.....	.....
.....	851	623	172.6
.....	384	2,972	774.0
..... imore.....	14	.....	.....
Totals	20,472	13,947	68.1
IDAHO—Cont.			
<i>Fidelity.</i>			
.....	648	.....	.....
.....	54,874	47,087	85.6
.....	2,306	2,319	70.1
.....	2,190	.....	.....
.....	9,563	5,673	59.4
..... City.....	3,671	2,451	66.8
.....	801	.....	.....
..... on.....	22,783	17,196	75.5
.....	27,309	8,279	30.3
.....	53	.....	.....
.....	99	.....	.....
.....	1,334	523	39.2
.....	522	.....	.....
Totals	126,638	83,458	65.9
IDAHO—Cont.			
<i>Fidelity.</i>			
Ætna Accident and Liability, Hartford.....	760	.....	.....
American Surety, New York.....	8,023	9,246	116.5
Casualty Company of America, New York.....	.....	161	.....
Fidelity and Deposit, Baltimore	6,406	8,393	129.3

United States Casualty, New York.....	1,492	723	48.5	Guardian Casualty and Guar., Salt Lake City...	19	1,797	30.3
United States Fidelity and Guaranty, Baltimore.	5,296	1,085	19.5	National Surety, New York.....	5,949	1,797	30.3
Totals	74,853	42,808	54.8	United States Fidelity and Guaranty, Baltimore.	4,841	1,797	30.3
Georgia Casualty, Macon	3	.....	.....	Totals	24,101	19,704	76.5
Workers' Collective.	.....	.....	.....	.....	.....	.....	.....
London.....	1,200	26	3.0	.....	4,301	1	.....
.....	10,949	3,727	35.0	.....	12,268	31	.....
.....	50	11	23.1	.....	.....	.....	.....
.....	214	988	461.7	.....	9,928	3	.....
.....	1,356	167	12.3	.....	.....	.....	.....
.....	349	445	127.5	.....	.....	.....	.....
Totals	13,521	5,374	38.9	.....	.....	.....	.....
Physicians' Defense.	.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore .....	.....	.....	.....	Totals	44,987	4,670	9.9
Aggregates (Georgia)	1,683,183	833,760	50.9	.....	.....	.....	.....
Idaho.	.....	.....	.....	.....	.....	.....	.....
Accident.	.....	.....	.....	.....	.....	.....	.....
.....	60	.....	.....	.....	.....	.....	.....
.....	2,256	1,324	56.7	.....	.....	.....	.....
.....	1,285	157	12.2	.....	.....	.....	.....
.....	111	47	42.2	.....	.....	.....	.....
.....	2,378	858	29.8	.....	.....	.....	.....
.....	18,307	4,563	25.3	.....	.....	.....	.....
.....	359	.....	.....	.....	.....	.....	.....
.....	1,472	6,422	437.1	.....	.....	.....	.....
.....	3,473	856	24.6	.....	.....	.....	.....
.....	76	.....	.....	.....	.....	.....	.....
.....	71,355	1,188	37.6	.....	.....	.....	.....
.....	657	25	3.6	.....	.....	.....	.....
.....	822	72	8.7	.....	.....	.....	.....
.....	11,538	6,051	58.0	.....	.....	.....	.....
.....	652	346	59.7	.....	.....	.....	.....
.....	540	508	33.8	.....	.....	.....	.....
.....	323	218	62.8	.....	.....	.....	.....
.....	35	.....	.....	.....	.....	.....	.....
.....	8,119	5,462	67.3	.....	.....	.....	.....
.....	1,794	1,318	67.9	.....	.....	.....	.....
.....	2,909	1,446	49.7	.....	.....	.....	.....
.....	2,355	5,293	224.7	.....	.....	.....	.....
.....	340	.....	.....	.....	.....	.....	.....
.....	1,425	906	69.3	.....	.....	.....	.....
.....	506	.....	.....	.....	.....	.....	.....
.....	2,203	9,433	426.3	.....	.....	.....	.....
.....	4,867	923	19.0	.....	.....	.....	.....
.....	739	3,163	423.8	.....	.....	.....	.....
Totals	71,372	51,132	71.7	Totals	5,009	.....	.....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
IDAHO—Cont.			
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	58	304	679.4
Maryland Casualty, Baltimore	45	.....	.....
Totals	103	304	303.5
.....	1,545	1,311	84.8
.....	198	1,356	702.6
City.....	14	.....	.....
.....	116	.....	.....
.....	218	.....	.....
Totals	2,086	2,987	127.9
<i>Workmen's Collective.</i>			
Guardian Casualty and Guar., Salt Lake City....	74	.....	...
<i>Physicians' Defense.</i>			
Maryland Casualty, Baltimore	553	.....	.....
Aggregates (Idaho)	309,505	179,341	57.9
ILLINOIS.			
.....	7120,901	42,556	35.2
.....	204,819	35,537	41.9
.....	711,336	4,808	47.9
.....	74,066	32,077	49.3
.....	27,012	13,140	35.5
.....	788,922	29,044	32.7
.....	100,138	61,974	37.3
.....	21,331	3,346	15.3
.....	4,686	.....	.....
.....	149	.....	.....
.....	147,263	60,330	43.4
.....	10,825	2,764	34.8
.....	17,322	5,510	32.4
.....	6,462	5,336	82.4
.....	78,687	4,186	47.1
.....	46	1,123	2464.2

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
ILLINOIS—Cont.			
.....	22,428	7,130	32.9
.....	7,523	2,322	30.9
.....	854	193	22.6
.....	4,638	839	19.2
.....	2,804	3,423	89.9
.....	9,013	2,537	29.1
.....	2,763	686	24.9
.....	4,340	1,089	25.1
.....	11,326	1,330	11.8
.....	118,538	69,764	58.8
.....	4,243	1,096	26.3
.....	18,616	10,087	60.7
.....	4,856	1,530	31.5
.....	12,116	2,939	23.7
.....	1,397	.....	.....
.....	1,319	323	24.5
.....	4,766	1,057	22.5
.....	6,308	5,977	93.2
.....	423	318	75.4
.....	9,259	1,770	19.1
.....	290	49	16.9
.....	847	313	37.5
.....	6,758	2,817	41.7
.....	29,765	16,118	40.5
.....	15,981	6,908	44.3
.....	1,052	106	10.3
.....	1,505	332	22.1
.....	1,395	581	41.6
.....	14,234	3,286	23.0
.....	600	30	50.0
.....	25,593	16,632	46.9
.....	6,774	2,023	36.0
ore.	1,457	545	37.4
.....	9	.....	.....
Totals	463,972	183,126	41.6
<i>Liability.</i>			
Ben Franklin Mutual Casualty, Chicago.....	4,670	806	17.1
Millers Mutual Casualty, Chicago.....	26,732	12,266	33.4
Ætna Accident and Liability, Hartford.....	397	- 76	.....
Ætna, Hartford	- 12,779	- 3	.....

American Casualty, Reading		Totals	
York	14.3	123.9	14.3
..	24.1	34.773	24.1
..	36.0	99.548	36.0
..	56.9	125.172	56.9
..	53.6	27.185	53.6
..	160.7	47.487	160.7
..	36.9	67.016	36.9
..	34.3	28.743	34.3
..	3.2	2.592	3.2
..	5.2	4.007	5.2
..	75.0	122.873	75.0
..	52.8	15.147	52.8
..	39.1	7.546	39.1
..	40.4	16.418	40.4
..	318.8	15.306	318.8
..	73.7	30.945	73.7
..	21.2	5.042	21.2
..	15.5	5.271	15.5
..	27.6	7.242	27.6
..	64.0	1.635	64.0
..	54.6	30.763	54.6
..	57.3	80.116	57.3
..	14.3	10.496	14.3
..	26.4	16.740	26.4
..	12.7	22.115	12.7
..	20.4	35.085	20.4
Totals	44.0	908.651	44.0
Chicago	24.2	11.052	24.2
..	29.7	22.390	29.7
..	10.8	10.368	10.8
..	10.4	29.078	10.4
..	29.4	164	29.4
..	57.3	142.330	57.3
..	156.4	31.957	156.4
..	55.5	60.573	55.5
..	52.9	129.201	52.9
..	35.4	140.916	35.4
..	54.3	54.465	54.3
..	78.7	48.579	78.7
..	33.4	97.939	33.4
..	23.0	29.129	23.0
..	4.7	2.463	4.7
..	28.9	22.948	28.9
..	47.4	207.713	47.4
..	53.1	54.942	53.1
Totals	46.1	1,161.898	46.1
Continental Casualty, Chicago	33.4	20.746	33.4
Midland Casualty, Chicago	29.7	4.216	29.7
Union Liability, Chicago	20.0	2.334	20.0

-- Excess of return premiums and reinsurance.

Chicago Bonding and Surety, Chicago.....	40,675	43,044	105.3	New Jersey Fidelity and P. G., Newark.....	28,965	14,537	50.3
Illinois Surety, Chicago.....	51,886	112,491	216.7	Ocean Accident and Guarantee, London.....	21,773	6,932	31.8
.....	42,132	25,849	61.3	Preferred Accident, New York.....	2,039	804	23.7
.....	12,923	2,248	17.4	.....	1,733	984	56.6
.....	136,906	46,273	33.8	.....	31,636	7,655	24.2
.....	1,276	.....	.....	.....	.....	.....	.....
.....	76	.....	.....	.....	.....	.....	.....
.....	24,171	29,486	163.3	Totals	470,564	219,708	44.8
.....	765	2,500	326.3	.....	.....	.....	.....
.....	21,508	16,056	74.3	American Credit Indemnity, New York.....	71,643	25,214	35.3
.....	97,628	21,434	21.9	London Guarantee and Accident, London.....	15,124	8,796	57.0
.....	26,539	25,000	94.2	Ocean Accident and Guarantee, London.....	38,064	38,257	146.7
.....	115	.....	.....	Totals	113,151	72,237	63.9
.....	5,304	.....	.....	.....	.....	.....	.....
.....	24,027	1,140	4.7	.....	.....	.....	.....
.....	19,234	100,945	524.7	.....	.....	.....	.....
.....	80,015	80,556	100.7	.....	.....	.....	.....
.....	30	.....	.....	.....	.....	.....	.....
.....	15,336	20,008	126.9	.....	.....	.....	.....
.....	3,305	.....	.....	.....	.....	.....	.....
.....	19,163	.....	.....	.....	.....	.....	.....
.....	116,641	10,049	8.5	.....	.....	.....	.....
.....	8,263	62,339	63.5	Totals	16,389	5,406	33.9
Totals	743,294	588,324	79.2	.....	.....	.....	.....
.....
.....	24	6	25.0	.....	.....	.....	.....
.....	16,268	7,774	47.3	.....	.....	.....	.....
.....	10,834	4,653	43.7	.....	.....	.....	.....
.....	13,581	8,050	59.4	.....	.....	.....	.....
.....	1,863	592	31.7	.....	.....	.....	.....
.....	54,199	22,264	39.6	.....	.....	.....	.....
.....	15,849	16,896	106.6	.....	.....	.....	.....
.....	29,073	13,680	46.6	.....	.....	.....	.....
.....	2,379	508	22.2	.....	.....	.....	.....
.....	2,706	119	4.4	.....	.....	.....	.....
.....	54,354	25,233	47.7	.....	.....	.....	.....
.....	1,396	735	52.6	.....	.....	.....	.....
.....	25,623	14,866	57.3	.....	.....	.....	.....
.....	14,495	7,235	50.3	.....	.....	.....	.....
.....	43,969	26,444	64.0	.....	.....	.....	.....
.....	14,175	10,921	77.0	.....	.....	.....	.....
.....	337	209	63.0	.....	.....	.....	.....
.....	129,233	53,360	41.3	.....	.....	.....	.....
.....	51,155	27,393	53.5	.....	.....	.....	.....
.....	17,145	8,713	50.9	.....	.....	.....	.....
.....	81	.....	.....	.....	.....	.....	.....
.....	1,754	639	36.4	.....	.....	.....	.....
.....	13,117	8,652	66.0	.....	.....	.....	.....

— Excess of return premiums and reinsurance. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 1,000	\$ 2,544	254.4
.....	1,941	591	30.9
.....	1,731	1,334	77.5
.....	6,144	2,280	37.3
.....	6,510	2,082	31.7
.....	6,276	1,388	22.2
.....	12,837	4,955	38.7
.....	4,455	1,000	22.9
.....	571	.....	.....
.....	16,914	6,431	38.0
.....	13,131	6,474	49.3
.....	15,854	4,916	31.0
.....	4,064	1,888	46.6
Baltimore.	10,498	8,777	83.6
.....	21,251	10,457	49.2
Totals	450,886	141,316	31.3
<i>Workmen's Collective.</i>			
Aetna, Hartford	178	.....	.....
Fidelity and Casualty, New York	—34	.....	.....
General Accident, Perth	475	149	31.4
London Guarantee and Accident, London	11,883	2,357	20.3
Maryland Casualty, Baltimore	13	610	46.9
United States Fidelity and Guaranty, Baltimore.	1,005	7	.6
Totals	13,330	16,053	75.4
<i>Health.</i>			
.....	41,162	12,850	31.0
.....	80,608	28,980	35.9
.....	49,331	22,062	44.7
.....	89,053	19,890	22.3
.....	1,125	260	23.1
.....	13,142	4,153	31.6
.....	8,014	2,250	28.3
.....	16,621	10,913	65.6
Totals	254,551	110,748	43.5
<i>Physicians' Defense.</i>			
Maryland Casualty, Baltimore	1,457	150	10.4
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 11,233	\$ 2,436	21.7
.....	2,094	75	3.6
.....	20,154	9,390	46.6
.....	3,939	704	17.9
.....	1,115	310	27.8
.....	19,673	6,959	35.4
.....	1,063	414	38.9
.....	27,263	14,971	54.9
.....	14,938	160	1.1
.....	1,791	9,358	52.2
.....	31,862	786	2.4
.....	337	12,077	35.7
.....	27,360	13,721	50.2
.....	25,573	9,742	38.1
.....	519	.....	.....
.....	92,634	49,117	53.1
.....	2,015	150	7.4
.....	21,914	19,284	88.0
.....	2,404	222	9.2
.....	56	.....	.....
.....	2,006	4,368	218.3
Totals	821,014	\$63,811	44.3
<i>Health.</i>			
.....	208	21	10.1
.....	5,256	1,973	37.5
.....	1,225	136	11.1
.....	33,443	12,005	35.9
.....	6,533	2,809	43.0
.....	113	631	562.8
.....	346	214	61.9
.....	2,253	1,851	82.2
.....	23	.....	.....
.....	11,839	5,713	48.3
.....	461	.....	.....
.....	1,634	1,696	103.8
.....	457	397	86.9
.....	444	13	2.9
Globe Indemnity, New York			

Medical Protective, Fort Wayne.....	32,786	Hartford.....	6,513	1,353	20.3
Totals	34,202	150	.4	London.....	17	50	5.0
<i>Industrial.</i>				35	21	140.0
Casualty Company of America, New York.....	225	105	46.7	1,531	369	24.1
Aggregates (Illinois)	12,629,612	5,709,543	45.2	193
<i>INDIANA.</i>				940	369	59.3
<i>Accident.</i>				570	213	54.9
.....				4,571	1,533	35.7
.....				4,571	969	15.7
.....				297
.....				390	74	19.5
.....				23
.....				5,032	1,479	29.9
.....				35
.....				10,645	2,933	27.6
.....				1,344	177	13.2
.....				6,031	1,430	22.5
.....				Baltimore.	763	85	11.1
.....				3
<i>Etna Accident and Liability, Hartford.</i>	11	32.3	Totals	109,011	28,470	25.3
<i>Etna, Hartford</i>	20,496	9,943	50.9	<i>Liability.</i>			
.....	2,951	1,502	44.6	Prudential Casualty, Indianapolis	19,009	5,617	28.5
.....	446	199	44.6	<i>Etna Accident and Liability, Hartford.</i>	7		
.....	11,133	7,003	62.9	<i>Etna, Hartford</i>	110,744	46,961	42.4
.....	1,222	557	29.2	American Casualty, Reading	3,648	39	1.0
.....	6,135	1,063	37.4	American Fidelity, Montpelier	4,033	11,339	289.8
.....	8,040	3,006	60.3	Casualty Company of America, New York.....	28,113	51,132	110.7
.....	1,545	333	24.1	Employers Liability, London	130,301	62,405	478.9
.....	10,107	3,333	32.1	European Accident, London	300
.....	2,035	4,534	45.3	Fidelity and Casualty, New York	69,494	22,839	32.9
.....	37,715	17,290	65.1	Fidelity and Deposit, Baltimore.....	19,779	13,657	64.0
.....	7,612	4,952	65.0	Frankfort General, Frankfort	118,220	64,394	54.5
.....	30,020	19,311	63.2	General Accident, Perth	27,752	19,245	69.4
.....	1,514	1,228	19.7	Georgia Casualty, Macon	50,167	22,579	45.2
.....	4,083	1,449	33.2	Globe Indemnity, New York	49,006	34,745	70.0
.....	4,393	1,511	33.4	Guardian Casualty and Guar., Salt Lake City	230
.....	10,309	1,455	14.4	Hartford Accident and Indemnity, Hartford.....	6,313	630	9.9
.....	4,237	659	15.5	Kansas City Casualty, Kansas City.....	37
.....	12	46	33.3	London and Lancashire, Toronto	2,552	263	7.3
.....	161	63.0	London Guarantee and Accident, London	99,713	44,597	44.7
.....	368	529	57.6	Maryland Casualty, Baltimore	23,893	22,811	95.5
.....	24,040	13,856	102.9	Massachusetts Bonding, Boston	2,104	2,984	14.2
.....	5,174	5,357	48.3	New Amsterdam Casualty, New York.....	11,521	7,538	64.2
.....	19,391	9,462	85.3	New England Casualty, Boston	4,950	493	9.9
.....	743	126	40.9	Ocean Accident and Guarantee, London	90,757	24,654	26.3
.....	42,137	17,226	52.4	Preferred Accident, New York.....	5,966	814	13.8
.....	492	253	55.4	Royal Indemnity, New York.....	24,711	9,264	37.5
.....	6,640	3,676	41.4	Southern Surety, St. Louis	2,033	333	15.3
.....	21,252	8,794					

* Includes health. — Excess of return premiums and reinsurance. ^r Executive office; home office Cincinnati. ^r Reinsurance business only.
^y Home office; executive office Chicago. ^s Home office; executive office Springfield, Ill.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 9,753	\$ 3,529	36.2
.....	68,012	25,529	38.7
.....	401	.....	.....
.....	110,395	55,201	50.7
.....	41,953	28,306	68.3
.....	103,406	39,511	38.3
Totals	1,240,588	613,209	49.5
Workmen's Compensation.	.....	.....	.....
Casualty Company of America, New York.....	.....	20	.....
Fidelity and Deposit, Baltimore	60	.....	.....
Southwestern Surety, Denison	5	5,409	130.6
United States Fidelity and Guaranty, Baltimore.	1,637	.....	.....
Totals	1,752	5,429	309.8
Fidelity.	.....	.....	.....
.....	2,901	79	3.0
.....	403	.....	.....
.....	106	.....	.....
.....	54,327	32,080	59.0
.....	68	.....	.....
.....	8,080	.....	.....
.....	2,899	396	31.0
.....	1,876	524	27.9
.....	473	88	18.4
.....	3,506	.....	.....
.....	19,463	4,423	22.7
.....	5,251	51	.....
.....	123	.....	.....
.....	4,150	304	37.3
.....	10,987	.....	.....
.....	5,050	220	4.3
.....	5,309	300	5.7
.....	20,911	1,401	6.7
.....	80	.....	.....
.....	3,706	307	8.9
.....	1,806	.....	.....
.....	1,295	58	6.8
.....	5,334	.....	.....
.....	538	.....	.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 57	\$ 49	86.0
.....	7,486	3,263	43.6
.....	7,763	3,308	42.5
.....	2,586	1,042	40.3
.....	264	53	31.4
.....	904	603	66.7
.....	302	243	80.5
.....	1,237	622	50.5
.....	4,290	1,651	38.6
.....	81	.....	.....
Totals	37,799	35,941	40.9
.....	1,474	.....	.....
.....	11	.....	.....
.....	15,153	1,153	7.6
.....	659	.....	.....
.....	48,936	2,934	6.0
.....	1,370	.....	.....
.....	4,892	14	.....
.....	2,705	.....	.....
.....	391	.....	.....
.....	8,873	176	1.9
.....	1,116	72	6.4
Totals	85,385	4,354	5.1
Burglary and Theft.	.....	.....	.....
Proderential Casualty, Indianapolis	1,415	235	15.9
.....	2,433	44	1.8
.....	197	.....	.....
.....	41	.....	.....
.....	9	.....	.....
.....	1,523	300	19.6
.....	5,345	1,717	32.1
.....	2,431	50	2.0
.....	13,863	2,945	21.2
.....	2,671	654	24.5
.....	702	.....	.....
.....	476	213	45.0
.....	415	.....	.....

United States Fidelity and Guaranty, Baltimore.	19,748	49,418	214.8	1.4
Western Indemnity, Dallas	12,077	288	3.3	1.4
Totals	185,029	52,640	46.2	...
rd.	12,724	216	1.7	12.1
rd.	370	1-250	...	15.3
rd.	20	...	...	27.2
York.	45,560	21	...	7.8
rd.	13	...	...	22.0
rd.	28	...	...	...
rd.	29,017	10,442	36.0	...
rd.	490	...	...	...
rd.	12,214	...	...	...
rd.	2,789	10,728	66.6	...
rd.	18,908	1,698	14.9	...
rd.	11,424	...	...	...
rd.	1,443	7,006	28.3	...
rd.	19,851	9,842	233.1	...
rd.	4,224	6	...	...
rd.	5,049	9,447	33.1	...
rd.	28,504	...	...	...
rd.	161	2,207	36.0	...
rd.	6,298	16	6.5	...
rd.	245	4,408	9.5	...
rd.	45,442	...	...	...
rd.	1,879	20,285	26.9	...
Baltimore.	78,296	4,593	24.1	...
Totals	337,261	81,260	48.7	9.0
Prudential Casualty, Indianapolis.	1,886	328	67.7	...
ford.	4,059	2,342	39.7	...
r York.	2,467	1,254	60.9	...
rd.	939	386	41.1	...
rd.	15,802	5,676	26.9	...
rd.	2,301	1,064	46.2	...
rd.	880	204	23.4	...
rd.	3,199	2,083	63.6	...
rd.	262	142	54.2	...
Hartford.	100	31	31.0	...
rd.	28	...	...	...
rd.	12,567	5,544	30.7	...
rd.	1,316	261	19.9	...
rd.	5,538	2,471	44.6	...
rd.	1,164	250	21.5	...
rd.	8,477	2,307	39.0	...
rd.	2,266	1,074	47.4	...

—Excess of return premiums and reinsurance. ! Recoveries exceed losses paid. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums Received.
York.....	\$ 19	\$ 9	% 47.4
.....	2,432	1,192	49.3
.....	10,107	3,816	38.3
.....	1,362	301	22.1
.....	1,340	352	26.3
.....	2,265	337	14.6
.....	3,376	496	15.3
.....	3,023	300	26.4
.....	2,522	732	29.1
artford.....	1,618	53	3.5
ndon.....	2,119	237	10.7
.....	2,265	5	2.1
.....	2,033	512	25.3
.....	— 36	141	.....
.....	723	43	18.3
.....	461	492	106.7
don.....	4,455	1,951	41.8
.....	1,942	225	11.6
.....	3,960	1,153	29.3
.....	1,139	410	34.5
.....	6,075	1,162	19.1
.....	5,021	1,181	23.5
.....	2,262	121	46.6
Baltimore.....	2,704	376	13.9
Totals	98,901	26,569	26.9
Employers Liability, London.....	36	333	876.3
Fidelity and Casualty, New York.....	4,906	1,202	24.1
Frankfort General, Frankfort	45	.....	.....
Georgia Casualty, Macon	209	39	18.7
London Guarantee and Accident, London	— 10	.....	.....
Maryland Casualty, Baltimore	2,246	1,390	66.3
Standard Accident, Detroit	7,628	2,954	38.7
Totals	12,106	26,746	49.4
Indiana and Ohio Live Stock, Crawfordsville.....	16,373	4,426	27.0
National Live Stock, Indianapolis	45,577	22,032	65.1
Standard Live Stock, Indianapolis .....	.....	.....	.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums Received.
.....	\$ 15,973	\$ 10,304	% 68.2
.....	20,932	118	53.9
.....	508	11,307	53.9
.....	52,949	252	50.1
York.....	2,061	12,799	24.2
uranty, Baltimore.....	504	2,166	105.2
Totals	1,325,038	342,686	25.9
Health.....	3,562	5,023	53.7
.....	1,153	300	21.1
.....	30	.....	.....
.....	423	552	130.5
.....	6,060	2,454	43.4
.....	143	43	29.1
.....	601	391	65.1
.....	3,600	4,764	58.3
.....	434	.....	.....
.....	1,043	747	71.3
.....	1,186	2,013	56.8
.....	3,570	533	6.2
.....	36	.....	.....
.....	443	13	4.0
.....	227	.....	.....
.....	166	416	250.1
.....	967	375	40.0
.....	39	.....	.....
.....	154	8	5.1
.....	43	.....	.....
.....	3,123	1,511	48.4
.....	10,032	4,535	45.5
.....	22,336	12,015	53.5
.....	343	99	11.7
.....	1,151	310	27.4
.....	29	40	137.9
.....	1,714	697	36.4
.....	6,640	1,370	28.3
.....	331	37	9.7
.....	140	.....	.....
Totals	84,917	37,779	44.5

Kentucky Live Stock, Louisville Maryland Casualty, Baltimore Western Live Stock, Peoria	1,254 123 1,033	116,535	550 475 2,150	42.9 359.9 308.2	Liability. Employers Mutual, Des Moines. Iowa Mutual Liability, Cedar Rapids	8,125 7,078	879	13.4
Totals	116,535	68,023	550	54.1	rtford	15,435	3,729	24.2
Industrial.						13,835	13,835	54.0
Casualty Company of America, New York	876	459	459	52.4	ew York	7,202	13,870	159.4
Physicians' Defense.						9,545	21,806	229.5
Medical Protective, Fort Wayne	12,827					7,704	9,945	129.1
Aggregates (Indiana)	3,202,243	1,346,394		42.0		315		
						32,833	28,564	86.9
						20,133	35,673	173.7
						124	58	46.8
						785	343	43.6
						47,373	33,451	80.3
						3,044		
						910	141	21.6
						3,959	37	2.9
						88,265	6	
						8,839	72,051	31.6
						7,943	8,717	86.4
						1,371	1,387	17.5
						9,337	631	53.6
						41,408	245	2.5
						1,077	13,194	21.9
						16,353		
						9,032	7,353	44.8
						1,036	2,322	24.6
						11,343	714	69.8
						6,431	6,990	62.3
						21,716	2,664	41.4
						9,306	23,555	108.9
						5,637	6,077	66.0
							731	13.0
Totals						430,671	312,736	72.6
Workers' Compensation.								
Employers Mutual, Des Moines						55,506	5,945	10.7
Iowa Mutual Liability, Cedar Rapids						15,150	830	54.8
						35,590	5,890	16.5
						5,630	530	9.3
						17,046	1,113	6.3
						1,392		
						135,008	13,364	9.9
						28,902	2,564	8.8
						334	94	28.1
						732		
						60,453	4,733	9.4
						3,731	151	3.9
						5,409		
						13,314	1,372	15.3

* Includes health. — Excess of return premiums and reinsurance. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
IOWA—Cont.			
at, London.....	119,800	10,417	8.6
.....	9,185	1,602	17.4
.....	10,496	1,370	13.1
York.....	2,308	33	1.4
.....	3,375	2,794	114.0
London	40,153	4,653	11.5
.....	19,140	1,340	6.4
.....	16,521	741	4.4
.....	196	90	45.4
.....	3,884	1,587	17.9
.....	44,416	5,690	12.4
ork.....	11,447	2,705	23.6
anty, Baltimore.	10,161	574	56.0
Totals	963,908	101,980	15.3
atford.....	2,359	399	12.7
.....	598	.....	.....
.....	33,545	5,105	15.2
York.....	53	.....	.....
icago.....	194	.....	.....
.....	155	.....	.....
.....	1,634	2,556	156.5
.....	243	.....	.....
.....	2,649	.....	.....
.....	20,233	2,398	16.3
.....	4,063	1,933	49.2
Montreal.....	130	.....	.....
.....	1,269	50	3.3
.....	10,275	80	.7
.....	51,135	.....	.....
.....	6,135	1,390	30.3
.....	1,806	4	.2
naha.....	46,304	23,474	50.9
.....	19,068	5,371	28.1
ork.....	6	.....	.....
.....	1,057	.....	.....
ndon.....	6	.....	.....
.....	1,253	100	7.9
.....	3,410	66	1.7
.....	382	.....	.....
ty, Baltimore	13,303	199	1.3
Totals	121,848	54,464	41.3

Surety.		United States Fidelity and Guaranty, Baltimore.		Credit.		Sprinkler.		Fire-Work.		Totals		
Ætna Accident and Liability, Hartford.....	7,791	36	4	American Credit Indemnity, New York.....	5,799	1,374	24.0	Ætna Accident and Liability, Hartford.....	227	17.8	1,590	26.7
American Fidelity, Montpelier.....	2,879	306	7.7	Totals	54,523	1,134	19.0	Maryland Casualty, Baltimore.....	897	36.0	10,572	19.0
American Surety, New York.....	12,923	1,006	2.9		5,799	235	4.9	United States Casualty, New York.....	11	4.9	2,100	36.2
York.....	47	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
go.....	405	47	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	8,906	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	5,634	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	5,051	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	19,383	25,965	130.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	12,923	5,904	46.0	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	662	256	38.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
Hartford.....	169	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	6,071	3,239	54.2	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	4,394	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	19,481	3,775	19.4	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	10,796	2,700	72.0	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	2,748	5,900	37.1	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	15,913	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	8	350	8.5	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	4,113	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	471	1,819	17.5	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	10,899	105	14.1	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	746	6,506	21.9	Totals		2,643	24.0	Totals		4,253	176.0	.....
Baltimore.	28,439	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
Totals	217,956	53,149	26.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
Plate Class	.....	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
York.....	1,008	445	43.2	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,370	697	50.9	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	267	168	70.4	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	4,498	2,446	54.4	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	491	323	65.8	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	2,179	2,088	65.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
Hartford.....	1,290	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,337	846	63.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	15	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	7,794	3,503	44.9	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,017	341	33.5	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	2,653	1,023	38.3	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,537	1,023	66.5	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	5,932	2,159	36.2	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,333	1,051	55.8	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	444	85	19.1	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	5,209	2,740	51.7	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	4,552	1,541	33.9	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	1,699	531	31.3	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	2,065	1,323	64.0	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	995	513	51.5	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	30	.....	.....	Totals		2,643	24.0	Totals		4,253	176.0	.....
.....	615	303	50.1	Totals		2,643	24.0	Totals		4,253	176.0	.....
Baltimore.	1,311	445	38.9	Totals		2,643	24.0	Totals		4,253	176.0	.....
Totals	59,311	23,624	47.0	Totals		2,643	24.0	Totals		4,253	176.0	.....

* Reinsurance business only. † Includes surety.

Preferred Accident, New York.....	338	102.7
Prudential Casualty, Indianapolis	147	208.0
.....	2,463	84.8
.....	20,263	81.8
.....	2,371	98.5
.....	683	146.5
.....	64	19.2
.....	18,541	782.6
.....	684	76.6
.....	11,079	51.5
.....	115	69.6
Totals	186,955	26.1
Workmen's Compensation.		
Kansas City Casualty, Kansas City.....	2,621	39.4
.....	4,749	26.1
.....	1,220	89.4
.....	7,726	42.3
.....	8,504	48.7
.....	2,068	.....
.....	2,638	.....
.....	59	.....
.....	4,750	31.5
.....	47	.....
.....	12,026	.....
.....	9,342	31.8
.....	— 21	.....
.....	2,657	1.3
.....	1,512	.....
.....	2,547	11.4
.....	26,255	55.7
.....	1,263	.....
.....	941	1.3
.....	31,067	65.2
.....	20	.....
.....	4,043	107.5
Totals	126,312	44.6
Fidelity.		
Kansas Casualty and Surety, Wichita.....	2,410	.....
Kansas City Casualty, Kansas City.....	826	.....
.....	799	13.4
.....	7,531	.....
.....	28	.....
.....	263	.....
.....	1,014	84.4
.....	281	.....
.....	11,112	68.5
.....	637	.....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Kansas—Cont.</i>			
.....	\$ 3,654	.....	% .....
.....	216	.....	.....
.....	1,978	1,771	89.6
.....	684	760	111.3
.....	16,296	896	5.5
.....	27,940	20,482	73.2
.....	186	.....	.....
.....	25	.....	.....
.....	50	.....	.....
.....	682	104	15.3
.....	2,414	41	1.7
.....	1,887	.....	.....
Baltimore.	5,868	4,062	69.3
.....	388	43	11.1
Totals	78,094	38,471	49.3
<i>Surety.</i>			
Kansas Casualty and Surety, Wichita.	22,876	2,294	10.1
Kansas City Casualty, Kansas City.	1,006	1,471	146.6
Totals	23,882	3,765	15.8
<i>ord.</i>	1,912	.....	.....
<i>r York.</i>	7,909	2,689	33.9
<i>ngo.</i>	83	.....	.....
.....	297	350	117.8
.....	5,191	708	13.6
.....	253	.....	.....
.....	7,814	4,268	54.6
.....	795	.....	.....
<i>hartford.</i>	250	.....	.....
.....	3,188	5,407	170.0
.....	5,577	6,308	113.1
.....	2,009	22,010	1,100.5
.....	7,942	6,412	80.7
.....	904	19,988	2,211.1
.....	225	.....	.....
.....	1,622	897	55.3
.....	2,808	.....	.....
Baltimore.	10,367	10,486	101.2
.....	442	.....	.....
Totals	84,200	38,940	46.3
<i>Credit.</i>			
American Credit Indemnity, New York.	3,183	680	21.4
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.	506	.....	.....
Maryland Casualty, Baltimore.	216	72	33.3
United States Casualty, New York.	184	.....	.....
Totals	1,016	72	7.0
<i>Automobile Property Damage.</i>			
Automobile Property Damage, Wichita.	846	.....	.....
Fidelity	40	4,400	1,100.0
Hartford	1,920	.....	.....
Maryla.	16	.....	.....
Travelers	13	.....	.....
Totals	2,854	4,400	154.2
Kansas Casualty and Surety, Wichita.	1,045	94	9.0

<i>Plate Glass.</i> Kansas Casualty and Surety, Wichita.....	1,347	846	51.2	Kansas City Casualty, Kansas City.....	37	5,335	26.6
Kansas City Casualty, Kansas City.....	1,637	889	42.1	Western Auto. Indemnity, Ft. Scott.....	19,081	45	4.4
Ætna Accident and Liability, Hartford.....	1,239	551	42.7	rd.....	1,005	573	16.0
Casualty Company of America, New York.....	1,008	470	46.8	York.....	3,577	.....	.....
.....	2,521	319	32.5	.....	193	.....	.....
.....	607	241	39.7	.....	231	9	3.3
.....	205	.....	.....	.....	85	1,050	23.6
.....	231	15	7.7	.....	72	17	.....
.....	77	1	.....	.....	120	2	.....
.....	114	59	51.8	.....	221	.....	.....
.....	655	2,855	433.9	.....	173	.....	.....
.....	1,055	104	10.1	.....	15	.....	.....
.....	5,248	2,532	48.0	.....	116	.....	.....
.....	3,907	15	.....	.....	9	.....	.....
.....	5,255	1,005	28.5	.....	112	.....	.....
.....	403	403	98.0	.....	49	.....	79.6
.....	49	23	59.2	.....	149	35	24.1
.....	5,469	2,590	47.4	.....	85	.....	.....
.....	3,194	1,536	49.6	Baltimore.....	153	69	43.7
.....	30	.....	.....	Totals	27,150	7,767	28.6
.....	39	.....	.....	Workmen's Collective.....	.....	.....	.....
.....	1,324	546	37.3	Southern Surety, St. Louis.....	203	216	126.6
.....	374	245	65.5	Southwestern Surety, Denison .....	.....	16	.....
altimore.....	1,703	1,180	69.2	Totals	203	203	142.5
.....	393	113	29.5	Indiana and Ohio Live Stock, Crawfordville.....	4,135	1,327	44.3
Totals	30,082	16,319	41.8	Northwestern Live Stock, Des Moines.....	3,145	3,517	111.3
<i>Steam Boiler.</i> Kansas Casualty and Surety, Wichita.....	2,710	672	21.1	Totals	7,270	5,344	73.5
.....	1,729	333	48.1	Physicians' Defense.....	.....	.....	.....
ork.....	24	.....	.....	Maryland Casualty, Baltimore	349	500	52.7
.....	2,943	1,123	38.1	Medical Protective, Fort Wayne.....	2,264	.....	.....
.....	17,659	1,597	9.0	Totals	3,212	500	15.6
.....	2,530	.....	.....	Industrial.....	.....	.....	.....
.....	46	249	.....	Interstate Casualty and Guar., Albuquerque.....	663	292	44.1
.....	.....	.....	.....	Aggregates (Kansas)	1,364,652	635,269	50.3
.....	.....	.....	.....	Kentucky.....	.....	.....	.....
.....	.....	.....	.....	Accident.....	.....	.....	.....
Totals	37,530	4,365	15.9	Transylvania Casualty, Louisville.....	29,310	16,380	41.3
<i>Burglary and Theft.</i> Kansas Casualty and Surety, Wichita.....	1,365	840	42.3	Ætna, Hartford	15,083	5,337	35.4
Kansas City Casualty, Kansas City.....	512	.....	.....	American Fidelity, Montpelier	1,177	433	26.3
.....	1,239	551	42.7	.....	.....	.....	.....
Ætna Accident and Liability, Hartford.....	147	30	20.4	.....	.....	.....	.....
American Fidelity, Montpelier	240	.....	.....	.....	.....	.....	.....
Casualty Company of America, New York.....	2,499	1,705	43.7	.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....	.....	.....	.....

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES-Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	\$ 221	\$ 22	% 9.9
.....	*239	59	27.2
.....	1,040	5,552	533.8
.....	3,685	1,598	42.4
.....	2,257	399	17.4
.....	*12,488	10,116	81.1
.....	24,234	11,159	45.8
.....	2,539	480	18.8
.....	4,105	1,906	47.9
.....	*1,745	650	31.6
.....	43,565	21,879	50.2
.....	2,674	409	15.3
.....	836	161	19.3
.....	11,809	12,483	105.8
.....	286	.....	.....
.....	771	159	20.6
.....	11,342	4,631	40.8
.....	25	.....	.....
.....	*2,302	1,569	68.2
.....	1,746	1,165	66.7
.....	249	140	14.8
.....	*7,017	4,519	64.4
.....	10,606	2,421	22.8
.....	*7,536	5,653	75.0
.....	*6,874	4,536	78.2
.....	3,229	3,245	254.6
.....	*578	.....	.....
.....	*417,105	181,967	43.6
.....	*8,073	1,175	19.4
.....	*586	239	63.1
.....	129	7	5.4
.....	96	41	42.7
.....	4,210	1,816	43.1
.....	189	.....	.....
.....	40,865	20,463	50.1
.....	11,967	4,754	41.8
.....	*40,134	20,690	51.6
.....	16,301	7,129	44.0
.....	9,249	4,085	50.2
.....	1,190	659	55.0
.....	7,900	3,289	41.6
.....	1,613	788	48.9
.....	1,010	.....	.....
.....	35,069	1,972	5.6
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	\$ 4,345	\$ 1,567	% 36.9
.....	22,581	37,322	110.0
.....	119,119	49,140	41.2
.....	5,084	2,091	41.1
.....	11,125	1,721	15.5
.....	9,677	400	4.1
.....	2,899	508	17.4
.....	9,093	1,524	20.2
.....	17,354	14,734	85.3
.....	1,945	6,473	333.0
.....	16,647	24,693	150.0
.....	19,550	30,438	165.0
.....	426	.....	.....
.....	75,351	22,463	43.1
.....	16,219	7,134	44.3
.....	4,483	1,689	37.3
Totals	600,419	499,146	73.1
Workers' Compensation.	.....	.....	.....
Fidelity and Deposit, Baltimore .....	.....	1,043	.....
Employers Liability, London.....	.....	82	.....
Totals .....	.....	1,125	.....
rd.....	434	.....	.....
.....	322	.....	.....
.....	24,211	16,001	61.9
York.....	12	.....	.....
.....	3,111	.....	.....
.....	369	.....	.....
.....	717	167	45.3
.....	6,305	5	6.6
.....	14,270	230	3.4
.....	.....	20,639	215.0
.....	.....	1,045	.....
.....	1,591	41	2.6
.....	1,031	.....	.....
.....	853	773	91.0
.....	9,453	27	2.8
.....	1,359	8	.....
.....	22,894	4,783	20.7
.....	1,031	200	29.4
.....	3,016	.....	.....

Travelers Indemnity, Hartford Travelers, Hartford United States Fidelity and Guaranty, Baltimore.	153 73,770 933	24,204 134	36.1 13.6	Royal In- Southwest United S United S	2,509 994 32,474 173	5 39 1,984	4.6 8.8
Totals	893,606	298,110	44.6	Totals	113,390	55,606	47.0
Health.							
.....	1,543	533	35.3	ord.....	1,403	.....	.....
.....	494	177	40.6	.....	1,130	.....	.....
.....	139	63	26.5	.....	20,879	1,943	9.3
.....	2,374	1,197	50.4	.....	.....	.....	.....
.....	4,308	2,015	41.9	.....	.....	.....	.....
.....	1,161	140	12.1	.....	4,074	.....	.....
.....	24,333	9,039	37.3	.....	7,643	.....	.....
.....	1,087	119	10.8	.....	1,033	.....	.....
.....	4,307	1,700	40.4	.....	22,073	332	1.1
.....	4,799	2,657	55.4	.....	34	126	363.0
.....	107	40	37.4	.....	2,376	.....	.....
.....	267	173	63.0	.....	364	13	3.3
.....	9,632	3,347	34.8	.....	5,692	2,230	40.9
.....	1,760	590	33.5	.....	549	.....	.....
.....	115	35	31.7	.....	20,639	387	4.3
.....	4,353	1,415	33.3	.....	344	.....	.....
.....	935	389	43.1	.....	296	.....	.....
.....	51	.....	.....	.....	3,333	.....	.....
.....	96	.....	.....	.....	203	.....	7.6
.....	10,707	5,399	50.3	.....	701	378	139.6
.....	4,310	1,451	34.5	.....	19,269	1,691	4.3
.....	5,947	3,159	53.1	Totals	113,704	8,439	7.4
.....	1,099	371	34.4	.....	.....	.....	.....
.....	361	536	53.5	.....	1,353	547	40.4
.....	4,943	3,506	70.9	rk.....	819	245	29.6
.....	133	154	111.6	.....	763	359	33.8
.....	6,351	1,631	25.4	.....	3,043	1,693	21.0
.....	17	.....	.....	.....	1,008	.....	.....
.....	5,636	3,454	60.7	.....	2,050	1,430	69.3
more.	298	44	14.3	.....	3,036	200	21.4
Totals	102,393	43,927	43.9	ford.....	503	127	25.4
Liability.				.....	299	.....	.....
Hartford.....	13	.....	.....	.....	4,193	1,360	32.5
.....	20,493	11,313	55.3	.....	3,003	1,065	35.3
.....	247	7,974	233.0	.....	714	17	3.3
New York.....	210,131	16,096	159.0	.....	2,334	594	25.0
.....	24,390	13,374	69.2	.....	275	73	26.3
k.....	99,730	33,233	89.6	.....	3,036	1,634	45.9
.....	10,163	23,533	183.0	.....	3,355	1,735	44.7
.....	19,446	8,443	43.4	.....	314	.....	.....
.....	61,393	49,330	80.4	.....	19	.....	47.4
.....	5,525	7,513	136.0	.....	113	.....	41.3

* Includes health. † Includes liability. ‡ Includes automobile liability. — Excess of return premiums and reinsurance.
 § Executive office; home office Charleston, W. Va.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky—Cont.			
.....	\$ 2,372	\$ 355	15.0
.....	1,074	48	4.5
Baltimore.	158	207	131.0
.....	1,315	171	12.9
Totals	38,067	12,153	31.9
Steam Railways			
New York.....	95	.....	.....
.....	284	.....	.....
.....	10,462	1,064	10.1
.....	17,888	1,873	10.5
London.....	3,096	450	14.5
.....	638	.....	.....
.....	1,323	.....	.....
.....	4,544	38	.8
Totals	38,143	3,415	8.9
Industrial.			
Casualty Company of America, New York.....	650	303	46.6
.....	125	.....	.....
.....	469	410	87.4
.....	647	3	.4
.....	7,979	6,314	79.1
.....	946	1,281	135.4
.....	120	6	5.0
.....	1,225	738	60.3
.....	535	152	28.4
.....	592	130	22.1
.....	122	.....	.....
.....	948	388	40.9
.....	6,711	596	8.9
.....	430	.....	.....
.....	2,555	1,403	54.9
.....	268	24	8.9
.....	404	1,127	280.9
.....	3,413	2,439	71.4
.....	204	.....	.....
.....	804	168	20.9
.....	2,753	156	5.6
.....	788	100	12.7
.....	1,067	140	13.1
Totals	34,346	16,941	49.3

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky—Cont.			
.....	\$ 1,150	\$ 313	27.2
.....	75	.....	.....
London.....	62	38	61.3
.....	12	.....	.....
.....	210	65	31.0
.....	636	333	52.3
.....	2,107	1,397	66.3
.....	322	30	9.3
Totals	5,393	3,381	62.7
Live Stock.			
Kentucky Live Stock, Louisville.....	15,340	10,113	65.9
Indiana and Ohio Live Stock, Crawfordsville..	5,763	2,535	43.8
National Live Stock, Indianapolis	3,736	2,526	67.6
Totals	24,839	15,174	61.1
Industrial.			
Casualty Company of America, New York.....	5,667	3,693	65.2
Physicians' Defense.			
Maryland Casualty, Baltimore	200	150	75.0
Aggregates (Kentucky)	2,047,303	1,009,091	50.3
Louisiana.			
Accident.			
.....	14,450	4,859	33.6
New York.....	71,316	764	1.1
.....	108	.....	.....
.....	44,470	20,751	46.7
.....	22,941	6,245	27.2
.....	2,303	1,303	56.6
.....	16,275	3,916	24.1
.....	1,390	323	23.2
.....	3,700	2,975	80.4
.....	2,353	753	32.0
.....	4,506	1,120	24.8
.....	141	25	17.7
.....	29,793	.....	.....
.....	7,305	.....	.....
London.....	1,544	633	41.0

<i>Credit.</i> American Credit Indemnity, New York..... Ocean Accident and Guarantee, London	10,786	15,975	185.0	.....	8,048	1,201	14.9
	3,185	2,308	73.3	.....	4,921	1,123	23.3
Totals	13,980	18,273	190.7	.....	1,709	.....	43.0
<i>Sprinkler.</i> Ætna Accident and Liability, Hartford..... Maryland Casualty, Baltimore	800	.....	...	.....	2,706	2,908	40.7
	3,416	919	26.9	.....	19,247	6,288	52.4
Totals	4,216	919	31.6	.....	7,343	2,011	25.9
<i>Fly-Wheel.</i>	1,115	20	1.7	.....	3,759	3,146	42.9
	342	.....	...	.....	428	428	11.1
.....	42	.....	...	.....	467	.....	71.9
.....	125	.....	...	.....	7,032	949	12.4
.....	51	.....	...	.....	1,816	319	17.6
Totals	1,676	20	1.1	.....	7,308	1,537	22.0
<i>Automobile and Teams Property Damage.</i>	2,864	899	31.4	.....	54,694	28,021	63.1
	—50	545	...	.....	3,063	2,346	76.6
.....	2,946	1,396	59.6	.....	1,954	554	23.3
.....	2,951	1,556	52.7	.....	.....	.....	.....
.....	4,238	1,945	43.6	.....	308	.....	.....
.....	1,450	308	20.9	.....	2,376	2,350	94.3
.....	298	12	4.2	.....	.....	.....	.....
.....	1,378	997	73.3	.....	.....	.....	.....
.....	2,611	808	30.9	.....	.....	.....	.....
.....	784	141	16.0	.....	.....	.....	.....
.....	633	111	17.8	.....	.....	.....	.....
.....	6,611	1,261	19.0	.....	.....	.....	.....
.....	2,970	621	20.9	.....	.....	.....	.....
.....	211	16	7.5	.....	.....	.....	.....
.....	237	128	56.4	.....	.....	.....	.....
.....	294	.....	...	.....	.....	.....	.....
.....	1,096	114	11.3	.....	.....	.....	.....
.....	1,679	263	17.9	.....	.....	.....	.....
.....	2,997	35	...	.....	.....	.....	.....
.....	2,519	2,238	87.0	.....	.....	.....	.....
.....	2,298	844	25.6	.....	.....	.....	.....
.....	6,136	2,333	37.0	.....	.....	.....	.....
.....	2,710	2,068	76.3	.....	.....	.....	.....
.....	210	.....	...	.....	.....	.....	.....
Totals	51,366	18,560	86.0	.....	308,653	96,425	31.5
<i>Workmen's Collective.</i> Ætna, Hartford	924	364	39.4	.....	5,408	2,716	60.3
	35	133	140.0	.....	22,553	10,083	44.7
.....	301	103	34.2	.....	10,247	6,098	59.2
.....	.....	.....	...	.....	436	.....	...
.....	.....	.....	...	.....	9,585	2,577	26.3
.....	.....	.....	...	.....	915	187	20.4
.....	.....	.....	...	.....	4,110	1,556	37.8
.....	.....	.....	...	.....	777	970	12.2
.....	.....	.....	...	.....	2,376	2,350	94.3
.....	.....	.....	...	.....	18	.....	...
.....	.....	.....	...	.....	804	.....	...
.....	.....	.....	...	.....	196	.....	...
.....	.....	.....	...	.....	2,121	1,300	41.7
.....	.....	.....	...	.....	226	7	2.1
.....	.....	.....	...	.....	12,831	2,359	28.1
.....	.....	.....	...	.....	4,253	2,008	47.1
.....	.....	.....	...	.....	1,546	623	40.3
.....	.....	.....	...	.....	61	2	4.9
.....	.....	.....	...	.....	2,294	1,406	58.8
.....	.....	.....	...	.....	676	263	39.7
.....	.....	.....	...	.....	1,465	254	17.3
.....	.....	.....	...	.....	10,939	5,388	49.1
.....	.....	.....	...	.....	1,604	1,307	75.3
.....	.....	.....	...	.....	514	453	88.2
Totals	97,043	42,531	43.8	.....	.....	.....	.....
<i>Liability.</i> Ætna, Hartford	11,962	15,329	122.9	.....	.....	.....	.....
	484	1,337	276.3	.....	.....	.....	.....
.....	52,794	41,696	73.9	.....	.....	.....	.....
.....	211	.....	...	.....	.....	.....	...
.....	6,822	5,927	96.7	.....	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 1,911	\$ 1,127	59.0
.....	14,530	7,915	54.6
.....	8,233	3,345	40.6
.....	247	.....	.....
.....	.....	11,496	.....
.....	10,750	9,887	73.3
.....	1,065	.....	.....
.....	28,195	13,129	50.1
.....	11,761	4,497	38.3
.....	12,831	3,359	26.1
.....	5,534	6,276	113.6
.....	26,687	10,043	37.6
.....	596	293	50.0
.....	14,193	6,349	45.3
.....	21,315	19,745	92.6
.....	3,983	1,246	31.3
.....	15,496	8,663	56.9
.....	7,043	864	9.4
.....	58,423	43,230	73.3
Totals	299,183	212,241	70.8
.....	37,300	.....	.....
.....	1,365	.....	.....
.....	54	.....	.....
.....	10	.....	.....
.....	1,032	55	5.9
.....	487	.....	.....
Totals	39,355	55	.....
.....	14,979	7,406	44.3
.....	25,303	5,735	22.6
.....	41	.....	.....
.....	3,931	753	19.3
.....	9,937	3,679	37.0
.....	20	.....	.....
.....	2,793	.....	.....
.....	5,443	.....	.....
.....	104	.....	.....
.....	31,331	3,896	12.3
Totals	65,809	21,536	35.1
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 1,115	\$ 13	1.1
.....	1,947	1,953	100.5
.....	1,895	655	38.6
.....	2,333	353	10.8
.....	179	90	50.3
.....	30	.....	.....
.....	37	.....	.....
.....	633	390	54.3
.....	26	3	7.6
.....	541	30	5.5
.....	4,396	766	15.6
.....	2,337	609	26.1
.....	385	201	23.7
.....	2,050	1,444	70.4
.....	2,442	616	25.2
.....	138	.....	.....
.....	4,483	1,564	35.1
.....	964	.....	.....
.....	802	1,255	156.6
.....	3,839	1,536	39.8
Totals	38,373	12,005	33.9
.....	9,765	1,099	11.3
.....	1,440	603	41.9
Totals	11,195	1,702	16.3
.....	1,519	129	8.5
.....	160	.....	.....
Totals	1,679	129	7.6
.....	60	.....	.....
.....	1,007	.....	.....
.....	277	63	22.4
.....	9	.....	.....
.....	1,170	.....	.....
.....	2,065	303	19.0
Totals	4,599	454	9.9

..... ork..... ity, Hartford o..... London..... ork..... ranty, Baltimore.	348 2,754 45 156 1,183 5,042 116 1,452 530 567 53 4,724 794 189	25 625 2,216 1,731 669 360 223 1,393 178 609	7.1 19.1 187.3 34.3 46.1 49.1 28.0 29.5 22.4 306.0	72,693	38,537	53.0	Totals	16,720	6,813	40.3
<i>Liability.</i>										
ford.....	15	.....	107.3	.....	.....	.....	.....	3,438	.....	7.0
.....	23,760	24,404	75.8	.....	.....	.....	.....	4,344	469	.....
w York.....	23,356	17,703	61.8	.....	.....	.....	London.....	12,675	60	.....
.....	20,069	18,676	45.8	.....	.....	.....	.....	1,779	.....	.....
.....	51,480	23,745	45.8	.....	.....	.....	.....	914	.....	.....
.....	18,460	2,590	19.4	.....	.....	.....	.....	760	.....	.....
.....	1,312	1,020	77.0	.....	.....	.....	.....	940	.....	.....
.....	386	314	24.2	.....	.....	.....	.....	243	.....	.....
.....	2,711	5,008	18.5	.....	.....	.....	.....	.....	.....	.....
.....	4,153	99	2.3	.....	.....	.....	.....	.....	.....	.....
Hartford.....	152	.....	14.6	.....	.....	.....	.....	.....	.....	.....
.....	2,598	.....	.....	.....	.....	.....	.....	.....	.....	.....
London.....	2,163	.....	23.1	.....	.....	.....	.....	279	.....	.....
.....	17,300	4,511	40.0	.....	.....	.....	.....	24	.....	.....
.....	2,344	1,145	4.9	.....	.....	.....	.....	1,330	35	2.9
.....	2,060	101	4.9	.....	.....	.....	.....	1,963	40	2.9
ondon.....	6,350	2,719	43.8	.....	.....	.....	.....	344	.....	.....
.....	389	.....	.....	.....	.....	.....	.....	14	.....	.....
.....	18,553	3,699	19.9	.....	.....	.....	.....	10	.....	.....
.....	2,903	250	9.9	.....	.....	.....	.....	333	.....	.....
.....	472	.....	.....	.....	.....	.....	.....	463	26	7.7
.....	46,898	22,297	49.7	.....	.....	.....	.....	8	.....	.....
.....	1,235	15	1.2	.....	.....	.....	.....	12	.....	.....
y, Baltimore.	7,510	780	19.2	.....	.....	.....	.....	159	.....	.....
Totals	276,572	136,231	43.8	.....	.....	.....	.....	388	653	73.5
<i>Workmen's Compensation.</i>										
Casualty Company of America, New York.....	.....	265	.....	.....	.....	.....	.....	343	127	37.9
Employers Liability, London .....	.....	6	.....	.....	.....	.....	.....	408	20	6.2
Totals .....	.....	271	.....	.....	.....	.....	.....	182	.....	.....
<i>Fidelity.</i>										
Ætna Accident and Liability, Hartford	78	.....	.....	.....	.....	.....	.....	74	.....	.....
American Surety, New York.....	4,219	.....	.....	.....	.....	.....	.....	165	107	101.9
.....	.....	.....	.....	.....	.....	.....	.....	84	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	914	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	25	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	607	6	.....
Totals .....	.....	.....	.....	.....	.....	.....	.....	3,631	1,033	12.0

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid	Ratio of Losses to Premiums.
MAINE—Cont.			
<i>Credit.</i>			
American Credit Indemnity, New York.....	8,430	4,196	65.3
London Guarantee and Accident, London.....	2,800	— 1,431	.....
Ocean Accident and Guarantee, London.....	340	.....	.....
Totals	9,570	2,765	28.9
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	13	.....	.....
Maryland Casualty, Baltimore	297	34	11.4
Totals	310	34	11.0
<i>Fly-Wheel.</i>			
Fidelity and Casualty, New York.....	1,020	6,300	607.9
Hartford Steam Boiler, Hartford	1,873	1,397	74.6
Maryland Casualty, Baltimore	45	.....	.....
Royal Indemnity, New York.....	1,728	2,066	119.6
Totals	4,666	9,663	207.1
<i>Damage.</i>			
iford.....	1,587	1,577	122.9
w York.....	556	88	15.8
.....	6,053	1,763	29.1
.....	828	.....	.....
.....	113	16	14.2
.....	110	149	127.3
.....	553	42	7.6
Hartford.....	13	.....	.....
.....	381	98	11.1
London.....	147	.....	.....
.....	2,314	214	9.6
.....	187	.....	.....
.....	182	.....	.....
ondon.....	421	228	56.5
.....	219	.....	.....
.....	2,319	363	15.7
.....	1,111	87	7.8
.....	2,453	131	4.9
.....	48	.....	.....
ty, Baltimore.	826	.....	.....
Totals	20,729	5,063	24.4

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	\$ 3,238	\$ 443	% 13.7
.....	1,389	57	2.6
.....	2,338	1,213	51.9
.....	5,515	2,848	48.0
.....	53,022	13,346	40.4
.....	6,429	3,401	53.9
.....	9,676	2,981	31.1
.....	173	159	92.4
.....	142	.....	.....
.....	11,838	5,866	49.4
.....	4,308	974	23.6
.....	8,220	3,078	37.5
.....	18,123	10,257	56.6
.....	998	31	3.1
.....	503	69	13.5
.....	2,541	1,556	61.2
.....	1,113	365	32.6
.....	347	727	209.5
.....	21,429	3,054	14.2
.....	47	.....	.....
.....	25,675	3,633	14.1
.....	10,386	3,457	33.3
Totals	471,167	208,496	44.2
<i>Health.</i>			
Fidelity and Deposit, Baltimore.....	6,686	2,242	48.5
Maryland Casualty, Baltimore.....	12,458	4,237	34.0
United States Fidelity and Guaranty, Baltimore.	3,460	1,861	53.8
Totals	22,604	9,340	41.3
<i>Liability.</i>			
Fidelity and Deposit, Baltimore.....	58,421	11,619	19.9
Maryland Casualty, Baltimore	93,042	24,898	26.7
United States Fidelity and Guaranty, Baltimore.	67,784	29,353	43.3
Ætna Accident and Liability, Hartford.....	41	.....	.....
Ætna, Hartford	31,339	9,675	30.5
American Fidelity, Montpelier	— 479	1,385	.....
Casualty Company of America, New York.....	3,291	4,476	136.3
Commercial Casualty, Newark.....	1,010	.....	.....
Employers Liability, London.....	42,393	19,393	45.8

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>MARYLAND—Cont.</i>			
Fidelity and Deposit, Baltimore.....	149,987	54,062	36.1
Maryland Casualty, Baltimore.....	42,948	9,490	22.1
United States Fidelity and Guaranty, Baltimore.	259,748	124,553	47.9
Hartford.....	2,576	156	6.4
New York.....	4,559	94	2.0
Chicago.....	18,692	1,173	6.2
.....	1,336	66	4.9
.....	78	.....	.....
.....	767	.....	.....
.....	17,435	— 248	.....
.....	1,010	1,037	5.9
.....	13,211	.....	.....
Hartford.....	80	.....	.....
.....	5,702	147	2.5
.....	1,519	.....	.....
.....	91	.....	.....
.....	6,925	26	.....
.....	16,912	4,258	25.2
.....	41,325	13,016	31.5
.....	— 1,818	11,439	.....
.....	2,383	.....	.....
.....	732	42,394	.....
Totals	598,544	281,670	44.8
<i>Plate Glass.</i>			
Fidelity and Deposit, Baltimore.....	7,078	1,763	24.8
Maryland Casualty, Baltimore.....	6,133	1,324	21.7
United States Fidelity and Guaranty, Baltimore.	1,241	553	44.6
Hartford.....	2,545	2,086	82.0
New York.....	4,679	2,813	60.1
.....	885	335	38.7
.....	4,809	2,379	47.4
.....	1,290	1,957	151.7
.....	826	260	31.6
.....	421	255	60.6
Hartford.....	19	.....	.....
.....	2,236	1,349	41.8
.....	1,480	629	42.7
.....	260	123	40.2
<i>MARYLAND—Cont.</i>			
Guarantee, London.....	2,825	.....	.....
New York.....	33	.....	.....
Baltimore.....	449	679	151.3
New York.....	1,085	237	22.9
New York.....	373	— 1,217	.....
Totals	60,253	19,670	32.7
<i>Credit.</i>			
American Credit Indemnity, New York.....	16,135	10,041	62.3
London Guarantee and Accident, London.....	2,005	— 1,224	.....
Ocean Accident and Guarantee, London.....	10,647	4,478	42.1
Totals	30,887	13,285	43.8
<i>Sprinkler.</i>			
Maryland Casualty, Baltimore	2,506	2,982	119.0
Ætna Accident and Liability, Hartford.....	1,855	2	.1
United States Casualty, New York.....	478	.....	.....
Totals	4,839	2,984	61.7
<i>Fly-Wheel.</i>			
Maryland Casualty, Baltimore.....	383	.....	.....
Hartford.....	154	.....	.....
.....	203	.....	.....
.....	577	.....	.....
.....	41	.....	.....
.....	559	.....	.....
.....	14	.....	.....
.....	308	.....	.....
Totals	2,239	.....	.....
<i>Automobile and Trench Property Damage.</i>			
Fidelity and Deposit, Baltimore	10,179	3,842	37.8
Maryland Casualty, Baltimore	11,470	2,388	20.8

[illegible]

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MASSACHUSETTS.			
Boston Casualty, Boston	\$ 26,596	\$ 11,463	31.3
Brotherhood Accident, Boston	27,520	15,084	55.3
.....	22,952	13,569	59.1
.....	23,234	11,468	29.2
.....	50,217	33,531	66.7
.....	75,413	7,929	51.5
.....	155,526	57,550	37.0
.....	69,166	29,647	42.9
.....	27,489	12,165	47.9
.....	78,567	5,336	6.8
.....	171	50,501	29.4
.....	102,252	1,363	575.0
.....	11,060	5,068	46.0
.....	4,234	443	10.4
.....	6,465	686	10.7
.....	27,466	7,966	29.0
.....	33,142	11,555	35.1
.....	31,568	3,933	12.4
.....	132,087	21,538	23.9
.....	5,061	1,540	31.0
.....	79,518	3,343	36.1
.....	60,470	23,202	38.4
.....	15,651	4,498	28.7
.....	13,300	3,740	28.1
.....	11,306	502	4.2
.....	6,247	265	6.0
.....	1,595	557	34.9
.....	9,195	2,411	26.2
.....	2,459	745	30.3
.....	72,639	.....	.....
.....	3,067	602	22.6
.....	19,075	7,750	40.6
.....	6,367	708	12.0
.....	20,787	10,502	52.3
.....	77,690	31,302	41.0
.....	394	43	10.9
.....	16,860	4,779	28.3
.....	39,204	10,540	26.9
.....	6,619	1,024	16.5
.....	260,549	72,541	27.8
.....	24,271	7,510	31.0
United States Casualty, New York			23.5
Mo.	\$ 1,200	\$ 294,406	44.4
.....	632,118	.....	.....
.....	7,321	.....	.....
.....	90,945	49,670	54.6
.....	63,969	41,872	65.7
.....	29,295	31,837	107.0
.....	40,521	20,039	49.4
.....	94,456	31,574	33.7
.....	64,533	11,172	17.3
.....	19,506	6,064	30.9
.....	117,762	33,075	32.3
.....	59,291	44,703	75.4
.....	9,363	1,349	14.9
.....	44,069	15,714	37.9
.....	24,653	5,632	23.1
.....	17,312	3,964	22.9
.....	96,937	25,331	26.1
.....	7,774	113	1.5
.....	26,863	12,391	46.1
.....	10,843	.....	.....
.....	433,196	179,963	41.6
.....	49,660	27,294	54.7
.....	59,562	24,379	41.6
.....	65,763	15,178	23.1
Totals	3,459,431	1,199,061	31.3
American Contractors	327,961	162,515	55.7
Massachusetts	146,896	32,633	22.9
Massachusetts	72,252	3,539	4.8
New England	817,569	253,049	31.0
.....	107,709	49,131	45.6
.....	230,354	112,100	50.9
.....	5,553	6,277	112.9
.....	144,173	85,465	59.7
.....	9,150	90	.1
.....	824,110	276,386	45.5
.....	6,491	.....	.....
.....	58,736	33,399	56.7
.....	63,291	26,791	50.3
.....	41,360	26,969	65.1
.....	32,232	17,434	54.1

United States Fidelity and Guaranty, Baltimore.	3,941	578	19.6	Globe Indemnity, New York.	53,206	25,147	47.3
World Casualty, Chicago	1,272	189	1.4	Hartford.	52,538	4,257	13.1
Zurich, Zurich	25	.....	....	London.	11,953	7,852	65.7
Totals	1,416,393	562,206	36.5	York.	81,923	39,349	48.0
Columbian National, Boston.	13,886	4,458	32.1	London.	63,944	39,942	62.3
Massachusetts Bonding, Boston	123,168	62,947	51.5	London.	4,349	1,498	34.4
New England Casualty, Boston	23,243	7,635	34.3	London.	44,069	16,714	37.9
Totals	26,576	11,007	41.4	London.	2,838	294	11.1
.....	77	207	....	London.	92,780	45,001	48.5
.....	4,705	2,430	51.7	London.	94,356	10,227	10.8
.....	2,343	149	6.3	London.	31,900	14,472	45.4
.....	2,495	753	30.1	London.	672,041	285,950	42.5
.....	14,850	5,879	39.5	London.	39,273	22,014	56.0
.....	5,753	3,096	53.8	London.	58,552	24,879	41.6
.....	6,765	1,190	17.6	London.	41,394	11,416	27.3
.....	104,145	23,554	21.2	Totals	4,186,151	1,755,437	41.7
.....	2,228	1,963	88.0	Massachusetts	88,468	11,919	13.4
.....	22,144	7,912	35.6	New England	8,963	401	6.3
.....	8,390	4,590	51.6	London.	3,397	15	....
.....	9,496	3,106	32.7	London.	3,052	500	....
.....	4,370	312	7.1	London.	73,859	10,498	14.2
.....	507	202	39.3	London.	919	4,802	52.8
.....	775	1,065	137.4	London.	14,699	2,086	....
.....	3,459	1,193	34.1	London.	435	....	....
.....	900	224	23.3	London.	9,209	....	....
.....	1,024	144	14.0	London.	32,639	....	....
.....	1,349	175	13.0	London.	6,120	....	....
.....	18,469	6,537	35.7	London.	20,795	....	....
.....	232	....	....	London.	457	....	....
.....	2,786	1,513	46.6	London.	589	....	....
.....	10,319	5,788	55.4	London.	517	....	....
.....	1,066	240	22.5	London.	2,975	....	....
.....	57,893	25,521	44.1	London.	45,523	....	....
.....	16,449	8,301	42.0	London.	12,592	....	....
.....	367	278	75.7	London.	41,770	....	....
.....	95	....	....	London.	2,270	....	....
Totals	489,761	209,288	40.8	Totals	371,314	51,474	13.8
.....	84,560	31,851	37.8	Massachusetts	8,475	2,272	26.8
.....	53,165	23,950	45.9	New England	43,412	....	....
.....	124,457	58,411	46.8	London.	13,806	....	....
.....	132,160	51,657	38.4	London.	4,901	....	....
.....	1,781	440	....	London.	100,797	....	....
.....	202,920	90,854	45.3	London.	7,488	....	....
.....	2,207	18,314	829.8	London.	1,350	....	....
.....	153,681	34,320	22.3	London.	....	....	....

* Includes health. — Excess of return premiums and reinsurance. † Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MASSACHUSETTS—Cont.			
.....	\$ 1,553	\$ 607	39.1
.....	26,537	.....	.....
.....	3,564	.....	.....
.....	3,973	2,729	68.7
.....	83,534	9,406	11.2
.....	16,835	.....	.....
Montreal.....	64	.....	.....
Hartford.....	92	.....	.....
.....	11,353	.....	.....
.....	— 123	.....	.....
.....	2,619	— 269	.....
.....	63,942	585	.....
.....	7,071	1,361	17.8
....., Baltimore.	76,624	21,933	28.6
.....	3,533	.....	.....
Totals	475,005	37,725	7.9
Plate Glass.			
Massachusetts Bonding, Boston	8,475	2,273	26.8
New England Casualty, Boston	7,610	2,650	34.8
.....	6,764	1,404	20.7
.....	3,636	1,223	33.6
.....	1,064	301	27.8
.....	15,121	6,513	41.0
.....	6,883	4,456	64.7
.....	5,725	2,806	46.9
.....	443	110	24.9
ord.....	39,840	16,150	40.5
.....	1,906	651	33.8
.....	9,706	3,849	39.6
.....	55,447	22,903	41.3
.....	28,643	12,970	45.3
.....	39,983	11,389	28.0
.....	411	296	72.6
.....	1,843	353	26.3
.....	9,123	4,231	47.0
.....	1,846	748	40.6
.....	5,134	1,682	32.7
Totals	240,529	97,009	40.3
Workmen's Collective.			
.....	1,162	.....	.....
.....	301	34	8.7
.....	270	20	7.4
.....	3,073	1,396	45.4
.....	263	24	9.1
.....	105	.....	.....
....., Baltimore.	.....	.....	.....
Totals	5,262	1,474	28.0
Physicians' Defense.			
Maryland Casualty, Baltimore.....	2,939	1,230	43.3
Zurich, Zurich	361,747	160,061	44.2
Totals	1,162	34	8.7
Workmen's Collective.	301	20	7.4
Physicians' Defense.	2,939	1,230	43.3
Maryland Casualty, Baltimore.....	2,939	1,230	43.3

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums Received.
MICHIGAN—Cont.			
United States Fidelity and Guaranty, Baltimore.	\$ 22,248	\$ 4,811	21.6
Zurich, Zurich	58,640	4,405	8.2
Totals	870,827	262,008	29.3
WORKMEN'S COMPENSATION.			
Furniture Mutual, Detroit	18,200	11,027	60.4
Standard Accident, Detroit	198,118	98,562	49.3
Michigan Workmen's Comp. Mutual, Detroit ..	195,237	83,147	42.6
Totals	233,951	110,736	47.3
.....	8,041	4,087	50.8
.....	32,327	19,536	60.4
.....	10,035	2,323	23.2
.....	2,558	.....	.....
.....	12,895	2,758	21.4
.....	118,702	44,187	37.3
.....	92,306	31,189	33.8
.....	54,638	22,450	41.1
.....	12,617	.....	.....
.....	65,351	22,320	34.2
.....	98,636	28,371	28.8
.....	8,653	232	2.6
.....	37,636	9,308	24.7
.....	140,615	44,145	31.4
.....	42,246	9,584	22.7
.....	28,039	11,218	39.6
.....	88,309	66,436	75.3
.....	5,253	1,154	21.9
.....	1,353	2	.1
.....	68,559	44,016	64.2
.....	96,798	.....	.....
.....	11	.....	.....
.....	66,338	14,892	22.4
.....	77,073	27,767	36.0
.....	24,531	1,088	4.4
.....	12,442	3,929	31.6
.....	268,153	142,289	53.1
.....	55,608	21,098	37.9
.....	6,246	1,672	26.4
.....	23,887	7,415	31.0
.....	887	4	.5
Utilities Indemnity, St. Louis .....	.....	.....	.....

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	\$	\$	%		\$	\$	%
MICHIGAN—Cont.				MICHIGAN—Cont.			
Preferred Royal Ins. Southern Southwestern United	21 4,378 19,894 10,708 49,214	8,356 10,421 224 7,973	190.9 56.9 2.0 16.2	Etina Accident and Liability, Hartford. Fidelity and Casualty, New York. Globe Indemnity, New York. Hartford Steam Boiler, Hartford. Maryland Casualty, Baltimore. Travelers Indemnity, Hartford	590 1,157 203 1,732 223 2,051	..............................	..............................
Totals	507,943	83,894	16.5	Totals	6,002	.....	.....
Plate Glass.				Automobile Property Damage.			
.....	4,064	1,398	48.7	Standard Accident, Detroit	35,370	19,351	54.7
.....	1,945	530	27.2	.....	29,791	10,642	35.7
.....	461	136	29.5	.....	77,364	27,831	36.0
.....	12,744	3,305	25.9	.....	7	78	111.4
.....	1,915	708	36.7	.....	11,090	1,851	16.7
.....	2,785	899	32.4	ork.	13,477	2,932	21.8
.....	1,512	695	46.0	.....	3,694	696	18.8
.....	1,533	29	1.9	.....	4,204	2,543	60.5
.....	13,337	4,033	30.2	.....	1,008	679	67.4
.....	10,523	5,094	48.4	.....	2,140	1,977	92.4
.....	9,073	2,013	22.3	.....	2,337	.....	.....
.....	27,147	8,097	29.8	rtford.	2,557	181	7.0
.....	10,089	2,927	29.0	don.	12,040	1,809	15.0
.....	13	.....	.....	.....	10,325	2,542	24.6
.....	2,190	453	20.7	.....	2,751	445	16.2
.....	958	230	23.9	.....	10,353	2,938	28.4
.....	5,554	1,974	35.5	.....	1,291	319	24.7
.....	10,517	4,356	41.4	.....	4,190	574	13.7
.....	2,419	451	18.6	.....	6,493	2,432	37.4
.....	2,477	395	16.3	.....	5,310	1,969	37.1
.....	7,440	2,061	27.7	.....	7,535	2,753	36.5
.....	3,512	1,537	43.7	.....	6,903	1,933	28.0
.....	653	.....	.....	.....	2,013	181	9.0
.....	1,676	388	23.1	.....	6,055	1,561	25.8
.....	780	595	76.3	.....	33,935	12,804	37.7
.....	64	129	201.6	.....	15,935	7,643	47.9
.....	3,574	1,041	29.1	.....	1,153	709	61.5
Totals	135,650	46,073	34.0	United States Casualty, New York.	5,337	583	10.9
.....	206	.....	.....	United States Fidelity and Guaranty, Baltimore.	10,364	2,905	28.0
Employers Liability, London	15,684	711	4.5	Totals	332,105	119,238	35.9
Fidelity and Casualty, New York	1,411	.....	.....		
Globe Indemnity, New York	46,100	7,332	15.9				
Hartford Steam Boiler, Hartford	.....	.....	.....	

London Guarantee and Accident, London.....	876	.....	12.8	.....	.....	.....
Maryland Casualty, Baltimore	6,694	853	.....	.....	.....	.....
Ocean Accident and Guarantee, London.....	2,006	.....	.....	.....	.....	.....
Royal Indemnity, New York.....	1,440	.....	.....	.....	.....	.....
Travelers Indemnity, Hartford	20,572	2,610	12.7	.....	.....	.....
United States Casualty, New York.....	948	.....	.....	.....	.....	.....
Totals	94,464	11,567	11.9	373	2,196	580.4
.....	9,531	1,441	17.2	5,789	1,650	28.5
.....	1,479	.....	78.6	2,008	1,000	49.3
.....	4,312	1,308	30.4	.....	.....	.....
.....	19,993	4,572	22.9	7,797	2,650	24.0
.....	6,459	2,762	42.4	.....	.....	.....
.....	838	19	2.1	219	.....	.....
.....	355	457	132.7	14,509	.....	.....
.....	4,200	634	16.3	.....	.....	.....
.....	1,102	129	12.6	14,719	.....	.....
.....	1,990	.....	.....	.....	.....	.....
.....	6,116	.....	.....	.....	.....	.....
.....	10,194	1,143	11.2	.....	.....	.....
.....	3,696	600	12.6	.....	.....	.....
.....	10	.....	.....	.....	.....	.....
.....	8,537	.....	.....	.....	.....	.....
.....	536	— 15	.....	.....	.....	.....
.....	1,337	7	.....	.....	.....	.....
.....	1,404	.....	.....	.....	.....	.....
.....	11,424	1,083	90.0	.....	.....	.....
.....	1,465	373	16.6	.....	.....	.....
.....	2,246	1,476	65.7	.....	.....	.....
.....	2,720	1,054	23.2	.....	.....	.....
.....	777	.....	.....	.....	.....	.....
.....	1,316	1,153	87.0	.....	.....	.....
.....	2,544	2,170	76.3	.....	.....	.....
.....	9,073	1,653	13.3	.....	.....	.....
Totals	115,239	22,114	20.1	62,532	21,439	46.9
<i>Credit.</i>	.....	.....	.....	.....	.....	.....
American Credit Indemnity, New York.....	23,357	29,025	100.7	.....	.....	.....
Casualty Company of America, New York.....	.....	7	.....	.....	.....	.....
London Guarantee and Accident, London.....	7,200	5,353	80.3	.....	.....	.....
Ocean Accident and Guarantee, London.....	1,995	4,508	235.9	.....	.....	.....
Totals	32,132	39,393	103.3	15	2,342	24.5
.....	.....	.....	.....	13	17	130.3
.....	.....	.....	.....	216	.....	.....
.....	.....	.....	.....	2,970	171	5.7
.....	.....	.....	.....	4,923	4,577	92.3
.....	.....	.....	.....	9,516	5,604	53.3
.....	.....	.....	.....	4,876	1,476	31.5
Totals	6,994	636	9.3	9,909	4,737	47.7
<i>Sprinkler.</i>	.....	.....	.....	.....	.....	.....
Etina Accident and Liability, Hartford	2,422	434	16.3	.....	.....	.....
Maryland Casualty, Baltimore	3,651	341	7.5	.....	.....	.....
United States Casualty, New York.....	721	.....	.....	.....	.....	.....
Totals	6,904	636	9.3	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	18,104	7,572	41.8	.....	11	29,296	35.9
.....	35,258	24,570	69.7	.....	81,467	72,274	88.6
.....	8,206	602	7.2	rk.....	128	30,447	45.9
.....	109	.....	.....	.....	130,246	22,141	17.3
.....	3,071	43,002	14.3	.....	68,236	16,744	24.3
.....	97,233	2,026	2.1	.....	81,295	1,762	2.2
.....	93,257	4,436	4.8	.....	31,006	4,450	14.4
.....	1,061	320	30.2	.....	61,424	25,302	41.2
.....	942	.....	.....	.....	30	24,763	82.5
.....	22,300	9,586	43.2	.....	72,363	.....	.....
.....	12,908	2,032	15.7	ford.....	1,004	542	54.2
.....	41,470	12,686	30.4	.....	18,270	7,212	39.5
.....	24,806	14,077	56.7	lon.....	195,213	54,278	27.8
.....	5,244	2,257	43.7	.....	63,473	27,039	42.6
.....	837	.....	.....	.....	22,165	7,229	32.6
.....	4,573	2,626	57.4	.....	2,905	526	18.1
.....	3,818	1,789	46.9	.....	191,640	1,913	1.0
.....	26,200	5,800	22.1	.....	8,763	60,449	69.1
.....	88,721	24,091	27.1	.....	29,090	5,724	19.7
.....	68	42	61.8	.....	1,256	15,412	12.2
.....	2,740	454	16.5	.....	793	340	42.9
.....	3,594	536	15.2	.....	111,179	27,300	24.6
Totals	764,474	226,947	29.7	altimore.....	13,587	6,229	45.9
Health.	19,721	4,220	21.4	.....	49,985	21,516	43.0
.....	15	.....	.....	rtford.....	1,222,310	470,243	38.5
.....	61	56	91.8	.....	6,106	1,452	23.8
.....	1,451	545	37.5	.....	1,924	—	.....
.....	29,778	290	1.0	.....	22,523	1,459	6.5
.....	8,010	2,922	36.5	ew York.....	20	.....	.....
.....	11,966	1,942	16.2	.....	993	10	1.0
.....	1,576	11,704	74.3	.....	1,133	.....	.....
.....	1,541	127	8.5	.....	262	40	15.2
.....	2,096	365	17.4	.....	24,405	7,700	31.5
ford.....	2,788	733	26.3	.....	4,966	439	8.8
.....	15	672	44.8	.....	1,963	.....	.....
.....	1,032	.....	.....	.....	2,535	30	1.2

	1,000	407	29.9	133	4	2.1
.....	762	1,013	134.6	4,029	.....	.....
.....	6,826	1,498	21.9	1,617	28	1.7
rk.....	191	742	223.6	8,769	1,554	17.7
.....	230	.....	.....	12,561	2,501	19.9
wark.....	23	.....	46.4	108,982	16,413	15.8
ndon.....	1,039	763	52.7	34	.....	.....
.....	12,222	6,526	52.7	903	.....	.....
.....	4,641	2,529	52.4	46	.....	.....
.....	238	121	44.7	6,225	.....	.....
.....	749	.....	44.7	29	.....	.....
.....	1,124	629	44.7	89,696	40,626	45.3
.....	121	47	26.2	.....	.....	.....
.....	2,906	1,042	68.4	307,760	72,174	23.4
.....	6,642	4,544	704.0	15,369	2,091	31.9
.....	44	245	37.1	49,326	24,368	49.9
.....	1,067	202	40.5	198	.....	.....
.....	512	210	47.8	568	.....	.....
Totals	108,409	51,336	47.8	11,619	23,294	286.7
.....	7,431	111	1.4	11,912	— 571	29.8
.....	30,423	50,619	160.0	42,765	23,437	56.9
.....	110	4,963	352.2	14,162	7,814	.....
.....	28,194	100,747	101.8	729	.....	.....
.....	44,062	44,839	49.7	6,386	491	7.6
.....	55,170	27,429	91.2	532	2	.....
.....	17,686	16,067	312.8	12,902	4,302	57.9
.....	508	1,539	52.4	24,104	14,633	60.9
.....	29,391	24,226	19.0	12,363	3,323	26.9
.....	6,002	257	6.4	62,342	36,217	136.2
.....	45,767	8,065	19.0	2,601	309	11.9
.....	1,060	16	.....	10,940	.....	.....
.....	1,213	1,202	91.9	646	.....	.....
.....	38,191	3,776	93.8	45,035	37,345	31.9
.....	46,632	54,721	119.8	.....	.....	.....
.....	44,198	38,224	56.8	522,610	263,395	78.5
.....	17,026	14,622	127.6	4,452	1,434	22.2
.....	1,212	1,674	127.6	2,362	1,007	20.6
.....	6,352	1,164	126.4	2,740	1,088	29.7
.....	64,560	66,409	29.2	9,724	2,738	28.8
.....	1,746	510	63.8	2,228	1,767	54.4
.....	15,178	9,896	127.2	141	26	18.4
.....	14,022	19,225	262.8	9,911	2,392	34.1
.....	620	2,153	16.2	4,371	1,697	28.8
.....	1,522	156	76.9	146	.....	.....
.....	51,897	29,917	96.8	5,992	2,435	40.4
.....	15,905	12,572	74.9	652	48	7.2
.....	46,005	34,453	.....	12,316	5,537	45.9
.....	522	.....	.....	8,512	2,516	29.2
Totals	612,254	581,686	94.0	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance. * Includes surety.

Credit.		Debit.		Balance.	
Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
Assets.					
Real Estate	1,719	1,719			
Investments	1,138	1,138			
Loans	10,907	10,907			
Receivables	4,789	4,789			
Prepaid Expenses	2,781,599	2,781,599			
Totals	3,668,252	3,668,252			
Liabilities.					
Capital			1,000,000		
Reserves			1,000,000		
Unpaid Claims			1,000,000		
Accounts Payable			1,000,000		
Totals			3,668,252		

* Includes death. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSISSIPPI—Cont.			
Aetna, Hartford	5,559	2,223	39.9
American National, Galveston	3,544	1,200	33.6
Casualty Company of America, New York	35	5	14.3
.....	190	5	2.6
.....	10,987	5,433	50.2
.....	10,574	6,114	57.8
.....	4,910	2,690	54.8
.....	353	1,093	124.5
.....	394	233	73.4
.....	1,984	1,129	56.9
.....	180	5,479	79.9
.....	5,953	783	26.0
.....	2,033	1,280	63.7
.....	1,259	942	50.8
.....	1,853	1,483	69.9
.....	2,049	1,885	78.0
.....	2,415	923	38.1
.....	2,555	99	25.4
.....	394	1,964	80.8
.....	2,429	18	4.9
.....	387	1,071	26.4
Baltimore	3,026		
Totals	71,562	37,003	51.8
Liability.			
Hartford	880	7,763	63.6
New York	12,406	23	6.3
.....	12,932	5,354	41.7
.....	8,146	2,811	46.8
.....	1,555	5,885	464.0
.....	7,531	8,998	118.5
.....	1,294	229	17.7
.....	8,532	2,854	33.1
.....	6,595	14,493	219.5
.....	26,715	12,763	49.6
.....	205	11,393	194.6
London	5,902	2,971	50.9
.....	6,833	10	25.3
.....	30	413	99.9
.....	464	2,576	274.4
Totals	1,049		
Steam Boiler.			
New York	1,743	741	43.5
Hartford	10,094	1,313	12.1
Baltimore	4,573	104	2.2
Insurance, London	633	704	267.7
York	263		
Totals	17,296	2,761	16.0
Barrel and Theft.			
Hartford	432		
New York	151		
.....	711	153	21.5
.....	847	128	14.9
.....	659		
.....	35	119	340.0
.....	28		
Rochester	107		
.....	67	28	41.8
.....	1,480	28	1.3
.....	96	1	1.0
.....	805	189	23.4
London	678	204	29.9
.....	924	53	5.6
.....	7		
Memphis	365		
York	18		
.....	0,532	353	6.4
United States Fidelity and Guaranty, Baltimore			
Totals	13,896	1,313	9.0

Travelers, Hartford	4,439	1,394	51.1	American Credit Indemnity, New York	4,180	307	7.3
United Casualty and Surety, Memphis	2,485	2,023	83.8	Ocean Accident and Guarantee, London	1,900	.....	.....
United States Casualty, New York	441	1,056	239.5	Totals	5,380	307	5.7
United States Fidelity and Guaranty, Baltimore	22,064	11,623	53.7				
Totals	128,500	95,632	74.4				
Fidelity				Sprinkler			
Hartford	76	.....	.....	Maryland Casualty, Baltimore	533	.....	.....
.....	4,233	1,797	41.9	United States Casualty, New York	125	.....	.....
.....	7	.....	.....	Totals	658	.....	.....
.....	46	.....	.....		
.....	6,541	1,310	20.0	Fly Wheel			
.....	731	.....	.....	Fidelity and Casualty, New York	265	.....	.....
.....	1,924	5,190	209.8	Hartford Steam Boiler, Hartford	123	.....	.....
.....	703	500	68.3	Maryland Casualty, Baltimore	794	.....	.....
.....	7,063	2,657	87.6	Totals	1,137	.....	.....
.....	623	5,005	756.6				
.....	2,376	.....	.....		
.....	109	.....	.....		
.....	115	1,009	577.4				
.....	24,056	16,481	43.4				
Totals	53,697	33,949	57.3				
Surety							
Union Guar. and Ins., Jackson	312	350	112.2				
Hartford	676	.....	.....		
Aetna Acc	6,435	179	3.6				
American (.....	113	.....	.....		
Casualty (.....	46	.....	.....		
Fidelity at	11,140	3,919	30.0				
Fidelity at	1,277	74	5.8				
Illinois Su	1,767	1,165	65.9				
Maryland	2,257	.....	.....		
Massachus	6,947	13,858	199.3				
National Surety, New York	1,224	.....	.....		
Royal Indemnity, New York	2,139	790	.....			
Southern Surety Company, St. Louis	2,229	1,979	814.0				
Southern Surety, Denison	125	.....	.....		
United Casualty and Surety, Memphis	57,944	4,506	7.7				
United States Fidelity and Guaranty, Baltimore							
Totals	92,790	20,231	28.6				
Plate Glass							
Aetna Accident and Liability, Hartford	433	157	26.3				
Fidelity and Casualty, New York	699	260	33.3				
Fidelity and Deposit, Baltimore	703	129	17.6				
Florida Casualty, Jacksonville	202	44	21.8				
Georgia Casualty, Macon	273	57	20.5				
Maryland Casualty, Baltimore	1,713	330	19.3				

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

[illegible]

" Includes health. -- Excess of return premiums and reinsurance. * Home office, Muskegon. * Includes surety.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 10,787	\$ 880	8.2
.....	11,298	8,201	72.7
.....	54,922	13,848	25.3
rk.....	6,623	.....	.....
.....	12,164	7,702	63.5
.....	100	.....	.....
.....	5,472	33	6
.....	19,372	18,285	94.3
.....	2,450	.....	.....
cal.....	62	.....	.....
lford.....	2,157	.....	.....
.....	283	789	27.6
.....	3,426	.....	.....
.....	2,801	547	19.5
.....	15,232	6,823	44.8
.....	29,241	20,407	69.8
.....	1,003	.....	.....
.....	6,189	420	6.7
.....	367	.....	.....
.....	9,813	1,376	14.0
altimore.	75,003	78,454	105.9
Totals	388,980	242,364	62.6
Plate Glass.			
Kansas City Casualty, Kansas City.....	4,106	2,189	52.5
Southern Surety, St. Louis &	4,086	1,835	44.6
.....	6,456	1,873	29.0
.....	6,539	2,076	31.6
.....	8,245	1,540	18.3
.....	17,296	4,300	24.9
.....	5,735	1,651	28.6
.....	141	26	18.4
.....	2,795	1,362	48.7
.....	4,757	1,413	29.7
Hartford	4,286	161	3.5
.....	573	183	31.9
.....	14,912	5,355	35.9
.....	2,283	548	24.0
.....	8,653	2,148	24.8
.....	7,723	5,299	68.6
.....	14,540	5,996	41.2
Missouri—Cont.			
New Jersey Fidelity and P. G., Newark.....	4,346	2,415	55.6
Ocean Accident and Guarantee, London.....	22,359	4,466	20.0
Preferred Accident, New York.....	547	.....	.....
.....	1,873	1,514	79.8
.....	6,747	3,743	55.5
.....	8,472	1,156	13.6
.....	4,775	1,893	39.6
Baltimore.	13,322	4,678	35.1
.....	1,113	.....	.....
Totals	177,152	85,033	48.0
Credit.			
American Credit Indemnity, New York.....	26,257	11,767	44.9
Ocean Accident and Guarantee, London.....	4,140	7,174	173.4
Totals	30,397	18,941	62.4
Sprinkler.			
Ætna Accident and Liability, Hartford.....	3,926	971	24.7
Maryland Casualty, Baltimore.....	4,323	2,544	58.8
United States Casualty, New York.....	2,650	1,400	52.8
Totals	10,904	4,915	47.7
Fly-Wheel.			
.....	2,769	12,428	357.0
.....	494	.....	.....
.....	1,640	.....	.....
.....	1,226	.....	.....
.....	136	.....	.....
Totals	7,255	12,423	169.0
Automobile and Trans Property Damage.			
American Automobile, St. Louis.....	147,229	61,038	41.5
Employers Indemnity Ex., Kansas City.....	16	.....	.....
Kansas City Casualty, Kansas City.....	2,012	1,033	51.3
Southern Surety, St. Louis &	2,086	3,249	155.7
.....	21,762	13,009	59.7
.....	1257	417	33.2
.....	13,084	8,163	62.4

[illegible]

* Includes health, -- Excess of return premiums and reimburse.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEBRASKA—Cont.			
General Accident, Perth.....	\$ 330	.....	.....
Georgia Casualty, Macon.....	167	.....	.....
Globe Indemnity, New York.....	4,808	.....	.....
London Guarantee and Accident, London.....	11,763	26	6.8
.....	1,079	74	.....
.....	1,847	.....	.....
.....	8,619	15	.....
.....	5,302	.....	.....
.....	153	.....	.....
.....	1,018	.....	.....
.....	696	11	1.5
.....	1	.....	.....
.....	746	38	6.0
Totals	47,631	474	.9
Fidelity.			
American Mutual Surety, Lincoln.....	\$ 527	.....	.....
Lion Bonding and Surety, Omaha.....	40,396	3,314	8.2
National Fidelity and Casualty, Omaha.....	17,353	6,908	38.7
.....	171	.....	.....
.....	639	.....	.....
.....	13,151	2,639	14.5
.....	77	.....	.....
.....	1,381	.....	.....
.....	418	.....	.....
.....	2,443	.....	.....
.....	6,817	3,160	147.1
.....	49	.....	.....
.....	823	64	7.7
.....	— 100	.....	.....
.....	1,828	.....	.....
.....	3,970	661	16.6
.....	12,306	1,546	12.7
.....	36,092	1,016	2.8
.....	660	11	1.6
.....	10	.....	.....
.....	259	.....	.....
.....	343	.....	.....
.....	6,393	1,274	19.9
Totals	143,801	21,104	14.1

		Liability		Surety			
		Excess of return premiums and reinsurance.	Includes health.	Excess of return premiums and reinsurance.	Includes surety.		
Totals	London	509	93	18.4	30,038	38,161	93.5
	London	375	141	37.6	705	.....	.....
	London	750	243	33.4	1,900	.....	.....
	London	374	241	124.1	14,262	38,408	185.1
	London	81	43	51.9	.....	.....	.....
	London	372	407	24.6	423	.....	.....
	London	1,658	3,082	43.5	8,735	.....	.....
	London	7,077	66	45.1	2,959	.....	.....
	London	144	129	39.0	7,826	.....	.....
	London	145	685	24.0	864	.....	.....
	London	2,436	1,658	44.5	43,711	.....	.....
	London	3,724	.....	.....	20	.....	.....
	London	139	15	31.3	2,162	.....	.....
	London	48	.....	.....	8,823	.....	.....
	London	.....	14,313	32.3	11,679	.....	.....
Totals		45,979	1,483	29.5	1,753	.....	.....
Totals	London	6,032	1,483	29.5	1,273	.....	.....
	London	44	.....	.....	1,865	.....	.....
	London	15,526	14,569	34.3	11,526	.....	.....
	London	2,528	40	1.5	.....	.....	.....
	London	639	11,709	217.1	.....	.....	.....
	London	13,535	29,393	89.4	.....	.....	.....
	London	23,706	21,187	46.7	.....	.....	.....
	London	8,781	4,100	40.6	.....	.....	.....
	London	13,684	5,555	287.8	.....	.....	.....
	London	1,526	4,676	.....	.....	.....	.....
	London	80	.....	.....	.....	.....	.....
	London	6,375	4,364	68.9	.....	.....	.....
	London	2,671	506	18.9	.....	.....	.....
	London	68,877	23,679	35.4	.....	.....	.....
	London	3,953	100	2.5	.....	.....	.....
Totals	London	25,461	10,413	40.9	.....	.....	.....
	London	313	127	39.9	.....	.....	.....
	London	1,287	1,009	78.4	.....	.....	.....
	London	39,708	27,335	69.0	.....	.....	.....
	London	1,553	115	7.2	.....	.....	.....
	London	2,729	299	10.9	.....	.....	.....
	London	4,521	679	15.0	.....	.....	.....
	London	3,654	1,531	41.9	.....	.....	.....
	London	122	.....	.....	.....	.....	.....
	London	24,512	22,423	91.5	.....	.....	.....
	London	1,141	1,451	127.2	.....	.....	.....
	London	14,987	9,908	66.1	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	285,161	199,610	70.0	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
Totals	London	1,793	89	4.9	.....	.....	.....
	London	378	29	10.4	.....	.....	.....
	London	4,341	.....	.....	.....	.....	.....
	London	4,012	193	4.8	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....
	London	.....	.....	.....	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance. * Includes surety.

MISCELLANEOUS INSURANCE BY STATES-Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Maryland	\$ 273	\$	%
Aggregates (Nebraska)	1,481,713	598,130	40.4
NEVADA.			
	129	4,378	33.3
	12,506	1,586	12.5
	153	603	39.8
Salt Lake City	4,526	1,586	35.1
	480	175	36.5
	262	1,586	60.1
Chicago	2,490	3,083	124.1
San Francisco	7,931	1,677	21.0
	288	705	245.9
	335		
Totals	33,216	10,073	30.3
Florida			
	30	25	83.3
	5,314	2,294	43.2
	35		
Salt Lake City	320		
	133		
	2,139	767	35.9
	156		
San Francisco, Baltimore.	161		
Totals	8,363	3,096	36.9
	108	5	4.6
lake City	333	4,261	1279.9
Baltimore.	35		
Totals	376	4,266	1134.8
Maryland Casualty, Baltimore	196		
Workers' Compensation.			

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	\$	\$	%
	3,550	810	22.8
	813	747	91.9
	12,209		
	949		
London	1,410		
	990		
rk.	140	41	29.3
Totals	19,950	1,598	8.0
Burglary and Theft.			
Lion Bonding and Surety, Omaha	8,237		
National Fidelity and Casualty, Omaha	3,314	367	11.1
	735	43	5.9
	47		
	300		
York	1,024	977	95.4
	3,412	1,337	39.2
	2,072	603	29.1
	755	219	29.0
	216	170	78.7
	45		
	333		
	924	511	55.3
	21	3	14.3
London	317	6	1.9
	1,701	333	19.6
	2,174	731	33.6
	2,887	150	5.2
	308	57	18.5
rk.	431	76	17.6
lon.	1,553	347	22.3
	554	1,000	180.5
	241		
	233		
Baltimore.	1,990	673	33.8
Totals	33,004	7,733	23.4
American Credit Indemnity, New York	543		
Casualty Company of America, New York	34		

Company Name	400	.....	25	.....	.....
Ocean Accident and Guarantee, London.....					
United States Casualty, New York.....					
Totals	306	25	25	25	25
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	311	.....	315	27.5	27.5
Maryland Casualty, Baltimore.....	1,145	.....	.....	.....	.....
United States Casualty, New York.....	45	.....	.....	.....	.....
Totals	1,510	315	315	26.0	26.0
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	2,354	391	391	37.3	37.3
Maryland Casualty, Baltimore.....	364	220	220	23.3	23.3
United States Casualty, New York.....	119	26	26	26.5	26.5
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	108	.....	.....	.....	.....
Maryland Casualty, Baltimore.....	131	.....	.....	.....	.....
United States Casualty, New York.....	202	240	240	183.2	183.2
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	47	17	17	5.3	5.3
Maryland Casualty, Baltimore.....	36	16	16	24.0	24.0
United States Casualty, New York.....	348	83	83	24.5	24.5
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	2,333	553	553	16.5	16.5
Maryland Casualty, Baltimore.....	541	201	201	42.7	42.7
United States Casualty, New York.....	60	.....	.....	.....	.....
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	303	429	429	53.4	53.4
Maryland Casualty, Baltimore.....	53	77	77	22.3	22.3
United States Casualty, New York.....	203	67	67	27.4	27.4
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	1,373	143	143	10.3	10.3
Maryland Casualty, Baltimore.....	53	.....	.....	.....	.....
United States Casualty, New York.....	513	173	173	23.4	23.4
Totals	10,947	2,171	2,171	29.3	29.3
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	516	23	23	135.6	135.6
Maryland Casualty, Baltimore.....	79	1,000	1,000	53.8	53.8
United States Casualty, New York.....	976	569	569	335.5	335.5
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	21	123	123	73.2	73.2
Maryland Casualty, Baltimore.....	350	614	614	60.3	60.3
United States Casualty, New York.....	1,635	365	365	33.7	33.7
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	30	304	304	71.4	71.4
Maryland Casualty, Baltimore.....	605	.....	.....	.....	.....
United States Casualty, New York.....	4,323	2,017	2,017	59.2	59.2
Totals	20,569	12,133	12,133	95.3	95.3
<i>Sprinkler.</i>					
Aetna Accident and Liability, Hartford.....	5,015	4,800	4,800	130.1	130.1
Maryland Casualty, Baltimore.....	1,310	1,550	1,550	69.1	69.1
United States Casualty, New York.....	20,794	13,533	13,533	69.1	69.1
Totals	28,794	18,533	18,533	69.1	69.1

Includes teams property damage.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
<i>Nevada—Cont.</i>			
<i>Fly-Whel.</i>			
Maryland Casualty, Baltimore	195	.....	.....
<i>Automobile and Trams Property Damage.</i>			
Fidelity and Deposit, Baltimore	80	.....	.....
Maryland Casualty, Baltimore	30	.....	.....
Totals	105	.....	.....
<i>Physicians' Defense.</i>			
Maryland Casualty, Baltimore	68,021	21,764	40.9
Aggregates (Nevada)			
<i>New Hampshire.</i>			
<i>Accident.</i>			
Rena Accident and Liability, Hartford	1	.....	.....
.....	7,223	2,023	28.1
.....	540	923	152.8
.....	137	100	73.0
.....	4,830	3,023	62.8
.....	543	333	59.3
.....	999	211	21.1
.....	14,265	6,854	48.7
.....	1,426	943	66.1
.....	2,373	963	43.4
.....	4,529	1,977	43.7
.....	5,838	1,777	29.8
.....	244	12	5.3
.....	600	126	21.0
.....	21,327	7,501	35.3
.....	2,324	197	60.8
.....	2,604	669	15.6
.....	236	.....	.....
.....	851	106	12.5
.....	— 80	.....	.....
.....	22,861	14,023	59.3
.....	1,393	535	42.6
.....	6,113	2,055	40.3
.....	26,941	12,040	44.7
.....	23,645	10,344	26.8
.....	81	.....	.....
.....	3,543	1,565	44.3
<i>New Hampshire—Cont.</i>			
Royal Indemnity, New York	204	10	4.9
Travelers, Hartford	139	52	38.1
Totals	1,286	345	19.3
.....	1,560	802	51.4
.....	4,351	500	11.5
.....	141,105	.....	.....
.....	221	.....	.....
.....	145	.....	.....
.....	1,725	.....	.....
.....	20,576	5	.....
.....	334	.....	.....
.....	453	.....	.....
.....	252	.....	.....
.....	10	.....	.....
.....	503	.....	.....
.....	4,705	743	15.7
.....	7,334	137	1.7
.....	2,141	2,002	93.5
.....	50	.....	.....
.....	3,440	.....	.....
.....	14,869	1,347	9.0
Totals	78,475	5,541	7.9
.....	364	74	20.1
.....	31	.....	.....
.....	343	.....	.....
.....	951	341	35.9
.....	33	.....	.....
.....	63	.....	.....
.....	23	10	43.5
.....	29	.....	.....
.....	2,769	1,057	38.2
.....	139	10	7.1
.....	533	329	54.5
.....	1,316	304	23.1
.....	254	110	28.6
.....	57	.....	.....
.....	302	123	60.3

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
NEVADA—Cont.			
<i>Fly-Wheel.</i>	\$ 196	\$	%
Maryland Casualty, Baltimore .....	.....	.....	.....
<i>Automobile and Trans Property Damage.</i>			
Fidelity and Deposit, Baltimore	80	\$	%
Maryland Casualty, Baltimore	80	.....	.....
Totals	106	.....	.....
Physicians' Defense.			
Maryland Casualty, Baltimore	106	.....	.....
Aggregates (Nevada)	68,021	23,754	40.9
NEW HAMPSHIRE			
<i>Accident.</i>			
Hartford	1	.....	.....
.....	7,223	2,023	28.1
.....	540	533	152.8
.....	137	100	73.0
.....	4,330	3,023	63.8
New York	543	328	59.3
.....	909	211	21.1
.....	14,305	8,654	46.7
.....	1,435	943	66.1
.....	2,373	963	42.4
.....	4,539	1,977	43.7
.....	5,338	1,737	29.8
.....	344	13	5.3
.....	600	125	21.0
.....	21,237	7,601	35.3
.....	3,324	197	60.3
Hartford	3,604	669	15.8
.....	236	.....	.....
.....	551	106	13.5
London	— 80	.....	.....
.....	23,661	14,023	59.3
.....	1,392	536	43.9
.....	6,113	2,055	40.3
.....	26,941	12,040	44.7
.....	26,645	10,344	38.8
.....	83	.....	.....
.....	8,543	1,565	44.3
NEW HAMPSHIRE, various			
NEW HAMPSHIRE—Cont.			
Royal Indemnity, New York	\$ 204	\$ 10	4.9
Travelers, Hartford	136	53	38.1
Totals	1,236	346	19.3
.....	1,560	303	51.4
.....	4,351	500	11.5
.....	141,105	.....	.....
ork	221	.....	.....
.....	145	.....	.....
.....	1,735	.....	.....
.....	20,578	6	.....
.....	384	.....	.....
rtford	433	.....	.....
.....	253	.....	.....
.....	10	.....	.....
.....	593	.....	.....
.....	4,706	743	15.7
.....	7,334	137	1.7
.....	2,141	2,002	93.5
on	50	.....	.....
Baltimore	3,440	.....	.....
.....	14,809	1,347	9.0
Totals	73,475	5,541	7.0
.....	354	74	29.1
.....	31	.....	.....
.....	343	30	8.2
.....	351	341	95.9
.....	38	.....	.....
.....	60	.....	.....
.....	23	10	43.5
.....	29	.....	.....
.....	2,769	1,037	38.2
.....	139	10	7.1
.....	533	323	56.5
.....	1,316	304	23.1
.....	354	110	31.6
.....	57	.....	.....
.....	303	123	60.9

[illegible]

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Hampshire—Cont.			
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	639	308	47.4
Maryland Casualty, Baltimore.....	185	.....	.....
United States Casualty, New York.....	96	296	308.3
Totals	920	509	55.1
.....	144	.....	.....
.....	177	.....	.....
.....	1,126	.....	.....
.....	1,380	.....	.....
.....	385	.....	.....
Totals	3,191	.....	.....
Health.			
Commercial Casualty, Newark.....	7,293	.....	36.1
New Jersey Fidelity and P. G., Newark.....	249	.....	12.9
Totals	7,542	.....	.....
.....	10,146	1,737	33.9
.....	10,353	.....	.....
.....	796	.....	.....
.....	3,499	.....	.....
.....	732	.....	.....
.....	1,494	.....	.....
.....	13,352	.....	.....
.....	1,812	.....	.....
.....	54,308	.....	.....
.....	4,391	.....	.....
.....	10,042	.....	.....
.....	85	.....	.....
.....	5,998	.....	.....
.....	2,077	.....	.....
.....	109	.....	.....
.....	1,399	.....	.....
.....	1,543	.....	.....
.....	2,920	.....	.....
.....	1,508	.....	.....
.....	1,457	.....	.....
.....	274	.....	.....
.....	4,414	.....	.....
.....	2,998	.....	.....
.....	4,100	.....	.....
.....	128	.....	.....
.....	2,499	.....	.....
Totals	31,785	8,722	27.4
Workmen's Collective.			
Travelers Indemnity, Hartford.....	9,167	.....	.....

Industrial, Casualty Company of America, New York.....	1	2	200.0	Southwestern Surety, Denison	45	.....	13.4
Physicians' Defense.	290	1,000	344.9	Standard Accident, Detroit	2,194	294	21.7
Maryland Casualty, Baltimore.....				Travelers Indemnity, Hartford	331	48	20.8
Aggregates (New Hampshire).....				Travelers, Hartford	23,460	10,230	59.2
				United States Casualty, New York.....	2,030	1,201	29.9
	758,642	363,233	48.5	United States Fidelity and Guaranty, Baltimore.....	609	200	
				Totals	198,973	71,089	38.1
New Jersey.				Liability.			
Commercial Casualty, Newark	12,597	3,525	28.0	Commercial Casualty, Newark	117,109	41,211	35.3
New Jersey Fidelity and P. G., Newark.....	573	481	54.2	Manufacturers Liability, Trenton	7,973	6,546	93.9
				New Jersey Manufacturers Casualty, Trenton.....	7,169	.....	.....
	25	.....	58.3	.....	874	122	14.9
	37,908	16,226	37.3	.....	165,787	51,026	30.8
	14,903	4,134	35.8	.....	5,489	1,083	18.9
	8,008	6,806	21.1	.....	1,420	4,179	294.3
	1,442	304	44.9	.....	7,165	449	6.2
	*14,307	6,424	38.3	.....	25,857	7,794	30.0
	8,838	7,626	21.2	.....	72,898	16,176	23.2
	1,257	305	35.1	.....	69,230	12,451	19.4
	*17,096	4,333	15.1	.....	43,208	12,876	25.7
	7,216	1,091	42.5	.....	8,145	2,809	32.0
	23,278	9,899	28.9	.....	18,368	3,557	19.5
	7,243	2,043	64.5	.....	14,321	2,056	14.3
	*1,433	940	13.1	.....	56,169	15,004	22.7
	*1,040	192	17.8	.....	21,734	2,733	17.2
	63,948	11,032	31.0	.....	27,202	3,632	13.6
	12,573	2,693	43.4	.....	46,750	14,850	31.4
	*1,354	895	30.2	.....	16,214	3,304	30.4
	22,739	8,576	.....	.....	19,153	2,333	14.8
	14,938	14,146	94.4	.....	10,206	1,323	12.3
	20,784	6,634	31.4	.....	12,345	1,632	12.4
	139	17	77.8	.....	63,114	15,057	23.9
	8,313	2,677	14.2	.....	28,210	3,965	14.1
	5,377	750	66.7	.....	37,051	7,554	30.4
	*9,674	6,433	23.6	.....	25,339	7,660	30.2
	7,780	1,536	43.9	.....	.....	.....	.....
	*23,304	9,877	67.3	.....	.....	.....	.....
	*1,143	773	38.4	.....	.....	.....	.....
	*23,631	10,421	15.2	.....	.....	.....	.....
	7,076	1,077	25.3	.....	.....	.....	.....
	*2,475	1,238	13.3	.....	.....	.....	.....
	*10,214	3,565	22.5	.....	.....	.....	.....
	8,532	433	23.4	.....	.....	.....	.....
	409	90	23.4	.....	.....	.....	.....
	4,465	1,270	15.7	.....	.....	.....	.....
	15,145	2,376	29.2	.....	.....	.....	.....
	8,559	139	9.6	.....	.....	.....	.....
	25,429	11,231	44.4	.....	.....	.....	.....
	290	63	21.7	.....	.....	.....	.....
				Totals	1,198,154	314,344	26.8
				Workmen's Compensation.			
				Commercial Casualty, Newark.....	185,303	40,133	25.9
				Manufacturers Liability, Trenton	61,523	38,996	63.1
				New Jersey Manufacturers Casualty, Trenton.....	68,906	24,519	34.1

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
New Jersey—Cont.			
.....	\$ 324,171	\$ 104,640	% 32.3
.....	47	.....	.....
.....	280	2,241	800.6
.....	58,272	28,538	49.0
.....	88,857	41,924	47.1
.....	161,324	74,686	46.3
.....	73,844	18,111	24.3
.....	44,862	16,161	36.0
.....	15,844	4,872	30.8
.....	31,571	13,417	42.6
.....	7,344	40,415	5.6
.....	110,494	40,413	36.6
.....	17,724	1,146	6.4
.....	14,488	2,955	20.4
.....	52,526	17,908	34.1
.....	24,064	7,676	31.9
.....	39,782	10,354	27.3
.....	12,301	536	4.3
.....	137,430	2,637	845.3
.....	137,539	24,876	25.4
.....	1,686	.....	.....
.....	25,899	6,650	25.9
.....	32,309	10,766	33.3
.....	227	.....	.....
.....	26,453	9,197	34.7
.....	316,509	136,449	43.1
.....	8,331	2,374	28.9
.....	10,237	2,015	23.3
.....	23,172	8,540	33.2
.....	22,377	6,566	29.7
Totals	1,973,637	705,081	35.7
Fidelity.			
International Fidelity, Jersey City.....	152,961	91,556	59.9
.....	2,641	.....	.....
.....	1,086	.....	.....
.....	54,990	45	.8
.....	1,066	34	3.1
.....	467	.....	.....
.....	12,147	268	1.9
New Jersey Fidelity and P. G., Newark.....	13,251	2,745	20.7
Atlas Accident and Liability, Hartford.....	13,123	3,390	25.8
Yorke.....	13	137	4.3
.....	3,130	95	5.2
.....	16,920	160	11.7
.....	8,064	4,034	8.2
.....	24,622	460	1.8
.....	1,303	.....	.....
.....	5,603	.....	.....
.....	5,439	.....	.....
.....	1,433	181	1.3
.....	13,909	.....	.....
.....	1,472	.....	.....
.....	19	.....	.....
Totals	96,277	5,067	5.3

[illegible]

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
New Jersey—Cont.			
<i>Automobile Property Damage.</i>			
Commercial Casualty, Newark	\$ 32,141	\$ 11,551	% 35.9
.....	21,105	4,262	20.2
.....	2,906	679	23.4
.....	128	108	83.8
.....	2,147	448	20.8
.....	23,088	2,538	11.0
.....	8,449	2,990	35.4
.....	12,506	5,906	47.2
.....	678	153	22.5
.....	6,259	1,446	23.1
.....	2,011	433	21.5
.....	21,906	5,200	23.7
.....	7,224	4,205	58.3
.....	5,799	1,174	20.2
.....	2,749	908	32.7
.....	2,169	508	23.4
.....	1,249	113	9.0
.....	17,006	7,241	42.6
.....	16,840	1,913	11.4
.....	9,535	1,765	18.4
.....	8,304	2,570	30.9
.....	154	16	10.4
.....	4,506	1,418	31.5
.....	1,353	15	1.1
.....	216	.....	.....
.....	801	1,000	124.8
.....	36,571	11,416	31.2
.....	9,719	4,948	50.7
.....	6,789	427	6.3
.....	5,737	1,270	22.1
.....	12,021	4,533	37.7
Totals	239,134	81,202	33.9
<i>Workmen's Collective.</i>			
Employers Liability, London	64	.....	.....
Globe Indemnity, New York	600	.....	.....
Totals	664	.....	.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	\$ 75	\$ 32	% 42.7
.....	297	.....	.....
.....	18,739	6,778	36.1
.....	55	.....	.....
.....	2,929	690	23.5
.....	1,570	505	32.2
.....	.....	90	.....
.....	1,156	150	13.0
.....	2,462	421	17.1
.....	100	5	5.0
Totals	27,383	8,797	32.1
<i>Fidelity.</i>			
American Surety, New York	2,574	7,333	284.9
Fidelity and Casualty, New York	1	.....	.....
Fidelity and Deposit, Baltimore	2,123	.....	.....
London and Lancashire Guar. & Acc., Toronto, York	4	.....	.....
.....	2,334	1,399	59.9
.....	82	.....	.....
.....	686	.....	.....
.....	8,913	929	10.4
Totals	17,666	9,631	54.5
<i>Surety.</i>			
.....	6,654	534	8.0
.....	87	.....	.....
.....	1,648	1,755	106.5
.....	1,795	.....	.....
.....	2,332	2,683	115.1
.....	791	238	30.1
.....	7,288	.....	.....
Totals	21,475	4,600	21.4
<i>Plate Glass.</i>			
Fidelity and Casualty, New York	621	85	13.7
Fidelity and Deposit, Baltimore	221	139	62.4
Lloyds Plate Glass, New York	1,568	466	29.8
London and Lancashire Guar. & Acc., Toronto, York	18	.....	.....
Maryland Casualty, Baltimore	241	290	120.3

Live Stock.		Fire.		Marine.		Accident.		Totals.		Totals.		Totals.	
Indiana and Ohio Live Stock, Crawfordsville.....	506	76	13.3	76	13.3	506	76	13.3	506	76	13.3	506	76
National Live Stock, Indianapolis	713	367	51.5	367	51.5	713	367	51.5	713	367	51.5	713	367
Totals	1,219	442	34.6	442	34.6	1,219	442	34.6	1,219	442	34.6	1,219	442
Aggregates (New Jersey)	5,508,663	1,732,517	31.6	1,732,517	31.6	5,508,663	1,732,517	31.6	5,508,663	1,732,517	31.6	5,508,663	1,732,517
New Mexico.													
Interstate Casualty and Guaranty, Albuquerque.....	1,000	1	...	1	...	1,000	1	...	1,000	1	...	1,000	1
Occidental, Albuquerque	10,000	4,304	41.1	4,304	41.1	10,000	4,304	41.1	10,000	4,304	41.1	10,000	4,304
.....	436	244	55.9	244	55.9	436	244	55.9	436	244	55.9	436	244
.....	25,543	14,165	55.4	14,165	55.4	25,543	14,165	55.4	25,543	14,165	55.4	25,543	14,165
.....	335	333	71.4	333	71.4	335	333	71.4	335	333	71.4	335	333
City	113	...	...	...	...	113	...	...	113	...	...	113	...
Toronto	25	...	...	...	...	25	...	...	25	...	...	25	...
.....	331	...	...	...	...	331	...	...	331	...	...	331	...
.....	491	116	23.6	116	23.6	491	116	23.6	491	116	23.6	491	116
.....	713	191	26.6	191	26.6	713	191	26.6	713	191	26.6	713	191
.....	775	257	33.5	257	33.5	775	257	33.5	775	257	33.5	775	257
.....	13	...	...	...	...	13	...	...	13	...	...	13	...
.....	1,045	680	65.0	680	65.0	1,045	680	65.0	1,045	680	65.0	1,045	680
.....	1,100	312	17.8	312	17.8	1,100	312	17.8	1,100	312	17.8	1,100	312
.....	1,573	237	14.4	237	14.4	1,573	237	14.4	1,573	237	14.4	1,573	237
.....	20,133	7,970	39.6	7,970	39.6	20,133	7,970	39.6	20,133	7,970	39.6	20,133	7,970
.....	550	115	10.9	115	10.9	550	115	10.9	550	115	10.9	550	115
.....	704	25	3.3	25	3.3	704	25	3.3	704	25	3.3	704	25
.....	2,023	270	12.9	270	12.9	2,023	270	12.9	2,023	270	12.9	2,023	270
Baltimore.....	327	1,073	327.3	1,073	327.3	327	1,073	327.3	327	1,073	327.3	327	1,073
Totals	65,413	39,131	44.1	39,131	44.1	65,413	39,131	44.1	65,413	39,131	44.1	65,413	39,131
Health.													
Interstate Casualty and Guaranty, Albuquerque.....	1,000	79	7.6	79	7.6	1,000	79	7.6	1,000	79	7.6	1,000	79
.....	337	120	35.6	120	35.6	337	120	35.6	337	120	35.6	337	120
.....	4,330	2,642	41.3	2,642	41.3	4,330	2,642	41.3	4,330	2,642	41.3	4,330	2,642
.....	105	...	...	...	...	105	...	...	105	...	...	105	...
Lake City.....	16,716	14,933	89.6	14,933	89.6	16,716	14,933	89.6	16,716	14,933	89.6	16,716	14,933
.....	106	134	126.4	134	126.4	106	134	126.4	106	134	126.4	106	134
London.....	330	30	7.3	30	7.3	330	30	7.3	330	30	7.3	330	30
.....	3,994	3,453	33.4	3,453	33.4	3,994	3,453	33.4	3,994	3,453	33.4	3,994	3,453
.....	250	39	15.6	39	15.6	250	39	15.6	250	39	15.6	250	39
.....	321	...	...	...	...	321	...	...	321	...	...	321	...
.....	42	...	...	...	...	42	...	...	42	...	...	42	...
.....	?	?	?	?	...
City, Baltimore.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Totals	94,637	21,490	61.7	21,490	61.7	94,637	21,490	61.7	94,637	21,490	61.7	94,637	21,490

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
New York.				rk.....	\$ 533,335	\$ 441,967	82.9
.....	66,478	28,504	42.9	.....	5,806	.....	36.5
.....	630,011	133,611	21.2	.....	876	.....	13.8
.....	41,968	6,991	16.7	.....	23,043	1,273	5.5
.....	132,379	46,485	35.1	.....	2,910	15	5.2
.....	36,133	10,653	29.4	.....	2,539	.....	70.3
.....	27,059	4,043	14.9	.....	333,156	415,202	124.6
ork.....	68,052	14,794	21.6	.....	247,350	319,568	129.3
.....	272,302	94,643	34.8	.....	6,787	150	2.2
.....	33,520	16,614	49.6	.....	2,594	26	1.0
.....	136,781	55,259	40.4	.....	243,003	208,120	85.6
.....	139	.....	.....	.....	237,101	52,896	22.3
.....	308,430	109,530	35.4	.....	302,427	239,173	79.1
.....	9,315	3,838	41.7	.....	233,316	167,707	71.9
.....	31,731	13,164	41.4	.....	1,876	.....	.....
.....	6,913	965	13.9	.....	313,333	512,150	163.5
.....	12,163	6,500	53.5	d.....	.....	134	.....
.....	39,540	9,315	23.6	.....	13,414	95,280	712.5
.....	133,369	46,636	35.2	.....	343,236	134,692	39.2
.....	15,931	4,304	27.1	.....	771,530	339,473	44.1
.....	13,947	9,963	71.6	.....	22,850	.....	.....
.....	70,340	19,471	27.7	.....	354,506	315,999	89.2
.....	34,673	14,621	42.3	.....	121,393	105,155	86.6
.....	33,365	13,063	39.4	.....	402,171	332,635	82.7
.....	20,171	10,621	52.7	rtford.....	56,097	8,047	14.3
.....	171,364	59,313	34.6	.....	179,387	91,267	50.9
ford.....	1,141	63	5.5	lon.....	372,264	231,751	62.3
.....	10,963	1,745	15.9	.....	808	.....	.....
.....	23,313	3,537	15.2	.....	216,059	294,527	136.3
.....	35,960	23,510	65.5	.....	339,752	239,693	70.6
.....	33,023	17,135	51.9	.....	63,398	126,541	199.6
.....	33,351	40,963	123.1	on.....	355,697	331,992	93.4
.....	41,461	21,319	51.4	.....	.....	7,333	.....
.....	130,058	64,579	49.6	.....	153,173	49,336	32.2
.....	90,234	32,363	35.9	.....	74	.....	.....
.....	3,364	2,306	68.6	.....	62,734	21,300	33.8
.....	94	2,345	24.9	.....	249,247	118,590	47.6
.....	143,573	53,193	37.1	.....	39,023	2,500	6.4
.....	65,597	17,923	27.3	.....	1,911,607	1,287,191	67.3
.....	71,351	423	0.6	.....	267,637	118,577	44.4
.....	52,010	18,567	35.7	Baltimore.	460,413	197,536	42.9
.....	7,130	3,631	50.8	Zurich, Zurich	.....	.....	.....
.....	61,646	34,343	55.7	Totals	10,306,973	6,946,297	67.3

LEWIS ROBERTSON AND COMPANY, NEW YORK
 Pacific Coast Casualty, San Francisco
 Pacific Mutual, Los Angeles
 Prudential Casualty, Indianapolis
 Ridgely Protective, Worcester

Southern Surety, St. Louis		54.3	9,909	511,786	Southern Surety, St. Louis
Southwestern Surety, Denison		13.3	158	1,196	Southwestern Surety, Denison
Standard Accident, Detroit		42.6	72,888	171,146	Standard Accident, Detroit
Travelers Indemnity, Hartford		57.0	4,691	8,067	Travelers Indemnity, Hartford
Travelers Insurance, Hartford		43.2	274,242	634,186	Travelers Insurance, Hartford
Baltimore		24.6	1,819	7,400	Baltimore
20,149		33.8	8,004	20,149	
255		5.0	13	255	
Totals		29.3	1,831,269	3,909,463	
Health					
New York		43.3	15,963	38,831	New York
.....		59.3	242,941	410,330	.....
.....		45.9	9,395	20,493	.....
.....		31.3	33,754	106,193	.....
.....		34.3	4,730	13,602	.....
.....		43.3	8,238	17,064	.....
.....		39.9	6,273	15,363	.....
.....		46.9	36,333	74,136	.....
.....		36.7	5,332	14,379	.....
.....		54.0	31,043	61,236	.....
.....		47.7	47,396	99,333	.....
.....		66.3	2,773	4,133	.....
.....		30.0	1,326	4,424	.....
.....		43.3	3,356	7,339	.....
.....		84.3	14,139	16,096	.....
.....		41.1	23,601	69,631	.....
.....		52.3	2,193	4,303	.....
.....		19.3	5,772	29,331	.....
.....		47.4	9,113	19,247	.....
.....		37.1	30,531	32,442	.....
.....		24.7	1,363	796	.....
.....		26.2	3,332	5,517	.....
.....		40.3	4,990	14,643	.....
.....		104.4	2,479	12,421	.....
.....		56.7	14,301	2,331	.....
.....		46.9	14,459	105	.....
.....		57.3	529	25,060	.....
.....		182.8	1,444	30,317	.....
.....		50.5	17,551	934	.....
.....		63.7	561	790	.....
.....		43.8	61,068	34,779	.....
.....		30.1	61,729	380	.....
.....		.....	.....	139,391	.....
.....		.....	.....	2,410	.....
.....		.....	.....	183	.....
Totals		46.3	606,236	1,570,915	
Liability					
American Mutual, New York		47.6	11,634	24,542	American Mutual, New York
Brewers Mutual Indemnity, New York		30.7	23,198	111,346	Brewers Mutual Indemnity, New York

* Includes health. — Excess of return premiums and reinsurance, r Reinsurance business only.

Plate Glass		Credit	
Totals	3,598,887	1,045,840	29.0
York	70,761	23,233	33.0
Baltimore	128,180	35,380	28.1
United States Casualty, New York	28,651	10,549	36.8
Fidelity and Liability, Hartford	40,134	17,804	44.4
Globe Indemnity, New York	168,333	56,029	33.3
Royal Indemnity, New York	196,157	69,867	35.6
Ætna Accident and Liability, Hartford	48,294	19,533	40.4
Employers Liability, London	241,921	92,866	38.4
Totals	14,133	17,716	12.1
York	33,345	7,399	22.2
Baltimore	8,820	1,923	21.8
United States Casualty, New York	31,096	11,220	36.4
Fidelity and Liability, Hartford	9,839	380	3.9
Globe Indemnity, New York	4,402	1,700	40.0
Royal Indemnity, New York	56,765	23,196	40.9
Ætna Accident and Liability, Hartford	8,223	776	9.4
Employers Liability, London	7,557	2,098	27.8
Totals	87,724	11,574	13.2
York	32,876	12,702	41.7
Baltimore	25,084	9,072	36.2
United States Casualty, New York	41,105	13,808	33.1
Fidelity and Liability, Hartford	19,958	8,080	40.5
Globe Indemnity, New York	13,203	6,163	46.4
Royal Indemnity, New York	3,194	1,110	34.8
Ætna Accident and Liability, Hartford	22,845	9,304	41.6
Totals	1,279,512	464,741	36.3
United States Casualty, New York	— 123	1,081	48.6
Fidelity and Liability, Hartford	60,413	29,380	11.9
Globe Indemnity, New York	9,517	1,113	1.6
Royal Indemnity, New York	20,211	322	7.5
Ætna Accident and Liability, Hartford	11,122	840	7.5

— Excess of return premiums and reinsurance. Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>New York—Cont.</i>			
.....	\$ 9,207	\$ 4,524	49.1
.....	9,265	5,331	57.6
.....	63,803	2,393	3.7
London.....	39,646	13,464	33.9
.....	23,939	14,027	58.6
.....	10,090	1,226	12.2
.....	25,674	7,253	28.3
.....	162,637	64,530	39.7
ity, Baltimore.	37,306	9,938	26.6
Zurich, Zurich	75,586	31,009	41.0
Totals	1,224,019	432,964	35.3
<i>Workmen's Collective.</i>			
Casualty Company of America, New York.....	15,336	309	2.0
Fidelity and Casualty, New York.....	.....	240	.....
Globe Indemnity, New York.....	181	308	170.2
Royal Indemnity, New York.....	64	.....	.....
.....	32	— 13	.....
.....	787	.....	.....
.....	— 32	49	.....
.....	— 22	191	868.0
.....	— 76	.....	.....
.....	565	205	36.3
.....	1,547	637	41.2
Baltimore.	— 806	143	.....
Totals	17,370	2,209	12.7
<i>Live Stock.</i>			
Indiana and Ohio Live Stock, Crawfordsville....	4,143	905	21.8
<i>Industrial.</i>			
Casualty Company of America, New York.....	34,330	19,371	56.4
<i>Physicians' Defense.</i>			
Maryland Casualty, Baltimore.....	2,967	1,035	34.9
Avonmouth (New York)	35,975,076	13,014,705	36.2
<i>North Carolina—Cont.</i>			
Liability.			
Ætna Accident and Liability, Hartford.....	\$ 30,023	\$ 17,156	57.1
.....	20,685	12,083	58.4
.....	24,637	25,479	103.4
.....	14,943	11,333	75.9
.....	76,117	46,508	61.1
.....	114,720	100,075	87.2
.....	10,110	9,223	91.2
.....	2,155	3,145	145.9
London.....	24,621	3,692	15.0
.....	7,327	1,576	21.1
.....	85	1,738	.....
.....	28,085	15,908	56.7
ork.....	16,530	9,960	60.2
anty, Baltimore	5,023	2,753	54.8
Totals	373,170	260,706	69.9
rd.....	629	.....	.....
.....	11,355	1,332	11.7
.....	123	.....	.....
.....	19	57	295.0
.....	370	403	108.9
.....	15,503	.....	.....
.....	300	.....	.....
.....	5,999	.....	.....
.....	2,588	.....	.....
.....	12,116	3,840	31.7
.....	2,003	.....	.....
ion.....	233	.....	.....
.....	2,503	.....	.....
Baltimore.	18,064	7	.....
Totals	72,351	6,194	8.6
<i>Surety.</i>			
Ætna Accident and Liability, Hartford.....	1,891	.....	.....
American Surety, New York.....	13,674	333	2.4
Equitable Surety, St. Louis.....	713	.....	.....
Fidelity and Casualty, New York.....	819	.....	.....
Fidelity and Deposit, Baltimore	16,750	659	3.9
Illinois Surety, Chicago	2,198	1,437	65.4

NORTH CAROLINA.		Accident.		Health.	
28,201	11,951	42.3	47.4	25,145	113,131
2,153	372	17.0	58.3	2,153	1,558
1,249	5,050	374.3	58.4	1,558	17,853
22,954	17,728	53.8	60.3	1,852	7,419
2,780	2,876	31.5	23.7	2,853	5,653
9,853	1,554	15.8	44.5	21,241	2,853
3,603	680	18.9	26.7	4,325	4,559
9,154	2,947	32.2	26.7	1,081	1,851
19,200	4,890	24.1	70.1	4,953	4,953
10,053	5,396	53.7	65.5	4,559	1,081
10,173	4,901	47.2	40.9	1,081	4,953
6,053	1,855	22.4	38.3	4,953	4,953
3,164	1,253	39.9	42.0	4,953	4,953
3,748	1,253	33.7	40.1	4,953	4,953
2,507	3,851	146.0	65.2	4,953	4,953
9,854	4,113	42.6	68.0	4,953	4,953
3,155	1,250	40.3	30.4	4,953	4,953
2,511	578	23.0	58.3	4,953	4,953
40,569	15,358	37.8	10.5	4,953	4,953
228	24	7.0	7.0	4,953	4,953
5,128	351	108.3	79.9	4,953	4,953
13,686	14,816	47.1	8.5	4,953	4,953
14,577	11,726	47.1	8.5	4,953	4,953
3,274	1,541	47.1	8.5	4,953	4,953
1,449	124	47.1	8.5	4,953	4,953
Totals	229,587	47.4	58.3	Totals	113,131
United States Casualty, New York.				United States Casualty, New York.	
United States Fidelity and Guaranty, Baltimore.				United States Fidelity and Guaranty, Baltimore.	
Totals	113,508	47.4	58.3	Totals	113,508
Health.				Health.	
25,145	9,000	63.8	63.8	25,145	9,000
2,153	1,253	57.9	57.9	2,153	1,253
1,558	1,455	58.4	58.4	1,558	1,455
17,853	10,546	60.3	60.3	17,853	10,546
1,852	353	23.7	23.7	1,852	353
7,419	3,302	44.5	44.5	7,419	3,302
5,653	945	26.7	26.7	5,653	945
21,241	3,953	70.1	70.1	21,241	3,953
2,853	1,905	65.5	65.5	2,853	1,905
4,325	953	40.9	40.9	4,325	953
4,559	3,000	69.4	69.4	4,559	3,000
1,081	1,792	39.3	39.3	1,081	1,792
4,953	206	20.2	20.2	4,953	206
4,953	138	33.3	33.3	4,953	138
4,164	2,008	42.0	42.0	4,164	2,008
6,325	1,664	40.1	40.1	6,325	1,664
4,870	4,123	65.2	65.2	4,870	4,123
1,313	4,254	68.0	68.0	1,313	4,254
Totals	65,923	58.3	58.3	Totals	65,923
United States Casualty, New York.				United States Casualty, New York.	
United States Fidelity and Guaranty, Baltimore.				United States Fidelity and Guaranty, Baltimore.	
Totals	113,131	58.3	58.3	Totals	113,131

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid
NORTH CAROLINA—Cont.				NORTH DAKOTA—Cont.			
American Credit Indemnity, New York.....	11,160	1,500	13.5	United States Casualty, New York.....	13,082	2,001	15.3
London Guarantee and Accident, London.....	8,320	822	10.9	United States Fidelity and Guaranty, Baltimore.	2,944	1,521	51.7
Ocean Accident and Guarantee, London.....	8,615	1,968	22.6	Totals	72,649	23,504	31.9
Totals	21,095	4,167	19.8	Fidelity and Surety.			
Sprinkler.				Dakota Trust, Fargo	24,182	7,645	31.6
Aetna Accident and Liability, Hartford.....	164	5	3.0	Middle West Loan and Trust.....	8,932	.....	.....
Maryland Casualty, Baltimore	892	1,169	129.3	Northern Trust, Fargo	42,482	14,076	33.1
United States Casualty, New York	124	105	84.7	Northwestern Trust, Grand Forks.....	20,417	58	.....
Totals	1,190	1,219	102.3	Hartford.....	476	.....	.....
Fly-Wheel.				.....	9,506	8,642	90.3
Fidelity and Casualty, New York.....	1,140	.....	.....	.....	52	.....	.....
Hartford Steam Boiler, Hartford	2,008	.....	.....	.....	436	.....	.....
Maryland Casualty, Baltimore	8,028	.....	.....	.....	181	.....	.....
Royal Indemnity, New York.....	41	.....	.....	.....	2,716	8,678	31.9
Totals	6,253	.....	.....	.....	353	.....	.....
Plate Glass.				.....	2,656	.....	.....
Aetna Accident and Liability, Hartford.....	1,197	484	40.4	.....	1,170	500	42.7
Employers Liability, London	331	12	3.6	.....	18,212	7,464	41.1
.....	471	.....	.....	London.....	778	.....	.....
.....	1,029	6	0.6	ty, Baltimore.	1	.....	.....
.....	136	137	99.1	Totals	258	8,507	33.8
.....	2,239	527	23.6	.....	141,819	40,569	28.6
.....	292	.....	.....	Plate Glass.			
.....	261	41	15.7	Aetna Accident and Liability, Hartford.....	324	140	43.2
.....	764	42	5.4	Employers Liability, London	11	.....	.....
.....	296	296	100.0	.....	1,645	1,640	99.7
Totals	7,216	1,564	21.7	.....	629	230	36.6
Workmen's Collective.				.....	136	90	66.2
Employers Liability, London	640	.....	.....	.....	2,825	1,605	56.8
Fidelity and Deposit, Baltimore.....	.....	12	.....	.....	1,264	450	35.6
Totals	640	12	1.9	.....	1,074	444	41.3
.....	.....	.....	.....	.....	146	.....	.....
.....	.....	.....	.....	.....	1,890	683	36.1
.....	.....	.....	.....	London.....	818	808	98.8
.....	.....	.....	.....	.....	270	79	29.3
.....	.....	.....	.....	United States Fidelity and Guaranty, Baltimore.	880	123	13.9
Totals	640	12	1.9	Totals	11,487	8,797	76.6

[illegible]

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NORTH DAKOTA—Cont.			
<i>Workmen's Collective.</i>			
Ætna, Hartford	44	...	...
<i>Live Stock.</i>			
Dakota Live Stock and Casualty, Bismarck.....	20,426	6,750	33.1
Indiana and Ohio Live Stock, Crawfordsville.....	1,117	100	8.9
Totals	21,543	6,850	31.8
<i>Physicians' Defense</i>			
Maryland Casualty, Baltimore	357	...	...
Aggregates (North Dakota).....	433,275	137,596	31.7
OHIO.			
<i>Accident.</i>			
Cleveland Life, Cleveland	31,023	12,192	39.3
Columbia Life, Cincinnati	30,085	9,943	33.0
Columbus Mutual, Columbus	70,829	29,480	41.7
Gem City, Dayton	3,515	2,154	61.3
Ohio National, Cincinnati	17,831	10,527	58.9
Ohio State, Columbus	78,175	25,035	32.0
Republic Casualty, Cleveland	7,088	1,496	21.0
Toledo, Toledo	4,365	2,799	64.6
ord.....	117	...	...
.....	163,118	64,095	39.2
.....	8,775	3,066	34.9
.....	45,082	26,596	58.8
.....	8,719	11,645	133.0
.....	26,610	6,571	20.9
.....	729	290	31.6
.....	14,845	7,342	49.5
.....	6,052	1,854	30.6
.....	5,690	1,948	34.2
.....	28,946	12,567	43.4
.....	8,077	1,587	19.7
.....	91,007	4,401	4.8
.....	16,822	37,008	43.1
.....	13,517	5,330	42.1
OHIO—Cont.			
Ætna Accident and Liability, Hartford.....	68	...	...
Ætna, Hartford	45,528	22,515	49.4
American Assurance, Philadelphia	6,098	2,604	42.7
.....	672	2,253	355.3
.....	1,074	3,787	108.9
.....	3,757	1,153	9.4
.....	33,886	11,056	34.1
.....	3,803	919	25.5
.....	2,157	235	10.9
.....	38,569	16,706	43.3
.....	2,269	911	40.1
.....	13,914	3,540	26.4
.....	49,393	21,510	48.6
.....	14,936	5,581	37.9
.....	26,232	6,778	25.8
.....	1,562	...	...
London Guarantee and Accident, Hartford.....	1,438	319	22.3
Maryland Casualty, Baltimore	13,207	3,131	23.7
Metropolitan Casualty, New York.....	2,360	980	41.1
.....	7,713	2,976	38.6
.....	255	54	21.2
.....	5,158	2,401	46.5
.....	22,088	6,809	30.8
.....	6,206	2,959	46.9
.....	776	1,026	132.5
.....	2,826	890	31.5
.....	12,678	6,068	40.1
.....	14	...	...
.....	12,067	4,787	39.7
.....	93	...	...
Travelers, Hartford	29,336	11,647	39.8
Union Liability, Chicago	4,334	1,044	24.5
United States Casualty, New York.....	10,723	3,726	34.8
United States Fidelity and Guaranty, Baltimore.....	735	37	6.9
Totals	381,229	148,679	39.0
<i>Liability.</i>			
Republic Casualty, Cleveland.....	1,560	.....	...
Ætna Accident and Liability, Hartford	— 688	.....	...
Ætna, Hartford	290,979	335,063	121.4

Equitable Accident, Boston	727	129	17.7	American Fidelity, Montpelier.....	232	35,335	251.4
European Accident, London r	11,607	1,300	11.2	Casualty Company of America, New York.....	41,220	103,653	122.0
Federal Casualty, Detroit	23,682	16,133	47.9	Employers Liability, London.....	97,160	118,862	87.6
.....	10,045	6,066	58.3	European Accident, London, r	436	84,625	111.7
.....	96,680	22,234	23.0	.....	96,504	64,962	47.0
.....	9,825	2,162	25.4	.....	58,172	4,608	76.0
.....	13,914	3,540	43.8	.....	92,636	70,408	62.8
.....	136,209	59,637	40.9	.....	39,038	20,062	15.7
.....	36,418	14,880	27.4	ay, Hartford.....	12,869	2,013	106.7
.....	54,042	14,880	32.7	t, London.....	37,344	39,851	147.3
rtford.....	2,577	6,346	67.0	London.....	71,109	104,735	70.5
.....	19,413	4,784	72.1	lis	75,900	53,580	17.5
on.....	7,140	15,883	60.1	.....	25,266	4,431	39.4
.....	21,606	31,082	46.0	.....	17,875	7,031	179.5
.....	51,446	5,040	34.2	.....	13,744	1,100	27.3
.....	10,950	1,495	415.0	.....	4,033	57	123.6
.....	4,027	33,344	66.9	.....	60,849	75,269	102.5
.....	8,062	7,781	39.2	.....	4,055	249,909	54.3
.....	11,638	8,356	41.3	.....	243,773	48,723	18.6
.....	21,316	37,694	35.0	.....	39,662	3,339	44.2
.....	91,255	22,930	30.6	United States Casualty, New York.....	17,954	7,573	103.6
.....	65,727	31,191	25.1	United States Fidelity and Guaranty, Baltimore.	17,153	1,459,516	38.4
.....	102,187	655	30.0	Totals	1,408,636	87,093	12.4
.....	2,611	6,880	298.0	Workmen's Compensation.	226,615	1,196	47.5
.....	17,925	406	20.7	New York.....	9,673	3,510	292
.....	102	49	53.7	.....	7,382	2,180	31.1
.....	232	29,780	20.2	.....	1,596	2,424	41.4
.....	88,310	4,479	13.2	.....	2,180	40,223	22.1
.....	22,190	25,337	48.4	.....	11,694	2,244	12.8
.....	1,733	27,680	19.8	.....	10,415	144,674	35.4
.....	52,298	145	37.1	.....	6	207	2.8
.....	48,639	12,037	52.1	.....	97,103	5,285	147.9
.....	734	12,046	22.6	.....	10,158	8,595	94.0
.....	30,657	2,521	72.6	.....	31,587	39	4.7
.....	23,109	7,703	60.8	.....	408,397	35	16.1
.....	11,140	2,796	32.7	.....	7,386	819	110.7
.....	12,678	2,29	6.3	.....	3,196	3,636	.....
.....	8,637	49,499	41.3	.....	442	.....	.....
.....	459	559	26.0	.....	.....	.....	.....
.....	117,086	83,223	30.7	.....	.....	.....	.....
.....	2,150	183	19.8	.....	.....	.....	.....
.....	271,494	1,296	21.8	.....	.....	.....	.....
.....	.....	7,649	11.0	.....	.....	.....	.....
.....	6,555	434	38.6	.....	.....	.....	.....
.....	35,064	.....	.....	.....	.....	.....	.....
.....	3,962	.....	.....	.....	.....	.....	.....
Totals	325,827	897,061	31.2	.....	.....	.....	.....
Union Liability, Chicago	735	.....	.....	.....	.....	.....	.....
United States Casualty, New York.....	4,420	.....	.....	.....	.....	.....	.....
United States Fidelity and Guaranty, Baltimore.	.....	.....	.....	.....	.....	.....	.....
Gem City, Dayton .....	.....	.....	.....	.....	.....	.....	.....
Republic Casualty, Cleveland .....	.....	.....	.....	.....	.....	.....	.....

* Includes health. — Excess of return premiums and reinsurance. r Reinsurance business only. x Retired December, 1914.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums
<i>Ohio—Cont.</i>			
.....	15,383	2,589	16.8
.....	50,129	7,452	14.8
.....	5,977	546	9.4
Hartford.....	873	130	15.0
.....	7,840	661	8.4
.....	24,354	1,171	4.8
.....	7,807	9,972	128.0
.....	46,600	175	0.4
.....	816	.....	.....
.....	3,802	.....	.....
.....	1,656	.....	.....
.....	4,803	.....	.....
.....	6,647	.....	.....
.....	1,796	.....	.....
.....	48,190	4,853	10.1
Totals	355,026	46,296	13.0
<i>Surety.</i>			
American Guar., Columbus	25,465	33	0.1
Republic Casualty, Cleveland	490	53	10.6
.....	24,972	1,238	4.9
.....	18,307	6,890	37.6
.....	183,084	12,677	6.9
.....	968	635	65.6
.....	21,890	418	1.9
.....	505	.....	.....
.....	44,691	3,926	8.8
.....	2,930	.....	.....
.....	17,318	.....	.....
.....	182,302	92,623	50.8
.....	19,397	150	0.7
Hartford.....	3,441	.....	.....
.....	51,061	1,738	3.4
.....	87,456	8,900	10.2
.....	23,317	20,390	87.4
.....	117,136	20,333	17.3
.....	314	.....	.....
.....	15,579	4,898	31.4
.....	100	.....	.....
.....	8,888	.....	.....
.....	21,330	33,367	156.3
Totals	1,434	68	4.7
<i>Credit.</i>			
American Credit Indemnity, New York.....	48,670	16,854	34.6
London Guarantee and Accident, London.....	17,398	2,331	13.4
Ocean Accident and Guarantee, London.....	56,606	28,697	50.5
Totals	124,177	47,783	38.5
<i>Sprinkler.</i>			
Winds Accident and Liability, Hartford	1,434	68	4.7

Southwestern Surety, Denison.....	6,946	— 15,546	46.5		Maryland Casualty, Baltimore.....	9,748	1,886	19.3
United States Fidelity and Guaranty, Baltimore.....	101,380	46,128	46.5		United States Casualty, New York.....	1,158	.....	.....
Totals	940,086	343,346	36.6		Totals	11,940	1,886	17.3
Republic Casualty, Cleveland	420	53	12.3		<i>Fly-Wheel.</i>	61	.....	.....
.....	2,362	672	28.4		..... Hartford.....	8	.....	.....
.....	14,480	9,297	64.9		.....	7,266	.....	.....
.....	2,636	1,307	49.8		.....	193	.....	.....
.....	2,593	478	18.5		.....	650	.....	18.3
.....	14,652	5,622	37.7		.....	747	.....	.....
.....	6,243	2,913	46.8		.....	31	.....	.....
.....	10,944	5,172	47.3		.....	738	.....	.....
.....	2,254	1,007	49.4		Totals	12,538	650	5.1
..... Hartford.....	661	.....	33.7		<i>Automobile and Teams Property Damage.</i>	660	8	.4
.....	26,780	9,026	50.6		Republic Casualty, Cleveland .....	.....	.....	.....
.....	14,124	7,155	48.4		.....	28,471	22,132	77.7
.....	14,390	6,966	48.4		.....	— 196	1,158	.....
.....	12,562	5,126	37.8		.....	3,080	1,370	44.3
.....	5,762	2,711	47.0		.....	20,109	8,599	32.3
.....	463	2,711	59.8		.....	8,578	2,774	32.3
.....	11,654	3,944	33.8		.....	13,734	.....	.....
.....	15,957	6,939	43.5		.....	677	600	88.4
.....	4,412	1,732	39.2		.....	24,230	7,483	30.9
.....	202	33	10.9		.....	15,864	4,685	29.4
.....	2,134	936	46.7		.....	3,972	196	4.9
.....	4,430	2,376	51.4		.....	15,877	4,417	28.7
.....	90	.....	22.9		.....	18,301	5,329	29.1
.....	118	27	23.9		.....	8,152	1,078	13.2
.....	300	1,526	424.6		.....	4,945	1,307	26.4
.....	1,140	309	27.1		.....	11,163	2,079	18.6
.....	1,318	459	34.8		.....	1,131	11	.9
Totals	176,293	73,853	42.1		.....	11,627	3,498	30.0
Republic Casualty, Cleveland	29	.....	.....		.....	47,151	15,873	33.7
.....	— 822	.....	.....		.....	30,179	6,155	20.5
.....	37,092	3,606	9.7		.....	4,408	1,968	44.7
.....	9,351	1,126	11.4		.....	6,578	1,088	15.8
.....	94,796	8,301	8.7		Totals	278,218	88,941	31.9
.....	13,668	112	.8		.....	489	.....	.....
.....	7,728	469	6.0		.....	1,151	196	10.3
.....	1,109	.....	.....		.....	.....	71	.....
.....	21,732	9,374	43.1		.....	749	96	12.3
.....	430	.....	.....		.....	68	.....	.....
Totals	188,150	23,019	12.4		.....	.....	60	.....
.....	.....	.....	.....		.....	.....	146	66.5
.....	.....	.....	.....		.....	.....	1,500	288.4

— Excess of return premiums and reinsurance. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
OHIO—Cont.			
Ocean Accident and Guarantee, London.....	\$ 170	\$ 17	10.0
Standard Accident, Detroit	639	1,008	171.9
Travelers, Hartford	1,648	1,400	85.0
United States Casualty, New York.....	29	.....	.....
Totals	6,410	4,532	84.7
Live Stock.			
Indiana and Ohio Live Stock, Crawfordsville....	50,070	18,522	37.0
Kentucky Live Stock, Louisville.....	5,524	1,155	20.9
National Live Stock, Indianapolis.....	11,450	3,552	31.0
Standard Live Stock, Indianapolis.....	27,381	11,462	41.8
Western Live Stock, Peoria	2,179	3,853	155.2
Totals	95,604	38,074	39.4
Physicians' Defense.			
Maryland Casualty, Baltimore.....	1,292	76	5.8
Instalment.			
Casualty Company of America, New York.....	3,497	2,152	61.5
Aggregates (Ohio)	4,932,579	3,273,663	67.2
OKLAHOMA.			
Accident.			
Southern Surety, Muskogee	24,255	5,126	21.0
Southwestern Surety, Durant	4,287	2,058	48.6
Etna, Hartford	10,254	2,978	28.8
American Indemnity, Chicago.....	1,490	149	10.1
Business Men's Accident, Kansas City.....	52,822	34,297	63.7
Casualty Company of America, New York.....	145	59	40.7
Columbian National, Boston.....	201	66.4	33.0
Continental Casualty, Chicago.....	41,129	34,110	83.0
Federal Casualty, Detroit	3,917	1,950	49.8
Federal Life, Chicago	7,581	651	41.6
Fidelity and Casualty, New York.....	7,405	11,785	159.1
Fidelity and Deposit, Baltimore.....	4,414	562	12.7
General Accident, Perth	2,225	335	37.5
Inter-Ocean Casualty, Springfield.....	10,980	5,512	50.2
London and Lancashire, Toronto	1,141	264	23.1
OKLAHOMA—Cont.			
.....	192	2,189	.....
to	1,921	5	.....
.....	54,728	22,192	53.3
.....	53	.....	.....
.....	8,655	3,153	36.8
.....	5	13	240.0
.....	4,321	6,238	129.4
.....	8,419	5,721	68.0
.....	— 533	307	.....
Totals	279,526	179,225	64.1
Workmen's Compensation.			
American Indemnity, Chicago	65,159	19,454	29.8
Fidelity and Deposit, Baltimore.....	100	.....	.....
London and Lancashire, Toronto.....	388	.....	.....
Totals	65,167	19,454	29.4
Fidelity.			
Southern Surety, Muskogee.....	8,273	113	1.3
Southwestern Surety, Durant.....	27,946	22,833	81.7
.....	922	.....	.....
.....	11,053	356	3.2
.....	16,318	7,844	48.1
.....	— 8	11	.....
.....	303	1,034	450.2
.....	1,034	.....	.....
.....	12,445	8,062	64.7
.....	388	.....	.....
.....	10,140	21	.....
.....	2,753	.....	.....
.....	16,005	7,603	47.5
.....	619	.....	.....
.....	8,073	7,018	86.9
.....	191	44	24.3
Totals	116,506	53,539	46.0
Surety.			
Southern Surety, Muskogee	53,944	49,632	92.2
Southwestern Surety, Durant	32,746	14,164	43.3

Loyal Protective, Boston	4,536	2,480	54.9	Etna Accident and Liability, Hartford	2,756	-20	...
Maryland Casualty, Baltimore	7,666	4,110	53.6	American Indemnity, Chicago	26,917	2,777	10.3
Masonic Protective, Worcester	10,269	6,919	67.4	American Surety, New York	25,761	-240	...
Massachusetts Bonding, Boston	*10,223	10,223	...	Equitable Surety, St. Louis	42,008	1,262	3.0
Midland Casualty, Chicago	1,703	1,131	66.4	...	2,836	...	...
National Casualty, Detroit	*10,753	3,720	34.7	...	14,536	10,355	71.3
National Life of U. S. A., Chicago	*2,800	1,662	42.7	...	2,803	367	12.7
North American Accident, Chicago	*14,843	5,877	47.0	...	7,853	164	2.0
Pacific Mutual, Los Angeles	19,619	7,079	36.1	...	37,328	67,171	180.0
Reliance, Pittsburgh	1,220	357	29.3	...	1,795	...	...
Ridgely Protective, Worcester	13,597	13,858	74.5	...	...	...	...
Royal Indemnity, New York	1,773	14,570	32.1	...	...	...	...
Standard Accident, Detroit	23,396	14,490	61.9	Totals	302,653	265,236	87.6
Travelers, Hartford	9,536	2,955	30.1	Plate Glass.	...	...	...
Union Health and Accident, Denver	*3,717	1,055	28.4	Southern Surety, Muskogee	3	...	...
United States Fidelity and Guaranty, Baltimore	3,584	3,399	92.1	Southwestern Surety, Durant	5,941	2,316	39.6
Western Indemnity, Dallas	309	200	64.2	...	...	...	...
Totals	312,004	181,592	58.2	...	...	...	...
Health.	...	...	...	...	...	...	...
Southwestern Surety, Durant	118	25	21.2	...	...	...	...
Aetna, Hartford	2,473	716	28.9	...	...	...	...
Casualty Company of America, New York	76	...	...	...	...	...	...
Columbian National, Boston	262	468	177.3	...	...	...	...
Continental Casualty, Chicago	12,143	4,215	34.7	...	...	...	...
Fidelity and Casualty, New York	3,408	1,389	40.3	...	...	...	...
Fidelity and Deposit, Baltimore	1,083	457	41.8	...	...	...	...
...	1,115	608	54.5	...	...	...	...
...	647	195	30.1	...	...	...	...
...	2,366	1,412	59.7	...	...	...	...
...	812	746	121.9	...	...	...	...
...	5,364	1,783	33.2	...	...	...	...
...	421	244	57.9	...	...	...	...
...	227	131	53.3	...	...	...	...
...	2,113	611	28.8	...	...	...	...
...	369	357	69.7	...	...	...	...
...	2,703	1,144	42.3	...	...	...	...
...	69	100	145.0	...	...	...	...
Totals	35,603	14,489	40.7	...	...	...	...
Liability.	...	...	...	...	...	...	...
Southern Surety, Muskogee	39,414	10,101	25.6	...	...	...	...
Southwestern Surety, Durant	15,546	6,399	34.7	...	...	...	...
Aetna Accident and Liability, Hartford	32	...	...	...	...	...	...
Aetna, Hartford	66,840	70,101	104.9	...	...	...	...
American Indemnity, Chicago	14,776	11,911	80.6	...	...	...	...
Casualty Company of America, New York	23,893	4,875	15.3	...	...	...	...
Fidelity and Casualty, New York	14,902	16,895	113.3	...	...	...	...
Fidelity and Deposit, Baltimore	21,065	13,306	63.2	...	...	...	...

— Excess of return premiums and reinsurance. * Executive office, St. Louis. * Executive office, Denison

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nations Ocean Royal United Western	2,906 4,919 508 2,838 196	10,071 4,521 453 253 26	336.9 91.9 76.7 12.4 13.6
Totals	20,333	28,308	97.0
<i>Sprinkler.</i> Aetna Accident and Liability, Hartford.	226	676	300.0
Maryland Casualty, Baltimore	748	96	12.8
Totals	974	771	79.2
<i>Fly Wheel.</i> Southern Surety, Muskogee	549	31	5.6
Fidelity and Casualty, New York.	1,283	.....	.....
Hartford Steam Boiler, Hartford.	256	.....	.....
Maryland Casualty, Baltimore.	129	.....	.....
Totals	2,817	31	1.4
<i>Automobile Property Damage.</i> Southwestern Surety, Durant	566	67	11.8
.....	944	126	13.3
.....	20	.....	.....
.....	100	62	62.0
.....	368	89	23.9
.....	217	.....	.....
.....	1,018	79	7.8
.....	250	.....	.....
.....	151	27	14.9
.....	306	26	20.0
Totals	5,667	537	10.7
<i>Workmen's Collective.</i> Aetna, Hartford	726	169	21.5
Maryland Casualty, Baltimore	— 229	.....	.....
Royal Indemnity, New York.	201	.....	.....
Totals	927	169	19.6
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
United States	1,639	414	25.4
United States	2,468	1,143	46.3
Totals	283,303	91,308	32.0
<i>Health.</i> Aetna Accident and Liability, Hartford.	46	.....	.....
Aetna, Hartford	4,415	2,605	60.0
.....	1,406	517	32.3
.....	106	101	90.8
.....	694	308	44.2
.....	1,606	2,293	143.0
.....	406	115	27.3
.....	385	205	53.2
.....	1,121	683	61.4
.....	4,413	1,192	27.0
.....	2,174	557	25.6
.....	225	91	40.7
.....	426	402	94.3
.....	140	.....	.....
.....	526	45	8.1
.....	709	39	5.1
.....	248	.....	.....
.....	79	16	20.3
.....	13	50	417.0
.....	5,385	2,393	44.3
.....	104	.....	.....
.....	7,375	2,553	34.5
.....	226	100	44.4
.....	272	185	68.0
.....	243	63	25.9
.....	42	.....	.....
.....	1,025	430	41.9
.....	4,535	536	11.4
.....	494	325	65.8
.....	123	164	133.3
Totals	44,653	16,110	36.6
<i>Liability.</i> Oregon Surety and Casualty, Portland.	15,973	6,129	41.0
Aetna Accident and Liability, Hartford.	2,942	.....	.....
Aetna, Hartford	190,019	136,710	72.0

Indiana and Ohio Live Stock, Crawfordsville..	2,368	2,120	92.4	Casualty Company of America, New York.....	27,527	81,180	112.0
Western Indemnity, Dallas	— 564	Employers Liability, London	26,871	18,178	70.2
Aggregates (Oklahoma)	1,281,226	780,006	60.4	Fidelity and Casualty, New York.....	8,182	3,171	38.8
Oregon Surety and Casualty, Portland.....	20,548	16,007	60.4	City.....	23,225	31,128	96.8
Zeina Accident and Liability, Hartford.....	29	ford.....	— 141	1,634
Zeina, Hartford	20,225	6,944	19.3	on.....	20,707	22,452	108.5
American Casualty, Tacoma	1,627	385	23.7	1,840	5,130	281.8
.....	1,004	308	30.8	27,622	5,994	15.9
.....	18,384	11,454	62.2	6,107	274	4.4
.....	6,768	1,751	21.8	4,599	1,381	30.1
.....	4,337	1,428	32.9	22,074	10,346	46.8
.....	6,019	397	14.9	20,389	42,787	43.6
.....	4,418	1,192	27.0	11,100	27,351	248.4
.....	722	1,450	124.5	17,628	3,139	17.9
.....	5,227	1,396	26.7	910	19	2.0
.....	319	156	48.9	10,813	2,745	25.4
Lake City.....	402	97	24.1	1,788	10,204	570.6
Hartford.....	412	— 151	577
London.....	2,307	1,332	79.5	51,757	37,868	73.2
.....	159	19,855	38,922	196.0
.....	4,321	651	13.3	113
.....	16,336	5,789	37.3	462	220	47.8
.....	404	10,826	17,728	164.0
.....	21	39,014	11,213	28.7
.....	5,317	Totals	655,772	463,845	70.7
.....	209	2,330	43.6	Workmen's Compensation.	127
.....	643	602	67.0	Casualty Company of America, New York.....	149
.....	— 60	30	4.6	Fidelity and Casualty, New York.....	2,061	8.7
.....	8	46	Maryland Casualty, Baltimore	267
.....	12,349	Totals	3,220	374	11.6
.....	10,948	5,192	43.0	Fidelity and Surety.	1,909	23.1
.....	1,422	5,085	45.9	Oregon Surety and Casualty, Portland.....	8,690
.....	3,807	ford.....	14,856	2,951	24.6
.....	14,308	9,173	64.7	45,617	14,068	30.9
.....	1,324	622	32.3	542
.....	1,627	399	24.5	1,672
.....	827	30	9.6	21,413	4,410	20.6
.....	2,247	4,627	155.5	4,811
.....	213	Lake City.....	1,273	407	31.8
.....	9,850	2,678	27.3	Hartford.....	532
.....	35,042	6,061	17.3	4,414
.....	1,140	288	25.7	359
.....	10,013
.....	2,992	1,313	13.1
.....	39,531	15,339	170.5
.....	6,553	55,008	140.7
.....	2,923
.....	23	704	79.9
.....

* Includes health. — Excess of return premiums and reinsurance. y Reinsured outstanding risks June, 1914. z Reinsured outstanding risks May, 1914.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
OREGON—Cont.			
Pacific	\$ 343	\$ 45	% 6.3
Pacific	155	.....	.....
Royal I	2,550	.....	.....
Southw	4,175	28,148	674.0
United	39,753	35,429	91.6
Totals	220,626	163,351	73.6
Plate Glass.			
Oregon Surety and Casualty, Portland	1,023	284	27.3
.....			
.....	3,457	1,314	37.7
.....	229	121	52.8
.....	165	15	9.0
.....	2,552	1,263	50.5
.....	702	139	26.9
.....	694	209	30.1
.....	165	6	3.6
.....	180	7	3.8
.....	3,953	1,257	31.7
.....	1,551	435	28.2
.....	2,855	1,245	47.1
.....	1,013	1,410	139.3
.....	723	451	62.8
.....	1,057	211	19.9
.....	150	35	23.3
.....	951	298	34.6
.....	204	.....	.....
.....	.....	33	72.1
.....	253	136	53.8
.....	1,621	130	8.0
.....	1,452	228	16.7
.....	574	132	23.0
.....	1,229	803	65.8
Totals	26,856	10,135	37.7
Steam Boiler.			
Employers Liability, London	118	.....	.....
Fidelity and Casualty, New York	1,650	172	10.6
Hartford Steam Boiler, Hartford	12,067	184	1.4
London Guarantee and Accident, London	151	.....	.....
Maryland Casualty, Baltimore	1,696	.....	.....
Automobile Property Damage.			
Oregon Surety and Casualty, Portland	2,796	1,550	55.4
.....			
.....	7,483	3,740	49.9
.....	792	354	109.0
.....	2,508	286	11.9
.....	380	165	43.4
.....	351	222	63.2
.....	537	304	24.4
.....	405	222	64.7
.....	607	77	12.7
.....	1,488	49	3.2
.....	359	150	17.3
.....	391	253	23.0
.....	1,804	459	25.4
.....	45	30	44.4
.....	526	487	79.4
.....	1,944	134	6.8
.....	.....	13	.....
.....	3,230	1,129	34.9
.....	571	132	31.9
.....	33	.....	.....
.....	123	43	35.6
.....	655	693	104.5
.....	619	656	106.0
Totals	23,254	10,372	33.8
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City	2,252	1,428	63.4
London Guarantee and Accident, London	6,239	1,029	16.5
Maryland Casualty, Baltimore	1,537	951	53.3
Southwestern Surety, Denison	487	49	10.1
United States Fidelity and Guaranty, Baltimore	2,903	79	2.7
Totals	13,719	3,546	25.9
Physicians' Defense.			
Maryland Casualty, Baltimore	2,572	90	3.3
Aggregates (Oregon)	1,290,584	760,077	59.1

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ord.....	\$ 717	\$ 25	3.4
.....	19,125	6,357	33.7
.....	1,006	392	24.4
.....	22,509	8,729	38.8
.....	20,509	8,195	39.7
.....	26,064	9,908	38.0
.....	3,545	1,454	39.9
.....	962	346	35.2
.....	18,464	6,594	35.7
.....	32,813	12,194	37.2
.....	4,248	1,625	38.3
.....	11	178	16.2
.....	6,208	3,159	50.9
.....	7,351	2,044	27.8
.....	28	.....	.....
.....	65	.....	.....
.....	1,210	164	13.6
.....	3,756	2,471	65.8
Totals	297,553	121,594	40.9
<i>Steam Boiler.</i>			
American Casualty, Reading	2,634	124	4.7
ew York.....	— 2	.....	.....
.....	918	.....	.....
.....	340	.....	.....
.....	62,355	5,378	8.6
.....	8,097	6,538	80.8
.....	153,628	5,390	3.4
London.....	784	.....	.....
.....	30,500	6,326	20.7
London.....	10,491	.....	.....
.....	3,969	326	8.2
.....	12,797	1,105	8.6
.....	13,347	85	.6
.....	— 18	.....	.....
Totals	301,949	26,122	8.7
<i>Burglary and Theft.</i>			
American Casualty, Reading	6,300	1,065	17.9

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Ma	\$ 1,781	\$ 473	26.6
Ro	351	.....	.....
Tr	360	.....	.....
Totals	17,542	8,682	49.5
<i>Automobile and Teams Property Damage.</i>			
American Casualty, Reading	19,735	8,290	42.0
Union Casualty, Philadelphia	64,980	16,157	24.9
.....	94,903	26,433	27.9
.....	— 80	555	.....
.....	3,657	855	23.4
.....	13,940	8,961	64.3
.....	262	127	48.5
.....	66,004	16,913	25.6
.....	10,308	1,900	18.4
.....	24,340	12,198	50.1
.....	1,910	1,300	68.1
.....	22,636	11,499	50.8
.....	11,778	6,196	52.6
.....	45,063	15,359	34.2
.....	16,976	3,966	23.4
.....	8,964	2,307	25.7
.....	40,358	14,637	36.3
.....	16,154	6,643	41.1
.....	4,513	2,719	60.3
.....	5,100	1,950	38.2
.....	2,346	659	28.1
.....	19,368	7,795	40.3
.....	13,941	2,659	19.1
.....	14,969	5,321	35.6
.....	23,453	11,013	46.9
.....	14	90	642.0
.....	2	45	.....
.....	15,434	4,873	31.6
.....	73,453	22,639	30.8
.....	8,653	1,602	18.6
.....	5,362	4,305	78.4
.....	1,623	250	15.4
Totals	662,249	213,027	32.7

Aetna Accident and Liability, Hartford.....		16,556	1,654	10.6	Aetna, Hartford.....		111	21	18.9
American Fidelity, Montpelier.....		9,526	4,885	51.3	Casualty Company of America, New York.....		12,063	22,185	180.3
Casualty Company of America, New York.....		2,903	2,028	67.3		252	164	65.1
.....		27,244	15,045	55.3		2,370	397	37.9
.....		9,313	341	3.6		—	9
.....		44,034	12,834	29.1	London.....		225
.....		28,661	4,141	14.4		2,521	1,802	71.5
.....		1,397	943	41.1		75
.....		16,301	4,184	37.9	London.....		76
.....		532		250	85.2
.....		188		8,160	10,376	127.1
.....		9,327	441	4.7		1,182	637	53.0
.....		4,546	654	14.3	y, Baltimore.....		1,059	1,002	151.4
.....		2,171	Totals		28,338	38,921	134.8
.....		13,725	5,367	39.1	Live Stock.....	
.....		42,061	9,372	22.1	Atlantic Horse, Providence.....		4,697	2,324	60.1
.....		7,557	1,338	18.4	Indiana and Ohio Live Stock, Crawfordsville.....		4,491	915	20.4
.....		6,824	600	10.3	National Live Stock, Indianapolis.....		2,037	323	10.6
.....		1,656	290	18.1	Totals		12,225	4,062	33.2
.....		994	51	5.1	Physicians' Defense.....	
.....		3,430	539	15.7	Maryland Casualty, Baltimore.....		1,523	2,374	155.9
.....		9,676	6,074	62.5	Medical Protective, Fort Wayne.....		12,025
.....		6,538	873	13.2	Totals		13,546	2,374	17.5
.....		1,227	260	21.1		819,522	40,543	12.7
.....		18,477	1,440	7.3		73,314	26,053	35.5
.....		11		51,109	19,016	37.3
.....		244		24,397	10,483	41.9
.....		6,747	1,322	19.6		164,955	74,966	45.3
.....		27,957	11,536	41.3		65,304	21,923	33.6
Totals		351,132	89,297	25.4		239,024	116,431	48.7
.....		Casualty Company of America, New York.....		32,221	11,536	36.7
.....		Totals		8,021	2,704	46.2
.....		Aggregates (Pennsylvania)		978,367	324,600	33.2
.....		Rhode Island, Accident.....		11,273,036	4,517,904	40.1
.....		Aetna Accident and Liability, Hartford.....	
.....		Aetna, Hartford.....		20	23.7
.....		Boston Casualty, Boston.....		9,522	2,255	23.7
.....		Casualty Company of America, New York.....		850	203	24.5
.....		Columbian National, Boston.....		1,000	386	38.6
.....		Totals		8,280	2,250	27.4

— Excess of return premiums and reinsurance. * Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—RHODE ISLAND.

A-341

Assets		Liability	
Amount	Percentage	Amount	Percentage
242	72.0	209	106.0
5,732	28.1	26,800	54.8
1,870	48.2	21,204	24.576
30	11.2	16,838	8.048
136	37.9	2,511	5.064
5,347	35.1	536	879
70	39.9	8,064	14,215
684	39.9	172	23,167
11,670	39.9	21,828	2,428
44	77.6	17,218	6,422
2,241	98.8	2,712	29,828
5,330	117.6	2,377	
150			
47			
584			
1,610			
122			
489			
309			
221			
142			
1,561			
1,087			
4,008			
287			
35			
7,563			
596			
228			
64,635	41.8	64,635	
209	106.0	209	106.0
26,800	54.8	26,800	54.8
21,204	24.576	21,204	24.576
16,838	8.048	16,838	8.048
2,511	5.064	2,511	5.064
536	879	536	879
8,064	14,215	8,064	14,215
14,215	23,167	14,215	23,167
172	2,428	172	2,428
23,167	6,422	23,167	6,422
21,828	29,828	21,828	29,828
2,428		2,428	
17,218		17,218	
6,422		6,422	
2,712		2,712	
29,828		29,828	
2,377		2,377	

*** Includes health.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
RHODE ISLAND—Cont.			
New York Ocean & Fire Insurance Co., New York	1,921	988	50.4
Preferred Accident and Guarantee, London	343	414	121.0
Royal Indemnity, New York	488	202	41.6
United States Casualty, New York	146	20	13.7
Totals	20,781	12,584	60.7
Employer Fidelity & Surety, Hartford	1,789	.....	.....
London Guarantee and Accident, London	2,054	169	1.1
Maryland Casualty, Baltimore	15,932	99	12.0
Ocean Accident and Guarantee, London	798	23	.5
Royal Indemnity, New York	4,509	.....	.....
Travelers Indemnity, Hartford	428	.....	.....
United States Casualty, New York	328	.....	.....
Totals	26,427	291	1.1
(ork)	1,158	.....	.....
.....	573	.....	.....
.....	549	.....	.....
.....	4,079	1,190	29.2
.....	468	.....	.....
.....	128	406	321.0
.....	88	.....	.....
.....	164	.....	.....
.....	18	.....	.....
.....	186	.....	.....
.....	489	.....	.....
.....	1,916	3	.3
.....	2,055	109	5.3
.....	4,706	363	7.8
.....	57	6	8.9
.....	390	524	135.0
.....	711	491	61.1
.....	1,926	198	10.3
.....	363	40	16.2
.....	333	243	29.2
.....	46	.....	.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
RHODE ISLAND—Cont.			
Atlantic Home, Providence	3,514	1,013	28.8
Casualty Company of America, New York	366	169	46.2
Physicians' Defense, Baltimore	718	.....	.....
Aggregates (Rhode Island)	1,254,034	620,742	49.5
South Carolina.			
Ætna, Hartford	17,394	5,597	32.2
Continental Casualty, Chicago	17,176	12,766	74.3
.....	1,176	6,065	513.1
.....	10,387	2,673	25.7
.....	1,939	431	22.2
.....	7,227	2,056	28.5
.....	6,867	1,874	27.3
.....	*13,723	12,193	61.3
.....	7,943	6,066	76.4
.....	2,081	164	7.8
.....	2,212	260	11.8
.....	2,867	556	19.2
.....	3,167	3,806	120.9
.....	4,175	520	12.5
.....	*12,975	5,169	39.8
.....	267	.....	.....
.....	4,417	13,714	310.4
.....	7,153	1,721	24.1
.....	6,168	2,013	32.7
.....	1,800	739	46.2
Totals	136,928	78,354	57.2
Health.			
Ætna, Hartford	9,810	4,322	44.0
Continental Casualty, Chicago	7,852	5,441	69.0
Employers Liability, London	720	396	54.9
Fidelity and Casualty, New York	7,456	4,026	54.0
Fidelity and Deposit, Baltimore	1,364	306	22.4

United States Fidelity and Guaranty, Baltimore	1,017	437	49.0	.....	6,026	2,384	56.1
Totals	21,805	4,014	18.4	.....	5,359	1,953	34.8
<i>Credit.</i>				.....	906	348	34.9
American Credit Indemnity, New York	2,680	975	36.6	.....	2,213	553	26.0
London Guarantee and Accident, London	7,375	.....	.....	.....	2,939	959	32.6
Ocean Accident and Guaranty, London	1,850	508	28.0	.....	1,423	871	55.9
Totals	11,905	1,481	12.4	.....	1,678	595	35.5
<i>Sprinkler.</i>				.....	193	211	112.2
Etna Accident and Liability, Hartford	1,199	.....	.....	.....	2,738	2,064	75.4
Maryland Casualty, Baltimore	1,065	890	23.8	.....	1,635	988	41.1
Totals	2,264	1,295	54.2	.....	8,266	3,292	39.8
<i>Fly-Wheel.</i>				.....	1,083	1,408	132.6
Fitna Accident and Liability, Hartford	61	.....	.....	.....	61,644	30,767	49.8
Employers Liability, London	181	.....	.....	.....	28	.....	.....
York	3,629	.....	.....	.....	3,396	2,136	64.6
Hartford	649	.....	.....	.....	4,071	2,107	51.8
York	1,200	.....	.....	.....	8,047	1,084	12.8
Hartford	607	.....	.....	.....	28,001	13,063	46.6
Totals	6,327	.....	.....	.....	27,894	15,684	56.1
<i>Damage.</i>				.....	7,608	6,116	80.4
Hartford	12,519	8,009	68.8	.....	24,208	23,678	118.5
York	.....	281	.....	.....	89	.....	.....
.....	4,819	1,431	29.7	.....	6,738	1,829	26.9
.....	7,149	3,946	45.4	.....	190	4	2.1
.....	3,461	453	13.1	.....	50,123	12,839	25.6
.....	2,850	1,416	49.7	.....	8,093	1,452	24.3
.....	492	125	25.4	.....	168,546	55,001	51.0
.....	357	111	31.1	.....	.....	3	.....
.....	132	.....	.....	.....	.....	.....	.....
Hartford	1,732	219	12.6	.....	291	.....	.....
London	3,113	198	6.0	.....	1,361	.....	.....
.....	2,251	2,028	62.2	.....	12,320	3,710	30.1
.....	6,608	2,486	37.6	.....	131	.....	.....
.....	5,739	2,614	45.5	.....	2,017	762	37.8
.....	423	54	12.3	.....	446	.....	.....
.....	5,871	1,923	31.1	.....	21,982	1,192	5.4
.....	1,882	903	42.9	.....	240	.....	.....
.....	2,297	544	23.7	.....	435	.....	.....
.....	9,869	1,908	19.3	.....	1,700	4,618	272.7
.....	685	25	3.8	.....	9,227	3,540	38.4
.....	21,449	9,017	42.0	.....	60,100	13,822	27.6
.....	418	107	26.6	.....	.....	.....	.....
.....	1,740	378	21.7	.....	.....	.....	.....
.....	1,370	30	2.2	.....	.....	.....	.....
Totals	98,160	37,890	38.4	.....	.....	.....	.....

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Continued—Cont.</i>			
.....	\$ 2,329	47	2.3
.....	1,098	3,337	45.9
.....	7,047	.....	.....
.....	709	7,251	52.9
.....	13,715	.....	.....
.....	37,885	11,154	29.4
<i>Plate Glass</i>			
.....	454	145	31.9
.....	1,996	717	35.9
.....	1,424	490	33.7
.....	2,509	865	34.5
.....	2,421	1,063	45.1
.....	598	11	1.8
.....	8,016	1,146	14.3
.....	90	98	108.6
.....	657	127	19.3
.....
.....	1,065	383	35.6
.....	690	214	31.0
.....	759	228	30.0
Totals	15,978	5,477	34.9
<i>Common Policies</i>			
Fidelity	1,970	48	2.4
Harbor	11,433	2,790	24.3
Maryland	2,339	135	5.6
Ocean	1,398	.....	.....
Royal	221	.....	.....
United	447	25	5.5
Totals	18,768	2,998	15.6
<i>Burglary and Theft</i>			
Employers Liability, London	334	.....	.....
Fidelity and Casualty, New York	1,362	139	9.5
Fidelity and Deposit, Baltimore	1,300	43	3.0
General Accident, Perth	409	94	23.5
Maryland Casualty, Baltimore	1,523	15	.9
Massachusetts Bonding, Boston	228	19	7.9
National Surety, New York	377	.....	.....
Ocean Accident and Guaranty, London	856	100	11.0
Totals	6,896	386	5.6

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>SOUTH DAKOTA.</i>			
<i>Accident and Health.</i>			
Dakota Casualty, Sioux Falls	\$ 2,250	1,416	62.9
Northern Casualty, Aberdeen	13,763	4,473	32.1
.....	7,506	1,046	13.9
.....	44	.....	.....
.....	1,384	286	20.7
.....	9,416	4,353	46.2
.....	237	50	21.1
.....	8,157	654	17.7
.....	2,687	349	54.8
.....	2,376	1,438	42.3
.....	2,022	932	46.4
.....	4,453	2,158	48.5
.....	2,660	7,613	197.3
.....	1,749	250	14.3
.....	650	138	21.3
.....	2,319	1,235	53.4
.....	2,700	2,472	91.6
.....	2,855	1,473	51.8
.....	111	5	4.5
.....	1,376	237	17.3
.....	11,434	4,121	36.1
.....	850	.....	.....
Totals	84,349	25,559	30.3
<i>Liability.</i>			
Globe Indemnity, New York	173	.....	.....
Maryland Casualty, Baltimore	9,943	7,907	79.5
Massachusetts Bonding, Boston	250	11	4.4
United States Fidelity and Guaranty, Baltimore	4,083	1,500	37.1
Totals	14,454	9,418	65.4
<i>Fidelity.</i>			
Northern Casualty, Aberdeen	42,743	37,528	87.8
American Surety, New York	7,074	834	11.8
Maryland Casualty, Baltimore	2,544	.....	.....
National Surety, New York	8,251	5,689	68.9
United States Fidelity and Guaranty, Baltimore	4,083	9,354	232.0
Totals	65,647	52,897	80.6

Preferred Accident, New York.....	94	.....	.....	.....	Inter-State Surety, Redfield.....	27,379	1,231	4.4
Royal Indemnity, New York.....	985	— 67	.....	.....	Western Surety, Sioux Falls.....	28,984	6,364	26.2
United States Casualty, New York.....	1,086	864	.....	84.2	.....	.....	.....	.....
United States Fidelity and Guaranty, Baltimore.....	1,704	.....	.....	.....	.....	12,365	1,351	10.1
Totals	10,347	1,139	11.7	.....	.....	37	.....	.....
Ocean Accident and Guarantee, London.....	533	— 26	.....	.....	.....	2,013	.....	.....
.....	.....	.....	.....	.....	.....	7,876	68	.....
.....	.....	.....	.....	.....	.....	9,049	822	8.5
.....	.....	.....	.....	.....	Totals	82,653	9,136	11.9
.....
.....	.....	.....	.....	.....	.....	5,983	2,486	41.9
.....	.....	.....	.....	.....	.....	68	.....	.....
.....	.....	.....	.....	.....	.....	2,328	1,339	57.1
.....	.....	.....	.....	.....	.....	937	136	21.4
.....	.....	.....	.....	.....	.....	9,254	4,013	43.4
.....	.....	.....	.....	.....	Totals	4,114	300	8.7
.....	.....	.....	.....	.....	.....	78	.....	.....
.....	.....	.....	.....	.....	.....	4,192	800	8.5
.....
.....	.....	.....	.....	.....	.....	838	.....	.....
.....	.....	.....	.....	.....	.....	300	.....	.....
.....	.....	.....	.....	.....	.....	807	.....	.....
.....	.....	.....	.....	.....	.....	112	.....	.....
.....	.....	.....	.....	.....	.....	8,921	12	.....
.....	.....	.....	.....	.....	.....	2,824	.....	.....
.....	.....	.....	.....	.....	.....	8,787	12	.....
.....
.....	.....	.....	.....	.....	.....	236	10	4.2
.....	.....	.....	.....	.....	.....	196	.....	.....
.....	.....	.....	.....	.....	.....	89	.....	.....
.....	.....	.....	.....	.....	.....	285	.....	.....
.....
.....	.....	.....	.....	.....	.....	136	19	14.0
.....	.....	.....	.....	.....	.....	24	.....	.....
.....	.....	.....	.....	.....	.....	160	19	11.9

— Excess of return premiums and reinsurance. e Accident only. s Home office, Indianapolis.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
SOUTH DAKOTA—Cont.			
Life Stock.			
Indiana and Ohio Live Stock, Crawfordsville.....	3,055	1,525	49.9
Standard Live Stock, Indianapolis.....	358	.....	.....
Totals	3,413	1,525	44.7
Physicians' Defense			
Maryland Casualty, Baltimore	325	.....	.....
Aggregates (South Dakota).....	274,207	112,939	41.2
TENNESSEE			
Accident and Health			
.....	51,377	25,361	49.9
.....	302,442	140,268	46.4
.....	660,967	293,479	44.4
.....	90,167	42,810	47.6
.....	33,387	14,940	44.8
.....	35,210	15,722	44.6
.....	11,716	4,563	39.0
.....	1,166	656	56.7
.....	722	1,023	141.7
.....	1,932	924	47.8
.....	6,760	2,659	39.3
.....	10,197	5,669	55.6
.....	65,472	30,085	45.9
.....	2,623	767	29.2
.....	1,244	527	42.3
.....	6,957	3,729	53.6
.....	63,478	37,265	58.7
.....	6,321	7,898	14.2
.....	14,608	7,835	52.8
.....	2,712	1,515	55.9
.....	35,236	4,591	18.2
.....	3,064	1,690	55.2
.....	31	96	309.7
.....	1,633	200	12.2
.....	857	379	44.2
.....	21,348	9,835	42.1
.....	6,759	5,163	76.4
.....	11,963	3,190	26.7
London and Lancashire, Toronto.....	1,633	200	12.2
Loyal Protective, Boston	857	379	44.2
Maryland Casualty, Baltimore	21,348	9,835	42.1
Masonic Protective, Worcester	6,759	5,163	76.4
Massachusetts Bonding, Boston	11,963	3,190	26.7
TENNESSEE—Cont.			
Fidelity and Surety			
United Casualty and Surety, Memphis.....	10,096	47	.4
..... Hartford	8,480	7,285	85.9
.....	28,095	— 659	.....
.....	7,810	3,230	62.0
..... k.	1,891	4,955	62.3
.....	44,270	75	3.9
.....	3,853	139,506	315.1
.....	1,343	44	1.1
.....	126	37	2.7
.....	10,847	.....	.....
.....	10,475	5,659	52.3
.....	23,046	.....	.....
.....	1,616	29,656	128.7
..... London	5,500	1,537	95.1
.....	1,405	7,392	143.5
.....	9,535	480	34.3
.....	9,984	1,576	16.5
..... anty, Baltimore	60,332	22	.2
..... York.....	279	62,727	104.0
Totals	219,580	263,979	110.2
Plate Glass.			
Interstate Life and Accident, Chattanooga.....	1,477	302	20.4
United Casualty and Surety, Memphis.....	3,392	1,392	41.0
..... Hartford.	1,630	686	42.7
.....	99	.....	.....
..... k.	3,088	1,024	33.7
.....	1,168	367	31.4
.....	758	365	50.8
..... rk.....	230	237	103.0
.....	2,049	930	45.4
.....	2,523	756	30.0
.....	1,841	720	39.7
.....	993	720	72.6
.....	268	.....	.....
.....	419	196	46.8
.....	2,129	1,201	56.4
.....	622	173	27.8
Maryland Casualty, Baltimore.....	1,841	720	39.7
Metropolitan Casualty, New York.....	993	720	72.6
New Amsterdam Casualty, New York.....	268	.....	.....
New England Casualty, Boston	419	196	46.8
New Jersey Fidelity and P. Co., Newark	2,129	1,201	56.4
New York Plate Glass, New York.....	622	173	27.8
Ocean Accident and Guarantee, London .....	.....	.....	.....

Metropolitan Casualty, New York.....	3,110	852	27.4	69	.....	21.1
Midland Casualty, Chicago.....	4,148	3,409	82.1	294	.....	41.7
New Amsterdam Casualty, New York.....	3,921	1,759	44.9	1,529	637	17.2
New England Casualty, Boston.....	1,169	60	5.1	367	63	67.5
New Jersey Fidelity and P. G., Newark.....	60	.....	.....	594	401	22.2
North American Accident, Chicago.....	4,962	4,891	98.6	293	65	38.4
Ocean Accident and Guarantee, London.....	12,726	4,254	33.4	2,354	908	.....
Pacific Mutual, Los Angeles.....	57,117	28,544	50.0	.....	.....	.....
Preferred Accident, New York.....	13,352	4,881	36.6	28,156	11,245	39.9
Provident Life and Trust, Charleston.....	2,520	1,473	58.4	.....	.....	.....
Prudential Casualty, Indianapolis.....	2,484	1,495	60.2	.....	.....	.....
Reliance, Pittsburg.....	2,138	979	45.8	.....	.....	.....
Ridgely Protective, Worcester.....	16,377	11,728	71.6	.....	.....	.....
Royal Indemnity, New York.....	10,845	1,947	18.0	7,590	572	7.5
Southern Surety, St. Louis.....	3,359	4,546	138.3	16,418	195	11.9
Southwestern Surety, Denison.....	2,884	129	4.4	6,392	.....	.....
Standard Accident, Detroit.....	25,995	13,878	53.4	1,159	.....	.....
Travelers Indemnity, Hartford.....	343	132	38.5	374	.....	.....
Travelers, Hartford.....	70,398	43,903	62.3	4,167	.....	.....
Union Liability, Chicago.....	14,475	1,012	6.9	.....	.....	.....
United States Casualty, New York.....	14,613	3,256	22.3	379	83	21.9
United States Fidelity and Guaranty, Baltimore.....	10,671	6,378	59.7	.....	.....	.....
Totals.....	1,720,197	795,244	46.2	34,979	850	2.3
United Casualty and Surety, Memphis.....	30,754	10,629	34.5	2,311	1,316	56.9
Burglary and Theft.....	9,458	.....	.....	396	.....	.....
.....	44,013	27,029	61.4	2,385	427	18.1
.....	17,260	12,061	69.9	1,378	767	38.8
.....	35,473	19,032	53.6	97	84	86.6
.....	24,264	10,748	44.3	844	320	37.9
.....	6,714	1,595	23.6	630	403	64.0
.....	65,635	36,390	55.4	3,740	521	13.9
.....	1,487	4,345	292.2	1,888	506	26.8
.....	2,135	3,731	174.7	1,558	85	4.1
.....	87,345	47,781	54.7	615	107	17.4
.....	30,188	11,068	36.6	234	.....	.....
.....	2,196	297	13.5	2,569	810	22.7
.....	2,588	138	5.3	171	.....	.....
.....	22,631	9,737	43.0	395	175	44.3
.....	6,557	2,178	2.7	1,468	446	30.5
.....	6,776	2,104	31.1	187	184	93.4
.....	22,107	20,038	90.6	327	345	105.5
.....	19,237	4,861	25.3	456	688	137.4
.....	25,990	12,527	48.2	6,643	1,027	15.5
.....	18,297	18,998	103.7	29,914	8,173	27.3
.....	409	.....	.....	.....	.....	.....
.....	110,061	62,157	56.5	.....	.....	.....
.....	11,691	3,482	29.8	16,888	9,456	56.0
.....	73,671	23,691	45.7	4,570	588	12.9
Totals.....	686,936	352,606	51.3	21,458	10,044	46.8
American Credit Indemnity, New York.....	.....	.....	.....	.....	.....	.....
Ocean Accident and Guarantee, London.....	.....	.....	.....	.....	.....	.....
Credit.....	.....	.....	.....	.....	.....	.....
Totals.....	.....	.....	.....	.....	.....	.....

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums Received.
Tennessee—Cont.			
<i>Sprinkler.</i>			
Aetna Accident and Liability, Hartford.....	748	10	1.3
Maryland Casualty, Baltimore.....	2,029	775	38.2
United States Casualty, New York.....	153	10	6.5
Totals	2,929	795	27.1
<i>Fly-Wheel.</i>			
Fidelity and Casualty, New York.....	2,308	93	2.9
Hartford Steam Boiler, Hartford.....	477	.....	.....
Maryland Casualty, Baltimore.....	648	.....	.....
Royal Indemnity, New York.....	168	.....	.....
Totals	4,454	93	2.0
Automobile and Teams Property Damage.			
United Casualty and Surety, Memphis.....	3,159	2,177	68.3
d.....	16,755	10,702	63.3
.....	20,583	25,044	81.3
.....	1,485	1,345	90.6
.....	4,948	2,154	78.5
.....	2,888	20	.6
.....	545	59	10.8
.....	7,249	2,949	54.4
.....	416	34	8.2
.....	7,424	2,690	47.4
.....	2,110	789	36.9
.....	894	573	30.8
.....	1,087	74	7.1
.....	2,210	1,186	53.7
.....	1,789	601	33.6
.....	3,011	761	25.3
.....	4,978	2,229	44.8
.....	1,784	860	30.9
.....	5,199	2,402	46.5
.....	1,719	979	23.1
.....	10,539	2,866	23.2
.....	1,379	1,105	58.7
Baltimore.....	8,641	4,265	74.9
Totals	120,574	70,494	58.5
Texas—Cont.			
.....	95,890	50,410	52.0
.....	12,535	9,112	72.7
.....	5,469	1,333	20.0
.....	55,207	27,171	49.2
.....	19,511	9,072	46.5
.....	4,427	989	22.3
.....	5,505	3,041	55.2
.....	26,903	6,985	25.4
.....	17,451	6,727	38.5
.....	16,130	4,066	25.2
.....	6,351	1,346	21.2
.....	8,314	1,901	22.1
.....	4,014	7,011	17.5
Totals	1,145,936	406,894	48.5
Health.			
American National, Galveston.....	96,944	44,592	46.1
First Texas State, Galveston.....	65,291	24,659	37.8
Western Indemnity, Dallas.....	2,340	2,239	94.9
Fire—Continued			
.....	13,101	5,501	42.0
.....	17,572	6,683	37.7
.....	30,620	16,179	52.8
.....	18,051	7,732	43.1
.....	838	196	23.4
.....	9,248	2,162	24.6
.....	10,512	4,825	44.7
.....	72	23	31.5
.....	2,647	575	21.8
.....	1,172	735	63.7
.....	735	1,126	153.2
.....	894	243	26.7
.....	6,990	2,995	42.8
.....	996	533	53.6
.....	2,024	490	24.2
.....	5,149	2,032	40.4
.....	2,008	983	48.8
.....	1,632	641	39.3
.....	93	114	121.1
.....	1,999	1,053	52.8
.....	178	304	170.8
Totals	280,871	129,939	46.0
Preferred Accident, New York.....			
Reliance, Pittsburgh.....	996	533	53.6
Royal Indemnity, New York.....	2,024	490	24.2
Southwestern Surety, Denison.....	5,149	2,032	40.4
Standard Accident, Detroit.....	2,008	983	48.8
Travelers, Hartford.....	1,632	641	39.3
United States Casualty, New York.....	93	114	121.1
United States Fidelity and Guaranty, Baltimore.....	1,999	1,053	52.8
Totals	280,871	129,939	46.0

Workmen's Collectors.		Liability.	
American Indemnity, Galveston	Western Indemnity, Dallas	11,911	90.6
14,775	11,911	9,888	182.1
74,000	46,323	4,113	63.9
28,123	4,113	10,089	15.7
22,070	10,089	12,659	45.4
11,775	12,659	28,480	106.6
28,077	11,775	8,344	113.8
5,716	28,077	8,305	146.0
2,564	5,716	25,325	382.5
65,090	2,564	2,795	54.3
12,514	65,090	19,906	21.2
21,129	12,514	5,084	94.5
4,183	21,129	18,043	135.5
27,034	4,183	84,739	59.3
107,332	27,034	3,094	79.0
189	107,332	122	186.4
2,289	189	30,449	25.6
476	2,289	51.2	60.8
59,439	476	19,454	29.3
487,346	59,439	68,721	51.5
65,169	487,346	11,009	48.0
123,502	65,169	2,470	18.1
22,914	123,502	32,144	37.5
13,889	22,914	16,714	40.9
85,780	13,889	48,818	30.8
40,884	85,780	23,676	30.9
158,538	40,884	38,574	42.0
76,806	158,538	192	234.2
87,689	76,806	200,073	37.3
32	87,689	305	3.3
1,062	32	.....	.....
685,886	1,062	.....	.....
11,053	685,886	5,748	28.5
104	11,053	18	3
2,813	104	2,850	65.8
384	2,813	34,816	143.7
20,170	384	170	8.0
8,546	20,170	91	1.3
4,332	8,546	22,709	74.1
23,180	4,332	.....	.....
5,680	23,180	.....	.....
6,694	5,680	.....	.....
30,629	6,694	.....	.....

Includes health,

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Texas—Cont.</i>			
Southwestern Surety, Denison	16,332	2,036	12.5
United States Fidelity and Guaranty, Baltimore	29,143	17,465	59.9
Totals	154,600	85,768	55.5
<i>Surety</i>			
American Indemnity, Galveston	26,917	2,777	102.9
Texas Fidelity and Bonding, Waco	2,531	.....	.....
Title and Guaranty, Dallas	2,432	.....	.....
Western Indemnity, Dallas	61,804	3,439	5.5
Totals	2,760	.....	.....
.....	46,461	8,599	19.1
.....	26,551	933	3.5
.....	26,514	16,006	60.4
.....	24,971	46,314	186.4
.....	16,876	1,308	7.7
.....	3,170	.....	.....
.....	14,174	7,694	54.3
.....	2,733	.....	.....
.....	20,412	6,306	30.9
.....	23,838	9,232	38.7
Totals	351,243	101,858	29.0
<i>Plate Glass.</i>			
American Indemnity, Galveston	6,229	1,047	16.8
Western Indemnity, Dallas	3,932	1,544	39.3
Totals	4,748	2,133	44.7
.....	2,968	1,858	62.7
.....	9,124	3,482	38.2
.....	3,196	1,232	38.6
.....	1,149	945	82.3
.....	1,807	1,453	80.4
.....	1,069	259	24.2
.....	9,554	4,723	49.4
.....	10,731	4,683	43.6
.....	240	.....	.....
.....	10,946	.....	.....
.....	11,262	6,441	56.4
.....	2,716	822	30.3
.....	337	601	178.7
Totals	127,213	54,026	42.5
<i>Workmen's Collective.</i>			
Western Indemnity, Dallas	90	.....	.....
Totals	444	— 37	8.3
.....	445	73	16.4
.....	6,009	2,532	42.0
.....	1,194	.....	.....
.....	— 11	.....	.....
.....	532	193	36.3
.....	23,535	16,508	70.2
.....	2,593	1,507	58.1
Totals	43,871	20,014	45.6
<i>United States Fidelity and Guaranty, Baltimore.</i>			
Totals .....	.....	.....	.....

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums Received.
UTAH—Cont.			
Aetna, Hartford	\$ 2,528	\$ 1,421	56.7
American Bankers, Chicago	63	...	...
.....	39	...	...
.....	458	239	52.2
.....	14,284	2,759	19.3
.....	12,765	3,923	30.7
.....	43	...	...
.....	1,537	2,072	135.7
.....	110	112	101.8
.....	2,415	639	26.5
.....	247	16	6.4
.....	180	37	20.5
.....	17	126	741.2
.....	303	100	33.1
.....	17	...	...
.....	1,486	2,038	137.3
.....	12,263	2,842	23.2
.....	190	...	...
.....	...	31	...
.....	917	75	8.1
.....	787	194	26.3
Baltimore	540	57	10.6
Totals	57,546	19,185	33.3
Liability.			
Guardian Casualty and Guar., Salt Lake City	86,960	43,237	49.8
.....	12,920	6,881	53.3
.....	4,264	2,386	56.0
.....	7,551	3,753	49.7
.....	84	...	...
.....	— 8	...	...
.....	355	...	...
Hartford	14	...	...
.....	206	...	...
.....	311	...	...
London	12,615	1,476	11.7
.....	8,784	6,733	77.1
.....	— 17	...	...
London	5,419	6,352	117.3
.....	50	...	...
Totals	14,083	6,233	45.3
Burglary and Theft.			
Guardian Casualty and Guar., Salt Lake City	17	...	...
.....	445	...	...
.....	489	10	2.0
.....	1,224	78	6.4
.....	117	...	...
.....	52	...	...
.....	45	...	...
.....	49	...	...
.....	50	...	...
.....	16	...	...
.....	104	...	...
.....	942	...	...
.....	50	...	...
Totals	21,357	6,945	33.0
Steam Boiler.			
Hartford Steam Boiler, Hartford	13,391	5,536	41.6
London Guarantee and Accident, London	— 30	...	...
Maryland Casualty, Baltimore	318	...	...
Ocean Accident and Guarantee, London	7	...	...
Totals	13,391	5,536	41.6
Utah—Cont.			
.....	163	...	...
.....	1,572	...	...
.....	1,376	...	...
.....	500	...	...
.....	7	...	...
.....	176	...	...
.....	65	...	...
.....	3,094	...	...
.....	1,715	...	...
.....	937	...	...
.....	421	...	...
.....	2,096	...	...
.....	3,905	...	...
.....	435	...	...
.....	1,249	...	...
.....	2,965	...	...
.....	203	...	...
Totals	21,357	6,945	33.0
Utah—Cont.			
.....	163	...	...
.....	1,572	...	...
.....	1,376	...	...
.....	500	...	...
.....	7	...	...
.....	176	...	...
.....	65	...	...
.....	3,094	...	...
.....	1,715	...	...
.....	937	...	...
.....	421	...	...
.....	2,096	...	...
.....	3,905	...	...
.....	435	...	...
.....	1,249	...	...
.....	2,965	...	...
.....	203	...	...
Totals	21,357	6,945	33.0

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums %
VERMONT.			
American Fidelity, Montpelier	\$ 3,679	\$ 908	16.6
Vermont Accident, Rutland	94,943	14,883	43.6
Ætna, Hartford	4,080	716	18.8
	4,522	2,247	49.7
	526	9	2.7
	392	80	20.9
	6,406	1,717	26.4
	601	71	11.8
	7,330	2,010	27.4
	2,016	1,167	57.9
	2,164	1,512	70.0
	904	396	43.8
	1,300	476	36.6
	6,024	1,448	23.8
	53	15	28.3
	3,236	1,306	40.5
	56		
ford	66		
	7,421	3,118	42.0
	1,530	752	49.1
	9,118	4,241	46.6
	6,013	2,222	37.0
	12,372	6,140	49.6
	146		
	2,000	1,661	83.1
	4,492	2,804	61.3
	17,242	9,291	53.6
	6,711	3,129	54.8
	88		
	184		
	24,390	15,619	65.8
	3,452	3,739	108.4
	264	16	6.0
	3,839	838	22.8
	13		
	1,907	297	15.6
timore.	149	113	79.0
	1,963	917	46.7
Totals	179,499	81,117	45.2

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums %
VERMONT—Cont.			
rtford.	10,921		
	264		
ew York	3,073	144	4.6
	62		
	112		
	230		
	2,101		
	96		
Montreal.	912	4,449	546.0
	679		
	10		
	546		
	977		
	2,728	786	28.8
	610		
	286		
	3		
ity, Baltimore.	2,369		
Totals	25,667	5,379	21.0
American Fidelity, Montpelier	1,019		
rtford.	343		
	3,506		
	283		
	1,024		
	15		
Montreal.	489		
	33		
	981		
	1,081		
	1,261		
	1,441		
	14		
ity, Baltimore.	3,908		
Totals	15,338		
Ætna Accident and Liability, Hartford	154		

[illegible]

*** Includes health.**

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Paid.	Ratio of Losses Paid to Premiums.
<i>Automobile and Traction Property Damage.</i>		%
American Fidelity, Montpelier	57	30.4
Hartford	60	67.4
New York	73	31.3
Totals	313	28.8
<i>Fire.</i>		%
American Fidelity, Montpelier	849	30.4
Hartford	60	67.4
New York	73	31.3
Totals	313	28.8
<i>Life.</i>		%
American Fidelity, Montpelier	248	23.7
Hartford	391	37.7
New York	48	12.3
Totals	619	18.7
<i>Marine.</i>		%
American Fidelity, Montpelier	37	23.4
Hartford	80	25.1
New York	736	25.1
Totals	736	25.1
<i>Workmen's Collective.</i>		%
Frankfort General, Frankfort .....	...	...
Atlantic Horse, Providence .....	...	...
Casualty Company of America, New York.	8	...
Maryland Casualty, Baltimore	413	...
Physicians' Defense .....	...	...
Anticagates (Vermont)	167,824	41.9

[illegible]

Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Virginia—Cont.</i>			
<i>Burglary and Theft.</i>			
Ætna Accident and Liability, Hartford.....	1,672	90	5.7
Employers Liability, London.....	1,160	357	30.8
Fidelity.....	7,620	347	7.1
Fidelity.....	2,786	153	4.0
General.....	591	1,515	256.4
Georgia Casualty, Macon.....	96	.....	.....
Globe Indemnity, New York.....	1,463	156	10.7
Hartford Accident and Indemnity, Hartford.....	872	.....	.....
London Guarantee and Accident, London.....	39	.....	.....
Maryland Casualty, Baltimore.....	6,683	1,436	21.5
.....	858	10	1.1
.....	69	.....	.....
.....	1,828	105	6.7
.....	1,374	109	7.9
.....	317	426	134.4
.....	2,911	429	10.9
Total	32,239	5,335	16.6
<i>Credit.</i>			
American Credit Indemnity, New York.....	12,307	4,125	31.0
London Guarantee and Accident, London.....	4,880	— 186	..
Totals	18,187	3,939	21.7
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	363	10	2.8
Maryland Casualty, Baltimore.....	1,580	466	29.5
United States Casualty, New York.....	23	.....	.....
Totals	1,966	476	23.9
<i>Automobile and Teams Property Damage.</i>			
.....	64	.....	.....
.....	1,319	.....	.....
.....	— 8	.....	.....
.....	365	.....	.....
Totals	1,760	.....	.....
<i>Automobile and Teams Property Damage.</i>			
.....	2,446	611	23.5
.....	2,526	326	12.9
Totals	4,972	937	18.8
<i>Washington—Cont.</i>			
.....	10,769	14,986	139.2
.....	1,428	411	28.8
.....	1,553	567	34.2
.....	13	.....	.....
.....	517	197	38.1
.....	78	.....	.....
.....	1,253	4,229	33.9
.....	6,115	362	5.9
.....	8,177	5,037	61.4
.....	2,213	2,213	100.0
.....	2,759	1,563	56.9
.....	33,205	27,867	84.2
.....	718	371	51.7
.....	170	.....	.....
.....	8,343	3,640	43.6
.....	12,598	3,096	24.6
.....	1,545	481	31.1
.....	104	.....	.....
.....	94	50	53.2
.....	9,216	5,701	61.9
.....	2,493	1,784	71.6
.....	1,315	546	41.5
.....	2,440	1,160	47.5
.....	70,784	82,677	116.8
.....	6,102	1,439	24.4
.....	1,293	187	10.7
.....	742	337	45.4
.....	8,688	3,527	40.7
.....	3,502	2,091	59.7
.....	112	84	75.0
.....	255	61	23.9
.....	31,947	10,359	32.4
.....	88,916	44,161	50.8
.....	1,615	160	9.9
.....	8,181	1,610	19.7
Totals	501,685	249,471	49.7
<i>Herald.</i>			
American Casualty, Tacoma.....	25,831	10,900	41.8
Totals	25,831	10,900	41.8
<i>Automobile and Teams Property Damage.</i>			
.....	4,209	1,900	45.1
.....	269	238	88.5
.....	1,407	156	11.1
.....	1,049	303	29.8

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—Cont.			
Travelers, Hartford	13,208	6,023	45.6
United States Casualty, New York	11,954	1,870	15.6
United States Fidelity and Guaranty, Baltimore.	20,182	11,974	59.3
Totals	325,747	130,006	55.8
D	553		
.....	696		
.....	17,098	10,788	63.0
York	66		
.....	58,070	6,148	76.2
.....	866	636	64.5
.....	20		
.....	21,590	2,908	13.5
.....	10,116	125	1.2
.....	17,585	14,215	18.7
ake City	284		
artford	56,553	4,159	63.5
.....	507	1,006	113.1
.....	428		
.....	8,529	3,573	41.9
.....	13,964		
.....	28,061	1,547	6.7
k	63		
.....	1,785		
oo	384		
.....	— 83		
.....	1,551		
.....	728	1,375	75.1
.....	5,543	8,313	165.1
.....	11,508	4,357	37.7
Baltimore.			
Totals	147,008	60,071	40.9
Surry.			
Albana Accident and Liability, Hartford	23,902	21,296	68.4
American Fidelity, Montpelier	389	144	37.0
American Surety, New York	58,750	30,310	56.4
Equitable Surety, St. Louis	11,605	21,609	186.2
Fidelity and Casualty, New York	94		
Fidelity and Deposit, Baltimore	61,084	67,685	94.4
Hartford Accident and Indemnity, Hartford	234		
Totals	147,008	60,071	40.9
Credit.			
American Credit Indemnity, New York	20,808	19,654	95.4
Sprinkler.			
Rana Accident and Liability, Hartford	1,302	1,301	100.3
Maryland Casualty, Baltimore	696	21	3.1
United States Casualty, New York	250	1,009	679.8
Totals	2,308	3,381	153.6
Fly Wheel.			
Fidelity and Casualty, New York	268		
Hartford Steam Boiler, Hartford	229		
Totals	597	....	....

Maryland Casualty, Baltimore	20,254	11,085	57.7	Automobile and Trench Property Damage.	24,675	6,989	28.3
National Surety, New York	52,645	94,106	178.8	Atina Accident and Liability, Hartford	21,964	4,794	21.8
New Amsterdam Casualty, New York	455	2,521	554.1	American Automobile, St. Louis	— 126	344	...
San Francisco	9,733	118,828	122.1	American Fidelity, Montpelier	3,239	1,364	39.0
San Francisco	536	9,733	186.0	Casualty Company of America, New York	975	90	9.3
Seattle, Seattle	2,619	55,010	81.0	...	1,350	267	21.4
Seattle, Seattle	67,952	...	...	...	435	197	46.4
Totals	315,032	422,985	134.3	...	2,045	977	47.8
Plate Glass.				...	4,752	3,935	83.8
Atina Accident and Liability, Hartford	2,401	1,304	54.3	ord	360	...	...
American Casualty, Reading	3,221	705	21.9	...	77	...	...
...	4,244	1,567	36.9	...	1,622	311	19.2
...	2,735	1,328	48.2	...	3,315	1,532	40.3
...	3,324	1,108	28.2	...	426	...	...
...	2,441	639	26.3	...	304	...	...
Hartford	1,154	...	...	...	3,771	24	107.3
...	1,406	...	...	...	— 401	79	2.1
...	7,745	3,495	45.1	...	4,107	283	56.8
...	2,031	722	26.6	...	3,193	2,523	33.5
...	5,372	2,138	39.8	...	1,121	1,059	130.4
...	784	715	91.2	...	513	369	106.9
...	2,353	1,037	36.4	...	1,390	417	30.0
...	600	221	36.9	...	2,087	1,857	64.4
...	3,013	430	...	Totals	72,538	29,416	40.4
...	5,846	1,071	36.5	...	...	...	...
...	1,842	1,605	27.5	...	...	...	...
...	1,035	228	12.9	...	689	441	65.9
...	4,652	633	61.1	...	...	...	...
...	4,652	2,296	48.7	...	...	...	...
...	433	567	115.0	...	...	...	...
...	224	69	30.8	...	...	...	...
Baltimore.	3,936	1,261	32.0	...	...	...	...
Totals	61,297	23,436	38.3	...	...	...	...
Steam Boiler.				...	...	...	...
...	7,539	816	10.4	...	...	...	...
...	14,319	838	5.5	...	...	...	...
...	1,428	...	...	...	...	...	...
London	208	...	...	...	...	...	...
...	4	...	...	...	...	...	...
Totals	24,058	1,644	6.8	...	...	...	...
Atina				...	...	...	...
Americ	3,356	291	8.6	...	...	...	...
Americ	60	...	...	...	...	...	...
Casualty	286	225	78.7	...	...	...	...
Fidelity and Casualty, New York	1,339	471	35.2	...	...	...	...
...	4,311	4,267	99.0	...	...	...	...

* Includes surety. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums Paid
West Virginia							
.....	24,919	9,774	39.3	.....	\$ 1,985	\$ 108	5.3
.....	*12,400	5,909	47.6	.....	3,832	4,029	105.8
Eckman ..	20,024	8,783	43.9	.....	18	.....	.....
.....	.....	.....	.....	.....	15,552	24,694	158.4
Miners Insurance Agency, Mt. Hope ..	*10,405	6,004	48.1	.....	4,015	4,968	123.7
Miners Insurance, Elkhorn ..	7,045	2,852	40.5	.....	4,211	5,045	119.8
Provident Life and Casualty, Charleston ..	82,769	34,086	41.2	.....	432	65	15.0
.....	.....	.....	.....	.....	45	.....	.....
.....	10,329	1,785	17.3	.....	11,462	.....	.....
.....	*4,243	1,464	34.5	.....	3,003	6,424	213.9
.....	*6,374	3,455	54.3	.....	468	553	117.9
ork ..	*8,854	3,649	53.2	.....	15,575	5,332	33.9
.....	*2,823	1,292	45.8	.....	258	.....	.....
.....	222	.....	.....	.....	547	1,260	230.4
.....	*1,089	336	30.1	.....	1,977	600	30.3
.....	1,184	255	21.5	.....	5,500	4,770	86.7
.....	*8,567	2,586	30.2	.....	9,727	8,829	90.8
.....	54,610	22,852	41.8	.....	1,383	432	30.5
.....	3,764	434	11.5	ore.	1,154	428	37.1
.....	1,273	588	46.0	Totals	89,207	35,951	95.4
.....	*8,568	3,391	39.6	.....	.....	.....	.....
.....	15,185	6,566	40.6	.....	4,641	4,686	100.9
.....	.....	.....	.....	.....	65	.....	.....
.....	10,567	7,157	67.8	.....	11,223	1,973	17.6
.....	1,027	149	14.4	.....	3,722	498	13.0
.....	6,130	2,113	34.5	.....	22,340	443	1.9
.....	*17,687	8,798	49.5	Baltimore.	11,682	201	1.7
on ..	1,268	7,573	591.8	Totals	54,153	7,789	14.4
.....	*10,284	6,840	66.5	.....	.....	.....	.....
.....	9,625	4,534	47.1	American	6,945	1,465	21.1
.....	*20,898	10,584	50.6	Fidelity &	9,804	9,735	98.4
.....	*18,395	8,311	50.7	Maryland	3,643	.....	.....
.....	451	34	7.3	National	31,680	4,088	12.9
.....	*230	.....	.....	United St	22,944	1,700	7.4
.....	*4,033	2,015	49.9	.....	.....	.....	.....
.....	*10,881	5,233	48.6	Totals	76,087	16,988	22.8
.....	*11,186	3,379	34.7	.....	.....	.....	.....
.....	230	.....	.....	Plate Glass	.....	41	34.4
.....	2	.....	.....	Runa Accident and Liability, Hartford	119	.....	.....
.....	31,210	12,299	39.3	.....	.....	.....	.....
.....	6,656	1,997	30.0	.....	.....	.....	.....
on ..	82,989	16,155	19.1	.....	.....	.....	.....
.....	4,533	387	18.3	.....	.....	.....	.....

Provident Life and Accident, Chattanooga.....	2,467	1,140	46.2	American Casualty, Reading	162	148	15.2
Prudential Casualty, Indianapolis	187	29	15.5	Casualty Co. of America, New York.....	975	148	15.2
Reliance, Pittsburgh	1,459	94	6.4	Employers Liability, London.....	364	148	15.2
Ridgely Protective, Worcester	15,168	8,507	56.1		1,933	185	37.9
Royal Indemnity, New York.....	624	112	17.4		115	20	17.4
.....	112	80	120.0		3,142	905	90.2
.....	10,114	4,547	45.0		2,514	630	24.1
.....	88	793	901.0		1,907	673	27.8
.....	29,105	11,515	39.5		2,415	177	27.9
.....	2,674	1,096	41.0	ark.....	177	581	47.6
.....	3,717	412	11.1	ark.....	1,219	583	33.1
.....	763	5,000	655.0	ndon.....	2,610	163	37.2
World Casualty, Chicago	1,840	419	22.8		39	810	67.3
Totals	548,401	247,119	45.1		151	151	34.6
Health.				Totals	20,081	8,509	41.1
Provident Life and Casualty, Charleston.....	34,331	18,373	53.5		51	224	9
Ætna, Hartford	3,886	831	21.4		4,230	59	1.5
Columbian National, Boston	201	249	123.9		24,205	189	5.9
Commercial Casualty, Newark.....	789	29,913	35.5		248	159	1.5
Continental Casualty, Chicago	8,408	467	24.9		3,377	159	5.9
.....	1,538	457	24.9		8,302	159	5.9
.....	242	4,540	37.1		1,590	153	1.2
.....	12,229	58	14.2		37,843	472	1.2
.....	409	3,571	70.0	United States Casualty, New York.....			
.....	5,102	65	16.0		728	50	6.8
.....	432	1,565	27.3	Hartford.....	13	18	3.8
.....	5,730	544	58.4	ork.....	464	18	3.8
.....	735	4,566	65.2	.....	691	1,907	1.2
.....	7,008	214	98.6	.....	1,444	444	1.2
.....	217	575	58.7	.....	88	50	6.8
.....	64	20	6.5	Rochester.....	50	8	42.9
.....	12	9	8.0	ark.....	14	80	11.8
.....	2,010	1,424	37.7	ity, Hartford.....	26	588	11.8
.....	9,368	1,490	41.0	London Guarantee and Accident, London.....	2,117	580	20.1
.....	1,382	745	34.8	Maryland Casualty, Baltimore	1,596	355	20.1
.....	7	114	26.6		70	101	10.1
Totals	105,966	73,840	69.7		2,290	84	2.7
Liability.					280	727	209.7
Ætna Accident and Liability, Hartford.....	819	13,587	183.4				
Ætna, Hartford	7,413	13,587	183.4				

* Includes health. r Retired December, 1914. r Reinsurance business only. x Includes automobile. x Executive office Louisville, Ky.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
<i>West Virginia—Cont.</i>			
United States Casualty, New York.....	\$ 29		% ..
United States Fidelity and Guaranty, Baltimore.....	1,836		..
Totals	14,808	1,186	7.9
<i>Credit.</i>			
American Credit Indemnity, New York.....	3,208	300	7.6
London Guarantee and Accident, London.....	3,056	4,289	143.9
Ocean Accident and Guarantees, London.....	840	1,769	210.6
Totals	7,793	6,458	82.8
<i>Sprinkler.</i>			
Ætna Accident and Liability, Hartford.....	182		..
Maryland Casualty, Baltimore	1,200	29	2.2
United States Casualty, New York.....	368		..
Totals	1,850	29	1.6
<i>Fly-Wheel.</i>			
Employers Liability, London.....	38		..
European Accident, London.....	—7		..
Fidelity and Casualty, New York.....	632	2,766	406.4
Hartford Steam Boiler, Hartford.....	200		..
Maryland Casualty, Baltimore	100		..
Totals	1,013	2,766	272.9
<i>Health.</i>			
.....	1,927	473	24.5
.....	706	171	22.3
.....	306		..
.....	977	269	26.7
.....	826		..
.....	192		..
.....	509	89	19.4
.....	1,446	115	7.9
.....	176		..
.....	20		..
.....	2,647	211	8.2
.....	266		..
.....	763	72	9.4

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
.....	\$ 1,214	\$ 118	% 9.3
.....	5,118	608	11.8
.....	2,049	2,039	99.9
.....	17,413	7,784	44.7
.....	*15,719	4,807	29.3
.....	4,018	996	23.9
.....	565		..
.....	7,415	4,496	60.6
.....	605	94	16.5
.....	1,532	136	8.8
.....	19		..
.....	21,897	11,760	53.7
.....	9,136	1,851	20.3
.....	17,366	9,948	54.1
.....	15,738	8,599	54.7
.....	7,479	1,560	20.9
.....	2,895	2,216	74.9
.....	2,634	376	14.3
.....	43,519	28,563	65.6
.....	301		..
.....	115,267	37,958	32.9
.....	9,068	6,476	71.7
.....	1,767	178	10.1
.....	137		..
Totals	810,578	353,857	43.6
.....			
.....	9,684	3,703	38.2
.....	427	239	56.0
.....		1,108	..
.....	228	67	29.4
.....	7,136	2,851	39.7
.....	2,559	693	19.3
.....	11,490	3,096	27.0
.....	1,638	879	53.1
.....	27,648	85,956	311.0
.....	2,639	838	31.8
.....	1,612	747	46.3
.....	476	144	30.3
.....	111	4	3.6
.....	2,523	1,233	48.9
.....	293	56	19.2

— Excess of return premiums and reinsurance. A includes liability.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>Wisconsin—Cont.</i>			
United States Casualty, New York.....	\$ 1,949	408	20.9
United States Fidelity and Guaranty, Baltimore.	1,530	191	12.5
Zurich, Zurich	500	2	.3
Totals	58,368	16,485	28.0
<i>Workmen's Collective.</i>			
Aetna, Hartford	92	.....	.....
London Guarantee and Accident, London.....	— 8	.....	.....
Massachusetts Bonding, Boston .....	.....	66	.....
Totals	94	66	78.6
<i>Live Stock.</i>			
Casualty Recp. Exchange, Kansas City.....	2,357	709	30.1
Maryland Casualty, Baltimore.....	2,583	876	33.9
Totals	5,940	1,584	26.7
Aggregates (Wisconsin)	3,730,124	1,829,764	49.2
<i>Wyoming.</i>			
<i>Accident</i>			
.....	7,707	1,417	18.4
.....	460	50	10.9
.....	759	.....	.....
.....	278	146	52.5
.....	12,944	8,315	64.2
.....	581	.....	.....
.....	51	.....	.....
.....	1,754	520	29.6
.....	52	.....	.....
.....	36	45	124.4
.....	757	13	1.7
.....	103	33	32.0
.....	1,526	403	26.4
.....	442	426	96.4
.....	35	.....	.....
.....	494	.....	.....
.....	7,506	4,436	59.1
.....	1,494	676	45.2
.....
<i>Midland Casualty, Chicago</i>			
National Casualty, Detroit .....	.....	.....	.....
National Fidelity and Casualty, Omaha	.....	.....	.....
New Jersey Fidelity and P. G., Newark.....	.....	.....	.....

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
.....	\$ 304	.....	.....
.....	5,974	444	7.3
.....	9	.....	.....
.....	2,280	.....	.....
.....	1,130	.....	.....
.....	974	.....	.....
.....	6,731	160	2.3
.....	4,857	— 630	.....
Totals	24,250	2,649	10.9
.....	126	34	27.0
.....	223	109	49.1
.....	2,030	1,144	56.3
.....	296	94	31.7
.....	48	19	39.6
.....	2,339	702	30.0
.....	5	.....	.....
.....	533	68	12.7
.....	.....	123	23.1
Totals	6,139	2,285	36.9
.....
.....	602	139	23.1
.....	116	.....	.....
.....	8	.....	.....
Totals	736	129	17.3
.....
.....	21	.....	.....
.....	240	.....	.....
.....	543	.....	.....
.....	46	.....	.....
.....	136	.....	.....
.....	9	.....	.....
.....	714	.....	.....
.....	219	.....	.....
.....	277	.....	.....

North American Accident, Chicago	4,657	1,800	40.1				United States Fidelity and Guaranty, Baltimore.	664	.....	....	....
Ocean Accident and Guarantee, London	110	.....	.....				Totals	2,900	.....	....	....
Pacific Mutual, Los Angeles	2,263	1,283	56.9				Fidelity and Casualty, New York.....	37	.....	....	....
Standard Accident, Detroit	243	.....	.....				<i>Fly-wheel.</i>				
Travelers, Hartford	1,639	180	11.0				<i>Automobile Property Damage.</i>				
Union Health and Accident, Denver.....	2,166	431	20.0				<i>Ætna Accident and Liability, Hartford.....</i>	190	.....	....	....
United States Fidelity and Guaranty, Baltimore.	200	144	55.4				<i>Fidelity and Casualty, New York.....</i>	16	.....	....	....
Totals	47,167	20,873	44.3				Totals	146	.....	....	....
<i>Health.</i>							<i>Workmen's Collective.</i>				
Ætna, Hartford	29	19	67.3				<i>Ocean Accident and Guarantee, London.....</i>	— 151	205	....	....
American Bankers, Chicago	10	.....	.....				<i>Physicians' Defense.</i>	90	.....	....	....
Columbian National, Boston	153	39	24.7				<i>Maryland Casualty, Baltimore.....</i>		.....	....	....
.....	2,405	703	29.2				Aggregates (Wyoming)	126,307	52,059	30.9	30.9
.....	154	.....	.....				CANADA.				
.....	45	.....	.....				.....	42,615	12,814	30.1	30.1
.....	2,800	1,342	47.9				.....	33,806	15,004	44.9	44.9
.....	45	.....	.....				.....	34,937	19,178	54.9	54.9
.....	49	.....	.....				.....	250,225	94,846	43.1	43.1
.....	203	13	4.4				.....	85,189	24,573	44.5	44.5
.....	1,166	321	27.5				.....	12,333	3,000	27.9	27.9
.....	35	.....	.....				.....	232,083	108,235	46.6	46.6
.....	59	.....	.....				.....	59,521	27,446	46.1	46.1
.....	28	.....	.....				.....	78,923	28,475	36.1	36.1
.....	7,324	2,437	33.3				.....	75,023	1,152	23.5	23.5
.....	105	2,094	.....				.....	152,773	90,943	59.6	59.6
.....	85	6,371	.....				.....	127,054	57,415	45.2	45.2
.....	159	14,339	53.4				.....	89,065	68,163	74.2	74.2
.....	24,351	.....	.....				.....	198,635	120,254	60.5	60.5
.....	1,593	.....	.....				.....	14,045	6,245	44.5	44.5
.....	110	623	19.4				.....	145,914	62,323	42.7	42.7
.....	4	— 7	.....				.....	21,121	40,542	50.0	50.0
.....	691	.....	.....				.....	64,065	19,703	30.7	30.7
.....	30,315	23,220	76.6				.....	15,886	5,341	33.6	33.6
.....	5	.....	.....				.....	11,701	5,899	48.7	48.7
.....	2,195	.....	.....				.....	191,089	103,200	54.0	54.0
.....	2,348	.....	.....				.....	66,897	31,017	46.4	46.4
.....	580	.....	.....				.....	73,646	2,087	56.8	56.8
.....	541	.....	.....				.....	13,329	3,988	28.9	28.9
.....	5,347	697	13.0				.....	212,005	84,227	39.7	39.7
.....	4,857	— 630	.....				.....	18,070	12,478	69.0	69.0
Totals	16,913	— 563	.....							

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CANADA—Cont.			
United States Fidelity and Guaranty, Baltimore. Yorkshire, York	\$ 15,883 6,314	\$ 2,507 1,630	% 22.1 25.7
Totals	2,202,015	1,052,159	47.8
Health.			
Canada Accident, Montreal	13,540	6,411	47.4
Canadian Casualty and Boiler, Toronto	15,835	6,123	38.7
Dominion Gresham, Montreal	16,577	4,789	28.9
Dominion of Canada Guar. and Acc., Toronto	125,710	58,498	46.5
General Accident of Canada, Toronto	46,208	19,992	43.3
..... Montreal	137,102	83,797	61.1
..... i Accident	6,283	2,100	33.5
.....	28,296	12,052	42.6
.....	5,120	553	10.8
.....	18,071	21,055	116.5
.....	76,138	44,121	57.9
.....	8,352	3,808	45.6
..... London	29,428	13,618	46.3
.....	8,387	14,598	174.0
.....	7,513	2,492	33.0
.....	6,756	4,278	63.3
..... don	58,724	23,036	39.2
.....	16,798	9,233	55.0
.....	9,600	3,608	37.5
.....	49,483	24,737	50.0
..... Baltimore	7,178	3,461	48.2
.....	2,298	1,414	61.5
Totals	694,368	264,760	38.4
Liability.			
.....	264,434	132,869	50.2
.....	28,943	17,730	61.3
.....	155,413	71,581	46.1
.....	153,926	75,143	49.5
..... Montreal	71,377	45,983	64.5
..... Toronto	1,179	...	...
.....	43,060	16,020	37.2
..... nd Accident	73,502	23,670	32.2
.....	786,463	462,759	58.8
..... Fidelity and Casualty, New York	13,203	7,314	55.4
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	\$ 4,871 4,279	\$ 1,961 1,179	% 42.0 27.6
Totals	291,937	131,538	45.1
Steam Boiler.			
Boiler Inspection and Insurance, Toronto	70,415	6,941	9.8
Canadian Casualty and Boiler, Toronto	26,107	942	3.6
..... York	18,441	600	3.3
..... iford	1,200	...	...
..... e	14,714	96	0.6
..... rd	13,547	...	...
..... uaranty, Baltimore	—200	...	...
Totals	144,224	8,341	5.7
Burglary and Theft.			
..... Montreal	63	...	...
..... Montreal	42,948	18,786	43.7
..... Guar. and Acc., Toronto	2,344	359	15.3
..... Canada, Toronto	123	17	13.3
..... and Guar., Montreal	2,728	1,153	42.4
..... ndon	19,005	12,375	65.1
..... Baltimore	1,032	217	21.0
.....	8,235	2,552	31.0
.....	7,326	1,383	18.9
Totals	85,473	36,749	42.9
Title.			
Title and Trust Company, Toronto	104	...	...
Sprinkler.			
Maryland Casualty, Baltimore	17,037	7,806	45.8
Automobile Property Damage.			
Canadian Casualty and Boiler, Toronto	23,178	12,528	54.0
Dominion of Canada Guar. and Acc., Toronto	9,408	2,351	25.3
Dominion Gresham, Montreal	7,208	1,736	24.1
General Accident of Canada, Toronto	42,227	9,852	23.3
Globe Indemnity of Canada, Toronto	38,134	10,640	27.9
Imperial Guarantee and Accident, Toronto	11,503	5,159	45.2

[illegible]

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CANADA—Cont.			
United States Fidelity and Guaranty, Baltimore.	\$ 15,833	\$ 3,507	22.1
Yorkshire, York	5,314	1,680	30.7
Totals	2,202,015	1,052,159	47.8
Health.			
Canada Accident, Montreal	13,540	6,411	47.4
Canadian Casualty and Boiler, Toronto	15,835	6,122	38.7
Dominion Gresham, Montreal	16,577	4,789	28.9
Dominion of Canada Guar. and Acc., Toronto ..	125,710	58,498	46.5
General Accident of Canada, Toronto	46,209	19,992	43.3
Globe Indemnity of Canada	137,102	83,797	61.1
Guardian Accident and Guarantee, Montreal ..	6,263	3,100	49.5
London and Lancashire, Toronto	29,288	12,052	41.3
Merchants and Employers Guar. and Accident ..	5,120	553	10.8
Totals	696,303	364,760	52.4
Liability.			
London	254,434	132,800	52.2
Montreal	29,943	17,730	59.2
Toronto	155,413	71,081	46.1
and Accident	158,925	75,143	47.3
Totals	71,277	45,983	64.5
Automobile Property Damage.			
Canadian Casualty and Boiler, Toronto	1,179	16,020	37.3
Dominion of Canada Guar. and Acc., Toronto ..	43,060	23,670	55.2
Dominion Gresham, Montreal	78,802	453,759	57.1
General Accident of Canada, Toronto	13,204	7,314	55.4
Globe Indemnity of Canada, Toronto			
Imperial Guarantee and Accident, Toronto ..			
Totals	144,324	8,341	5.7
Steam Boiler.			
Boiler Inspection and Insurance, Toronto	70,415	6,641	9.5
Canadian Casualty and Boiler, Toronto	28,107	942	3.3
Fidelity and Casualty, New York	18,441	680	3.5
Hartford Steam Boiler, Hartford	1,200	.....	.....
Maryland Casualty, Baltimore	14,714	98	.6
Travelers Indemnity, Hartford	13,547	.....	.....
United States Fidelity and Guaranty, Baltimore.	— 200	.....	.....
Totals	144,324	8,341	5.7
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	\$ 4,671	\$ 1,961	42.0
Totals	4,279	1,179	27.6
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	291,927	121,538	41.6
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	70,415	6,641	9.5
Canadian Casualty and Boiler, Toronto	28,107	942	3.3
Fidelity and Casualty, New York	18,441	680	3.5
Hartford Steam Boiler, Hartford	1,200	.....	.....
Maryland Casualty, Baltimore	14,714	98	.6
Travelers Indemnity, Hartford	13,547	.....	.....
United States Fidelity and Guaranty, Baltimore.	— 200	.....	.....
Totals	144,324	8,341	5.7
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	43,948	13,786	31.3
Toronto	2,344	359	15.3
Cal	128	17	13.3
Fidelity and	2,733	1,159	42.4
London Guar	19,685	12,275	62.4
Maryland C	1,032	217	21.0
United States	8,325	2,553	31.0
Totals	7,325	1,383	18.9
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	85,473	36,749	43.0
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	104	.....	.....
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	17,087	7,906	45.8
United States Fidelity and Guaranty, Baltimore.			
Yorkshire, York	23,178	12,528	54.0
Dominion of Canada Guar. and Acc., Toronto ..	9,408	2,351	25.3
Dominion Gresham, Montreal	7,206	1,796	24.1
General Accident of Canada, Toronto	42,227	9,362	22.3
Globe Indemnity of Canada, Toronto	39,188	10,640	27.3
Imperial Guarantee and Accident, Toronto ..	11,693	5,159	43.3

Law, Union and Rock, London	57,361	33,076	57.6	Insurance Co. of North America, Montreal.....	49,300	\$7,503	76.2
London Guarantee and Accident, London ..	498,947	229,990	60.1	London and Lancashire, Toronto.....	7,633	2,755	35.0
Maryland Casualty, Baltimore	205,981	185,963	66.0				
North American Accident, Chicago.....	164,692	73,346	44.6		27,000	21,223	77.1
Norwich Union, Norwich	18,974	4,041	21.3		24,339	7,590	31.3
Ocean Accident and Guarantee, London...	505,311	257,838	51.1		7,328	496	6.8
Railway Passengers, London.....	50,129	26,494	52.9		24,854	5,673	23.8
Royal Exchange, London	11,607	7,533	65.0		37,493	12,903	34.7
Travelers, Hartford	212,512	104,240	49.0		14,563	3,305	23.1
United States Fidelity and Guaranty, Baltimore.	100,004	34,491	34.5	Totals	225,292	134,556	61.4
Yorkshire, York	11,258	3,837	34.1				
Totals	3,433,179	1,824,956	53.1	<i>Live Stock.</i>			
				General Animals, Montreal	69,054	45,945	66.5
Canada Accident, Montreal.....	2,372	865	36.5	Yorkshire, York	41,332	20,527	49.6
Canadian Surety, Toronto	52,548	2,996	17.1				
Dominion Gresham, Montreal	3,560	173	4.8	Totals	110,436	66,472	60.2
Dominion of Canada Guar. and Acc., Toronto..	33,999	14,532	43.0	Aggregates (Canada)	8,048,500	3,905,749	48.5
Globe Indemnity of Canada, Toronto.....	401	.....	.....		
Guarantee	63,169	55,677	88.2	HAWAII.			
Guardian	7,030	3,999	56.5				
Imperial	28,863	8,208	28.4				
London and Lancashire, Toronto.....	13,135	5,758	43.9				
					1,136	531	46.7
	7,372	5,293	71.8		3,390	1,750	44.0
	65,313	29,059	44.5		724	136	18.3
City	6,553	794	11.2		4,246	378	8.9
London	129,311	22,122	17.1		743	137	17.1
	17,923	7,326	44.3		3,308	237	14.6
	58,933	12,900	22.1		1,204	726	60.0
London	25,145	12,430	49.4		1,406	554	39.4
	15,327	5,498	36.1		7,603	1,543	20.2
Guaranty, Baltimore.....	211,852	94,002	44.4		5,466	1,593	29.0
Totals	742,510	278,412	37.5	Totals	28,394	7,749	26.8
<i>Plate Glass.</i>							
					7,744	2,953	38.1
	20,490	9,638	47.3		153	.....	.....
cc., Toronto.....	25,230	9,165	36.3	ord.....	290	.....	.....
ntreal.....	6,457	2,838	43.9		453	7	1.5
onto.....	3,818	1,701	44.6		5,853	274	4.6
	12,670	5,115	44.7		1,289	359	27.6
	5,758	3,016	52.4	timore.	7,131	430	6.0
					1,259	45	3.4
	14,721	7,219	49.0				
	72,000	34,698	48.2	Totals	24,211	4,008	16.3
	10,272	5,633	54.8				
ndon.....	16,297	6,281	38.6	<i>Fidelity and Surety</i>			
	24,942	11,429	45.8	Equitable Surety, St. Louis.....	306	.....	.....
	24,906	4,116	16.6	Fidelity and Deposit, Baltimore.....	9,705	.....	.....
	3,805	1,751	46.0	London and Lancashire, Toronto	124	.....	.....
	34,081	13,279	38.9	National Surety, New York.....	10,880	.....	.....
	6,612	1,501	22.7	Pacific Coast Casualty, San Francisco.....	2,361	.....	.....

MISCELLANEOUS INSURANCE BY STATES--Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>HAWAII--Cont.</i>			
Pacific Surety, San Francisco	\$ 574	\$	%
United States Fidelity and Guaranty, Baltimore.	6,448	3,959	64.1
Totals	30,878	3,959	12.8
<i>Plate Glass.</i>			
Home, Honolulu	348	54	15.5
Lloyds Plate Glass, New York.....	708	328	46.0
London and Lancashire, Toronto	10	.....	.....
Metropolitan Casualty, New York.....	896	455	50.8
Pacific Surety, San Francisco.....	258	.....	.....
Totals	2,220	835	37.6
<i>Burglary and Theft.</i>			
Employers Liability, London	229	70	30.6
Fidelity and Deposit, Baltimore	38	.....	.....
National Surety, New York.....	80	.....	.....
United States Fidelity and Guaranty, Baltimore.	18	.....	.....
Totals	365	70	19.2

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
<i>HAWAII--Cont.</i>			
<i>Automobile Property Damage.</i>			
Ætna, Hartford	\$ 1,137	\$ 49	% 4.3
Fidelity and Deposit, Baltimore	114	.....	.....
London and Lancashire, Toronto	8	.....	.....
London Guaratee and Accident, London.....	668	14	2.1
Pacific Surety, San Francisco.....	123	.....	.....
United States Fidelity and Guaranty, Baltimore.	89	.....	.....
Totals	2,144	63	2.9
<i>Miscellaneous.</i>			
Home Insurance, Hawaii	181	19	10.5
Employers Liability, London.....	453	206	45.5
Pacific Surety, San Francisco	175	.....	.....
Totals	809	225	27.8
Aggregates (Hawaii)	89,521	16,969	18.9

SUMMARY.

STATE.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.	STATE.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
SUMMARY.				SUMMARY—Cont.			
Alabama	1,285,171	703,476	54.7	Montana	611,076	262,778	41.4
Arizona	272,272	141,761	52.0	Nebraska	1,431,712	596,130	40.3
Arkansas	630,101	333,023	57.8	Nevada	58,021	25,764	40.9
California	8,535,543	3,069,398	32.2	New Hampshire	768,642	388,238	48.6
Canada	8,048,660	3,906,749	48.6	New Jersey	6,606,963	1,786,517	31.6
Colorado	1,313,226	582,268	44.3	New Mexico	210,538	82,185	39.0
Connecticut	123,789,956	54,216,371	40.6	New York	35,976,076	13,014,796	36.2
Delaware	172,745	65,808	37.0	North Carolina	1,010,821	490,224	48.6
District of Columbia	730,721	234,120	32.9	North Dakota	433,276	187,586	31.7
Florida	923,448	483,069	52.7	Ohio	6,933,679	3,273,062	47.3
Georgia	1,638,186	833,789	50.9	Oklahoma	1,231,326	763,006	62.4
Hawaii	89,621	16,969	18.9	Oregon	1,290,564	769,077	60.1
Idaho	309,508	179,341	57.9	Pennsylvania	11,273,036	4,517,904	40.1
Illinois	12,629,612	6,709,543	45.2	Rhode Island	1,254,064	620,742	49.5
Indiana	3,202,242	1,346,894	42.0	South Carolina	618,916	286,316	46.5
Iowa	2,713,193	993,677	36.6	South Dakota	274,207	112,939	41.2
Kansas	1,264,652	635,269	50.2	Tennessee	2,916,169	1,531,291	52.5
Kentucky	2,047,363	1,039,091	50.8	Texas	3,559,418	1,582,301	44.5
Louisiana	1,331,778	683,627	52.1	Utah	570,941	266,452	46.7
Maine	894,404	414,416	46.3	Vermont	378,669	157,324	41.9
Maryland	2,364,296	780,899	32.3	Virginia	1,537,965	473,045	31.1
Massachusetts	11,649,236	4,167,784	35.8	Washington	1,648,549	1,071,766	65.0
Michigan	5,920,740	2,064,866	34.7	.....	972,419	453,054	46.9
Minnesota	3,731,580	1,861,194	49.3	.....	3,780,194	1,899,764	48.2
Mississippi	1,288,013	609,560	47.3	.....	136,107	52,059	30.9
Missouri	4,730,613	2,445,547	51.8				

OFF ERNATA on front page.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS.

NAME AND LOCATION OF ASSOCIATION.	For Year Ending	INCOME.			EXPENDITURES.					FINANCIAL CONDITION.			INSURANCE ACCOUNT.	
		Pre-miums, or Assess-ments.	Other Pay-ments by Members.	Total Income (Includ-ing In-terest).	Paid for Claims.	Other Pay-ments to Mem-bers.	Paid to Agents and Medical Exam-iners.	Expenses of Manage-ment.	Total Dis-burse-ments.	Total Ad-mitted Assets.	Total Liabil-ities.	Net Surplus.	Number of Cer-tificates Written During Year.	Number of Cer-tificates in Force at End of Year.
American Accident Ins. Co..... Cleveland, O.	1914 1913	\$ 17,648	\$ 448	\$ 18,095	\$ 7,504	..... .....	..... .....	..... 7,988	..... 17,568	..... 15,654	..... 282	\$ 15,372	..... .....	..... 1,108
American Accident Ins. Co..... Lincoln, Neb.	1914 1913	160,524 105,694	..... .....	166,987 118,489	34,231 25,201	13,029 216	33,334	33,882	92,633	157,252 131,450	68,594	62,856	3 590 2,920	5,892 4,827
Amicable Accident Ass'n..... Chicago, Ill.	1914 1913	..... 1,603	..... .....	..... 2,965	..... 68	..... .....	..... .....	..... 3,224	..... 3,292	..... 5,365	..... 172	..... 5,193	..... 646	..... 671
Anchor Casualty Co..... Wausau, Wis.	1914 1913	..... 10,955	..... 26	..... 11,095	..... 4,678	..... 455	..... .....	..... 5,979	..... 11,012	..... 4,512	..... 1,285	..... 3,227	..... 1,145	..... 1,121
Ann Arbor R. R. Emp. Rel. Ass'n. Owosso, Mich.	1914 1913	9,934 11,336	374	10 308 11,563	5,630 9,438	..... .....	..... .....	1,622 1,668	7,252 11,106	12,826 9,828	439 572	12,387 9,256	235	545
Arcanian Accident Association..... Chicago, Ill.	1914 1913	..... 11,433	..... .....	..... 11,495	..... 3,324	..... .....	..... .....	..... 8,023	..... 11,347	..... 6,665	..... 315	..... 6,350	..... 597	..... 1,063
Atlas Casualty Company..... Lake Mills, Wis.	1914 1913	..... 9,604	..... .....	..... 9,637	..... 3,641	..... .....	..... 2,168	..... 3,953	..... 9,762	.. .. 7,173	..... 664	..... 6,509	..... 315	..... 807
Bankers Accident Insurance Co., East St. Louis, Ill.	1914 1913	49,597 44,529	5,313 9,000	55,651 56,636	14,519 14,244	76 96	14,212 14,521	26,386 24,256	55,193 53,117	20,852 20,683	6,672 7,726	14,180 12,957	5,158 3,147	4,214 3,571
Bankers Accident Insurance Co*.. Des Moines, Ia.	1914 1913	..... 299,226	..... 12,866	..... 313,753	..... 118,193	..... 16,388	..... 86,504	..... 77,949	..... 299,044	..... 85,615	..... 18,500	..... 67,115	..... 11,545	..... 19,424
Bankers Health and Acc. Ass'n.... Houston, Tex.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bankers Mutual Casualty Ins. Co.. Minneapolis, Minn.	1914 1913	..... 84 239	..... .....	..... 88,611	..... 15,137	..... 794	..... .....	..... 57,440	..... 73,371	..... 42,553	..... 6,139	..... 36,414	..... 5,227	..... 6,856
Birmingham Casualty Co..... Birmingham, Ala.	1914 1913	..... 7,814	..... .....	..... 8,086	..... 2,492	..... .....	..... .....	..... 3,367	..... 5,859	..... 8,996	..... 6 486	..... 2,510	..... 1,448	..........

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS.

A-375

Boosters Acc. Ass'n of America.... Minneapolis, Minn.	1914
--	------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

***Reorganized in 1914 as a stock company.**

+ Includes membership fees.

ner's fees only.

Includes membership fees. ^a Medical examiner's fees only. ^b Decrease in assessment on net membership, this item included in figures of 1919 and 1918.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSO- CIATION.	Incorporated in	INCOME.		EXPENDITURES.					FINANCIAL CONDITION.			INSURANCE ACCOUNT.	
		Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Aid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Net Surplus.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.
Dakota Casualty.....	191	\$	\$						\$	\$	\$		
Sioux Falls, S. D.	191	.....	9,803	2,983	.....	.....	6,268	9,251	364	333	31	.....	.....
Detroit Casualty Co.....	191	186	8,212	2,915	.....	.....	5,128	8,043	6,192	513	5,679	271	213
Detroit, Mich.	191	.....	8,291	3,912	.....	.....	3,860	7,772	5,984	345	5,639	.....	.....
Duluth Casualty Ass'n.....	191	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Duluth, Minn.	191	.....	7,534	4,096	2	1,379	2,534	8,011	5,038	1,679	3,359	1,104	942
Federal Casualty Co.	191	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manitowoc, Wis.	191	.....	2,366	817	.....	6	1,435	2,258	1,377	43	1,334	.....	.....
First National Accident Co.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fond du Lac, Wis.	1913	19,537	19,567	9,488	.....	21	10,580	20,089	3,888	841	3,047	632	1,686
Fort Wayne Mercantile Acc. Assn.	1914	10,558	38,273	20,410	52	.....	12,186	32,648	9,625	.....	9,625	1,228	3,001
Fort Wayne, Ind.	1913	.....	26,067	15,982	35	2,761	7,486	26,264	12,923	.....	12,923	938	2,631
Fraternal Protective Ass'n, Inc....	1914	2,026	126,311	78,248	.....	.....	34,144	112,392	65,028	43,937	21,091	.....	.....
Boston, Mass.	1913	.....	106,608	69,395	.....	6,850	22,304	98,699	51,290	38,501	12,789	2,588	8,016
Home Casualty Co.....	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Flint, Mich.	1913	4,177	4,267	1,368	.....	.....	2,959	4,328	2,158	71	2,087	.....	.....
Hoosier Casualty Co.,.....	1914	7,853	124,803	46,195	.....	23,921	43,635	113,751	62,622	10,117	52,505	6,600	8,357
Indianapolis, Ind.	1913	5,884	115,526	48,141	5,984	21,733	32,195	108,053	51,692	9,249	42,443	6,831	8,803
Illinois Commercial Mens Ass'n....	1914	128,865	970,010	789,188	7,223	124,694	163,453	984,557	367,758	322,739	45,018	17,737	111,082
Chicago, Ill.	1913	821,732	972,784	850,890	7,260	117,879	151,983	1,028,012	385,215	230,002	155,213	18,571	111,034
Income Guaranty Co.....	1914	161	4,036	1,062	.....	.....	2,688	3,750	2,863	39	2,824	38	44
Niles, Mich.	1913	.....	6,538	980	.....	2,751	4,832	6,663	2,567	.....	.....	876	547
Indiana Travelers Accident Ass'n..	1914	8,095	34,255	17,137	31	517	9,915	27,872	25,872	.....	25,872	482	3,408
Indianapolis, Ind.	1913	9,288	53,326	19,258	.....	1,395	10,008	29,661	19,287	225	19,062	660	3,454

	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	1913
International Travelers Association Dallas, Tex.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Interstate Business Mens Acc. Ass'n Des Moines, Ia.	332,446	285,735	173,588	161,503	508,511	441,131	270,617	257,132	7,799	7,720	98,741	87,462	86,190	68,585	463,377	420,899	189,942	136,601	72,693	58,091	117,249	78,510	29,843	30,584
Iowa State Trav. Mens Ass'n Des Moines, Ia.	387,334	370,192	63,681	64,697	459,221	443,574	396,379	389,817	3,457	3,922	17,790	17,606	69,701	66,292	477,327	467,636	147,124	165,230	.....	.....	6,359	8,191	51,059	50,241
Kansas Mutual Burial Co. Wichita, Kans.	.....	380	.....	.....	.....	380	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,000	1,000	.....	.....	.....	.....	.....
Masonic Mutual Accident Co. Springfield, Mass.	80,108	63,037	.....	.....	81,297	63,896	38,974	30,158	355	205	16,134	4,811	23,582	25,803	79,044	60,980	32,543	30,017	15,150	14,399	17,393	15,618	5,588	4,432
Merchants Life and Casualty Co. Minneapolis, Minn.	.....	123,897	.....	17,378	.....	144,099	56,377	.....	.....	.....	24,276	.....	42,425	.....	123,078	.....	.....	62,875	9,858	.....	53,017	.....	.....	12,209
Michigan Casualty Co. Saginaw, Mich.	10,997	11,447	148	.....	11,145	11,947	4,123	4,366	.....	.....	.....	.....	6,962	7,941	11,085	12,307	5,435	5,613	1,648	1,549	3,787	4,064	409	.....
Minnesota Accident Ins. Co. St. Paul, Minn.	2,115	1,744	330	.....	2,692	1,744	1,420	778	.....	.....	330	.....	654	849	2,405	1,627	8,119	8,327	.....	.....	8,119	8,327	34	27
Missouri Business Mens Acc. and Health Ass'n. St. Louis, Mo.	23,516	11,252	19,877	1,275	59,336	13,649	13,768	2,467	.....	12	28,276	1,428	11,069	6,033	60,639	17,611	12,272	11,747	8,519	3,212	3,753	8,535	10,106	2,510
Missouri Life & Accident. St. Louis, Mo.	234,232	220,831	6,929	6,403	242,501	227,943	94,018	83,248	173	253	103,045	99,472	34,711	47,478	231,947	216,473	37,329	26,614	3,000	2,708	34,329	23,006	36,477	33,822
Mutual Casualty Co. Grand Rapids, Mich.	5,081	5,442	36	.....	5,117	5,478	2,129	2,293	.....	.....	.....	.....	3,012	3,172	5,141	5,465	2,444	2,481	54	82	2,390	2,399	240	.....
National Accident Society New York City, N. Y.	42,694	29,877	5,136	5,356	50,196	36,919	10,428	11,761	1,155	678	17,735	10,382	18,550	16,599	47,867	39,420	58,024	55,214	14,311	15,082	43,713	40,132	4,227	2,257
Nat. Travelers Benefit Ass'n. Des Moines, Ia.	.....	18,301	.....	1,981	.....	20,250	.....	7,693	.....	.....	8,099	.....	.....	10,334	.....	18,432	.....	5,891	472	.....	.....	.....	2,260	.....
New York Casualty Co. Buffalo, N. Y.	.....	24,892	.....	662	.....	25,554	.....	10,062	.....	.....	6,284	.....	8,984	.....	25,330	.....	.....	2,962	.....	2,333	.....	629	.....	1,939
New York Safety Reserve Fund. Syracuse, N. Y.	61,588	92,844	.....	.....	70,642	101,275	96,615	36,910	.....	50,775	18,108	24,191	23,706	38,349	78,429	150,225	25,368	33,783	15,075	12,249	10,293	21,534	4,570	6,780
North American Accident Assn. Detroit, Mich.	.....	14,055	.....	.....	.....	14,155	.....	4,978	.....	.....	.....	.....	.....	9,993	.....	14,971	.....	2,766	906	.....	1,860	.....	1,254	1,165

* Formerly Commercial Travelers Mutual Accident Ass'n of Indiana. † Medical examiners fees only. ‡ Not under supervision of Iowa department.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSO- CIATION.	Year ending Dec 31 of	INCOME.			EXPENDITURES.						FINANCIAL CONDITION.			INSURANCE ACCOUNT	
		Pre- miums, or Asses- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Net Surplus.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	
North American Life and Cas. Co. Minneapolis, Minn.	1914 1913	\$ 63,002 48,625	\$ 17,396	\$ 65,669 68,892	\$ 19,879 22,177	\$ 86	\$ 15,538 18,216	\$ 18,198 18,576	\$ 53,615 59,057	\$ 79,518 61,972	\$ 1,670 2,450	\$ 77,848 59,522	\$ 1,994 2,379	\$ 4,658 4,401	
North West. Acc. and Ben. Assn.. Oshkosh, Wis.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....
Physicians Cas. Assn. of Amer.... Omaha, Neb.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....
Railway Mail Assn..... Portsmouth, N. H.	1914 1913	110,148 134,142	24,055 12,770	134,203 150,100	107,169 115,444	1,000 229	4,394 9,731	18,660 10,000	131,223 135,404	116,207 114,894	723 1,406	115,484 113,488	1,540 1,032	13,066 12,891	
Red Mens Fraternal Acc. Assn. of America. Westfield, Mass.a....	1914 1913	53,636 52,411	4,773 6,021	59,604 59,338	29,388 27,764	..... .....	9,801 9,625	13,774 12,889	52,963 50,278	44,223 36,966	11,233 4,255	32,990 32,711	1,294 1,584	3,698 4,009
Reliable Life and Accident Co..... St. Louis, Mo.	1914 1913	..... 54,784	..... .....	..... 55,012	..... 10,661	..... .....	..... 35,747	..... 7,825	..... 54,233	..... 6,898	..... .....	..... .....	..... 17,002	..... 8,424
Southern Indemnity Assn..... Birmingham, Ala.	1914 1913	..... 43,624	..... 98	..... 45,872	..... 17,990	..... .....	..... .....	..... 27,024	..... 45,014	..... 11,450	..... 7,778	..... 3,672	..... 3,395	..... 2,127
Travelers Protec. Ass'n of America. St. Louis, Mo.¶	1914 1913	529,478 506,535	12,932 18,478	542,410 529,492	362,214 284,538	..... 2,857	..... 2,962	207,435 204,189	569,649 496,948	339,497 245,423	86,193 145,028	253,304 100,395	7,623 8,686	48,890 46,645
Union Accident and Benefit Assn... Oshkosh, Wis.	1914 1913	35,902 33,429	6,374 8,533	43,773 42,624	16,282 14,418	340 41	16,348 14,303	10,784 13,511	43,754 42,273	23,959 19,484	7,172 8,369	16,787 11,115	3,310 3,395	3,186 3,124	
Union Casualty Co..... Detroit.	1914 1913	42,047 45,279	5,431 9,632	47,709 55,104	21,986 26,499	52 55	6,812 10,734	18,403 18,211	47,253 55,499	9,637 10,105	2,062 2,722	7,575 7,383	2,027 3,081	3,270 3,817	
United Business Mens Acc. Ass'n. Minneapolis, Minn.	1914 1913	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....
United Commercial Travelers of Amer. Columbus, Ohio.	1914 1913	670,039 671,538	67,899 59,664	781,227 775,490	675,563 596,822	61,152 63,645	10,481 9,848	151,873 163,011	916,545 835,719	641,985 637,818	258,843 297,759	383,142 340,089	8,732 7,989	79,964 69,397	

U. S. Indemnity Society..... Boston, Mass.	1914 1913	34,329 37,426	5,041 9,838	40,612 48,361	17,054 18,335	..... 44	11,078 16,539	11,329 11,813	39,461 46,731	28,664 27,160	3,056 4,451	25,608 22,709	1,507 2,810	2,750 3,528
Unity Industrial and Sick Benefit Ass'n, New Orleans, La.	1914 1913	..... 58,224	..... 1,151	..... 59,375	..... 27,889	..... .....	..... .....	..... .....	..... 58,817	..... 7,207	..... 2,818	..... 4,389	..... 11,886	..... 9,881
Western Travelers Accident Assn.. Omaha, Neb.	1914 1913	..... 75,936	..... .....	..... .....	..... 40,067	..........	..........	..........	..........	..........	..........	..........	..........	..........
Woodmen Accident Association... Lincoln, Neb.	1914 1913	245,243 262,921	14,395 14,267	271,642 286,681	164,858 164,315	654 858	12,598 12,785	59,148 85,410	237,258 263,368	286,535 251,925	85,289 78,471	201,246 173,454	14,347 13,922	36,647 35,657
World Accident Ass'n..... Omaha, Neb.	1914 1913	..... 12,486	..... .....	..... .....	..... 4,918	..........	..........	..........	..........	..........	..........	..........	..........	..........
Totals, 44 companies.....	1901	1,111,232	248,504	1,109,825	715,429	9,246	249,543	443,170	1,381,414	930,471	84,630	845,841	79,139	156,185
" 51 companies.....	1902	1,256,837	292,717	1,672,889	773,874	10,058	271,504	385,261	1,400,609	979,236	87,620	891,616	95,100	173,111
" 49 companies.....	1903	1,558,570	377,000	2,042,505	971,924	6,956	331,254	483,249	1,751,061	1,203,170	96,418	1,106,752	119,659	212,586
" 58 companies.....	1904	2,044,145	463,510	3,200,131	1,292,279	8,813	457,635	585,707	2,303,004	1,618,131	131,088	1,487,043	153,474	268,451
" 65 companies.....	1905	2,373,929	676,278	3,184,596	1,435,259	36,396	540,635	705,267	2,864,996	1,793,599	442,503	1,351,096	188,819	370,564
" 66 companies.....	1906	2,710,711	521,926	3,166,802	1,684,535	39,275	449,195	770,199	2,973,527	2,074,775	598,311	1,476,464	219,041	421,569
" 67 companies.....	1907	3,085,594	476,160	3,685,750	1,936,082	23,968	517,557	840,568	3,392,023	2,442,475	990,274	1,452,201	214,897	397,518
" 58 companies.....	1908	3,086,028	504,479	3,657,760	2,055,854	38,191	523,704	952,841	3,450,261	2,439,008	1,034,094	1,404,914	191,452	402,909
" 86 companies.....	1909	3,884,763	709,458	4,753,449	2,307,622	163,481	631,270	1,025,844	4,237,058	2,930,398	1,238,135	1,692,263	287,867	502,534
" 78 companies.....	1910	4,174,911	559,590	5,064,492	2,792,781	36,587	563,398	1,040,150	4,853,331	2,910,033	1,239,626	1,670,407	294,564	556,645
" 78 companies.....	1911	5,223,056	675,536	6,059,069	3,241,776	299,182	739,716	1,025,877	5,790,738	3,435,887	1,202,625	2,233,262	346,063	696,640
" 72 companies.....	1912	6,419,331	692,092	7,280,692	4,264,007	225,770	832,743	1,645,396	6,858,462	4,109,480	1,562,812	2,546,668	276,514	689,570
" 65 companies.....	1913	6,376,995	673,634	7,260,272	4,349,252	138,531	747,399	1,816,800	7,063,776	4,085,309	1,598,108	2,487,201	281,791	701,852
" 73 companies.....	1914	6,275,759	850,457	7,177,957	4,353,070	357,690	767,203	1,654,899	7,041,067	4,112,614	1,744,760	2,367,854	323,214	739,285

* Formerly Commercial Travelers Mutual Accident Ass'n of Indiana. † Medical examiner's fees only. ‡ Gross assets 1913, \$516,751; 1912, \$418,390. § Does not report to the department.
 a Reorganized on stock basis Jan. 1, 1915. e Not under supervision of Iowa Dept. s Includes membership fees returned.

MUTUAL SICK BENEFIT ASSOCIATIONS.

Acme Industrial Life Ins. & Sick Benefit Ass'n, New Orleans, La..	1914 1913	125,306 127,607	..... .....	125,482 127,837	56,035 20,641	..... 33,922	45,382 50,046	28,231 23,410	129,648 128,019	5,660 9,920	1,192 131	4,468 9,789	22,177 29,379	22,368 26,248
Afro-American Indus. and Benefit.. Jacksonville, Fla.	1914 1913	..... 72,494	..... .....	..... .....	..... 31,269	..... .....	..... .....	..... .....	..... .....	..... 27,811	..... 12,596	..... 15,215	..........	..........
Afro-American Mutual Ins. Co..... Charlotte, N. C.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Afro-American Mutual Ins. Co..... Rock Hill, S. C.	1914 1913	..... 3,375	..... 469	..... 4,044	..... 589	..... 1,050	..... 1,052	..... 1,261	..... 3,952	..... 3,045	..... 2,110	..... 935	..... .....	..... 830

MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSO- CIATION.	Sup- ply 1914 1913 1912 1911	INCOME.			EXPENDITURES.				FINANCIAL CONDITION.			Number of Cer- tificates in Force at End of Year.
		Pri- ma- ries, or Asses- sments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.			Ex- penses of Man- age- ment.	Total Dis- burse- ments.		Net Surplus.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Alabama Protection and Aid Ass'n Tuscaloosa, Ala.	1914 1913	8,619			2,933							
American Beneficial Ins. Co..... Richmond, Va.	1914 1913	120,503	1,732	122,235	61,843	28,447	33,810	124,154	24,263	21,625	2,638	
American Health and Accident Ins. Co., Birmingham, Ala.	1914 1913	40,706			11,860							
American Indemnity Co..... Chicago, Ill.	1914 1913	9,715 9,544		10,165 10,135	1,854 1,875	451 369	7,674 6,830	9,979 9,074	15,393 15,211	146 934	15,247 14,977	727 1,008
American Life and Acc. Ins. Co of Kentucky. Louisville, Ky.	1914 1913											
American Travelers Ass'n..... Indianapolis, Ind.	1914 1913		44	30,533	5,745	127	4,180	10,052	480	2,109	-1,629	1,179
American Union Life..... Charleston, S. C.	1914 1913	10,658	583	11,241	504	2,350	3,100	11,206	1,051	943	108	2,978
Arkansas Mutual Union..... Ft. Smith, Ark.	1914 1913				928		5,481		1,371	208	1,103	
Atlanta Alabama Benefit Co..... Birmingham, Ala.	1914 1913	54,700	5,823	60,763	19,538		39,073	58,611	5,690	491	33,231	
Atlantic and Gulf Ins. Co..... Palm Beach, Fla.	1914 1913	25,442			20,019				6,682	6,104	578	
Atlantic Health and Accident Co.. Boston.	1914 1913	12,141 10,677		12,161 12,408	6,326 5,968	17	5,731 4,836	12,074 11,932	1,102 1,015		1,102 23	1,022 1,048
Bankers Health and Life Ins. Co.. Macon, Ga.	1914 1913	189,013 181,984	5,517 5,222	194,930 187,404	83,782 71,087	339 391	33,193 35,187	195,963 181,785	21,775 21,660	15,532 18,243	4,353 3,417	36,835 36,952

	1914 1913	25,813 19,328	88	26,190 19,720	7,638 5,790	287	5,762	6,598 11,932	20,286 17,721	11,853	7,798	4,055	1,535	..... 1,670
Bankers and Merchants Accident Ass'n of Illinois. Canton, Ill.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Benefit League of Minnesota. Minneapolis, Minn.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Birmingham Life Ins. Co. Birmingham Ala.	1914 1913	3,870	.....	4,098	496	.....	1,421	1,768	3,189	8,053	.....	8,053	377	700
Bradley Burial and Aid Ass'n Bradley, S. C.	1914 1913	4,311	983	5,294	3,375	.....	.....	509	3,884	11,329	50	2,264	14,400	226,400
Business Mens Mutual Ind. Co. Milwaukee, Wis.	1914 1913	4,027	2,194	6,221	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canton Mutual Ass'n Canton, O.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Capital City Benefit Society Washington, D. C.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Citizens Co-operative Casualty Co. Waseca, Minn.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Citizens Ind. Life and Sick Benefit Ass'n, New Orleans, La.	1914 1913	74,701 73,612	265	74,966 73,872	31,446 30,491	.....	25,243 28,052	17,590 13,538	74,279 72,177	7,928 7,217	2,092 1,364	5,835 5,853	18,086 18,173	13,911 12,846
Columbian Protective Ass'n Binghamton, N. Y.	1914 1913	.....	.....	82,552	.....	.....	.....	.....	106,577	58,913	15,083	43,830	.....	.....
Commercial Travelers Boston Ben- efit Ass'n. Boston, Mass.	1914 1913	45,186 39,086	3,898	45,243 43,043	34,900 33,339	.....	21,558 21,383	7,772 8,356	44,230 43,078	..... 1,558	..... 3,654	.....	516 593	4,417 4,220
Continental Aid Ass'n Atlanta, Ga.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Continental Life Ins. Co., Inc. Washington, D. C.	1914	75,955	1,759	111,409	31,458	102	58,364	9,769	99,693	42,003	*40,226	1,777	.....	44,081
Co-operative Burial and Industrial Ass'n., Pine Bluff, Ark.	1914 1913	.....	.....	.....	6,211	.....	.....	.....	3,978	1,001	.....	1,001	.....	.....
Dixie Mutual Insurance Co. Asheville, N. C.	1914 1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eastern Casualty Co. Boston, Mass.	1914 1913	20,325 18,590	3,625	25,336 21,988	10,154 5,467	.....	5,659 3,643	1,863 2,127	18,171 11,237	40,381 32,839	3,119 3,167	37,262 29,672	725 538	1,366 1,250

* Includes \$80,000 capital stock.

** Medical examiners' fees only.

MUTUAL SICK BENEFIT ASSOCIATIONS--Continued.

NAME AND LOCATION OF ASSO- CIATION.	For Ending Year	INCOME.			EXPENDITURES.				FINANCIAL CONDITION.			INSURANCE ACCOUNT.		
		Premiums, or Assess- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.		Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Net Surplus.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.
Eastern Relief Ass'n..... Edenton, N. C.	1914 1913	\$ .....	\$ .....	\$ .....	\$ .....		\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	.....	.....
Empire Health and Acc. Ins. Co... Indianapolis, Ind.	1914 1913	131,763 .....	..... .....	131,884	49,750	159	49,054	31,935	130,898	6,196 .....	.....	6,196	21,102	17,347
Fayetteville Mutual Benefit Ass'n... Fayetteville, Ark.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Finnish Acc. and Sick Ben. Ass'n. Ely, Minn.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Fraternal Protective Ass'n, Inc.... Boston, Mass.	1914 1913	124,285 104,927	..... .....	126,311 106,606	73,648 69,395	..... .....	13,245 13,504	18,899 15,708	107,792 98,607	64,024 51,290	* 43,937 38,501	20,087 12,789	3,157 2,588	8,745 8,016
Fraternal Health and Accident Ass'n, Richmond, Me.	1914 1913	76,532 73,233	9,047 9,849	85,876 83,378	47,942 52,741	45 43	15,707 7,420	15,977 23,629	79,671 83,833	18,745 12,272	8,594 6,745	10,151 5,527	2,991 2,592	5,800 5,562
Fremont Mutual Ass'n..... Fremont, O.	1914 1913	..... 866	..... 10	..... 876	..... 500	..... .....	..... 120	..... 223	..... 843	..... 577	..... 154	..... 423	..... 67	..... 302
Georgia Mutual Industrial Life and Health Ins. Co., Augusta, Ga....	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Germania Life..... Charleston, S. C.	1914 1913	34,110 31,322	..... .....	35,414 31,974	15,628 11,096	..... .....	..... 7,861	13,537 6,088	29,225 25,045	28,180 23,286	13,932 13,992	14,188 9,294	..... .....	6,910 6,939
Gulf Life & Accident Ins. Co.... Pensacola, Fla.	1914 1913	..... 33,266	..... .....	..... 33,266	..... 12,550	..... .....	..... 16,936	..... 3,537	..... 33,023	..... 7,326	..... 7,000	..... 326	..... 12,552	..........
Home Accident and Health Ins. Co. South Bend, Ind.	1914 1913	12,324 33,399	24,033 5,127	36,756 39,021	12,324 13,279	78	7,404 8,434	16,850 17,188	36,656 38,001	10,052 10,111	242 352	9,810 9,759	2,194 2,579	2,901 3,144
Home Beneficial Ass'n..... Richmond, Va.	1914 1913	..... 637,415	..... 120,282	..... 757,698	..... 227,113	..... 85,371	..... .....	..... 366,408	..... 67,798	..........	..........	..........	..........	..........

Home Friendly Insurance Co..... Charleston, S. C.	1914 1913	79 220 40,328	1,055	92,849 105,494	44,353 19,692	..... .....	12,313 15,182	33,498 17 053	90,164 51,927	62,800 59,672	85,796 78,599	..... .....	4,263 20,032	20,311 20,032
Home Insurance Co..... Charleston, S. C.	1914 1913	..... 45,114	..... .....	..... 46,056	..... 16,138	..... .....	..... 17,927	..... 10,459	..... 44,525	..... 16,126	..... 15,281	..... 845	..... .....	..... 10,262
Home Mutual Society of America.. Baltimore, Md.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Home Protective Ass'n..... Springdale, Ark.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Hummer Mutual Aid Ass'n..... Cincinnati, O.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Ideal Benefit Association..... Mansfield, Ohio.	1914 1913	..... 2,785	..... .....	..... 2,785	..... 1,625	..... .....	..... 586	..... 743	..... 2,954	..... 606	..... 86	..... 520	..... 130	..... 261
Illinois Benefit Association..... Peoria, Ill.	1914 1913	54,439 40,609	..... .....	54,729 40,609	23,310 17,022	..... 28	7,548 5,813	19,963 15,199	50,821 38,062	12,665 8,832	1,856 1,640	10,808 7,192	5,379 3,626	5,393 4,202
Illinois Traveling Mens Health Ass'n. Chicago, Ill.	1914 1913	277,998 225,066	42,174 33,003	322,222 259,903	196,552 177,174	2,179 2,151	110,512 † 9,881	48,926 43,437	258,169 232,643	148,090 72,919	39,170 28,559	108,920 44,360	5,723 7,714	26,358 24,496
Immediate Benefit Mutual Ins. Co Charleston, S. C.	1914 1913	2,276 2,569	329	2,648 2,591	684 559	..... .....	44	2,009 2,046	2,737 2,605	1,117 1,206	..... 609	1,117 597	341	1,093 1,104
Income Guaranty Co..... Niles, Mich.	1914 1913	..... 5,897	..... .....	..... 6,538	..... 980	..... .....	..... .....	..... 5,682	..... 6,663	..... 2,567	..... 29	..... 2,538	..........	..........
Indiana Benefit Association..... New Albany, Ind.	1914 1913	..... 2,548	..... .....	..... 2,751	..... 777	..... .....	..... .....	..... 1,986	..... 2,763	..... 5,587	..... 87	..... 5,500	..... 78	..... 1,828
Indiana Casualty Co..... South Bend, Ind.	1914 1913	..... 2,316	..... 7,295	..... 9,611	..... 2,241	..... .....	..... 3,648	..... 4,884	..... 10,773	..... 968	..... 180	..... 788	..... 1,158	..... 20
Indianapolis Health and Acciden/ Ins. Co., Indianapolis, Ind.	1914 1913	..... 13,129	..... 3,561	..... 16,696	..... 5,338	..... .....	..... 156	..... 11,202	..... 16,696	..... .....	..... .....	..... .....	..... 1,872	..... 3,245
Industrial Benefit Ass'n..... St. Louis, Mo.	1914 1913	..... 4,623	..... .....	..... 4,623	..... 2,512	..... 59	..... 596	..... 1,643	..... 4,810	..... 5,493	..... 43	..... 5,450	..... 2,268	..... 2,615
Industrial L. and Health Ins. Co. Atlanta, Ga.	1914 1913	871,972 737,707	26 960 23,947	903,009 762,394	387,079 305,868	1,211 1,033	359,623 303,258	136,370 127,647	884,283 737,806	127,098 103,223	14,164 11,133	112,934 92,090	153,048 141,994	128,569 121,459
Industrial Sick and Accident Co. of Indiana. Terre Haute.	1914 1913	..... 21,131	..... 3,233	..... 24,355	..... 8,518	..... .....	..... .....	..... 15,796	..... 24,377	..... 3,210	..... 1,064	..... 2,146	..... 3,164	..... 1,753

* Includes \$21,439 reserve for future claims.

† Medical examiners' fees.

Mutual Aid Society of America..... Baltimore, Md.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Aid Union..... Rogers, Ark.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Benefit Health & Acc. Ass'n. Omaha, Neb.	1914 1913	49,682 22,581	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Benefit Industrial Life Ins. Ass'n. Savannah, Ga.	1914 1913	132,450 123,401	4,961 5,878	138,384 136,902	52,957 51,779	945 990	52,521 54,528	31,450 29,859	137,873 137,156	15,826 15,884	1,618 7,951	14,208 7,333	30,559 35,867	20,572 20,754	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Insurance Co..... Richmond, Va.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Relief Ass'n..... Booneville, Ark.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Mutual Relief & Benevolent Ass'n.. Columbia, S. C.	1914 1913	..... 43,559	..... .....	..... 45,511	..... 17,434	..... .....	..... 12,901	..... 9,219	..... 39,554	..... 28,796	..... 12,611	..... 16,185	..... .....	..... 10,917	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
National Ins. Co of Virginia, Inc.. Norfolk, Va.	1914 1913	..... 86,015	..... .....	..... 86,330	..... 35,375	..... .....	..... .....	..... 20,148	..... 86,404	..... 11,726	..... 11,431	..... 294	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
National Masonic Provident Ass'n.. Mansfield, O.	1914 1913	50,612 47,988	..... .....	56,019 52,880	23,098 15,564	5,192 2,262	9,574 11,707	12,072 8,210	49,936 38,143	141,000 134,380	32,400 35,715	108,600 98,665	297 413	2,461 2,164	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Neighbors Benefit Union..... Indianapolis, Ind.	1914 1913	..... 2,823	..... .....	..... 2,898	..... 1,442	..... 101	..... 252	..... 602	..... 2,397	..... 3,037	..... .....	..... 3,037	..... 110	..... 401	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Northwestern Acc. & Ben. Ass'n... Oshkosh, Wis.	1914 1913	..... 6,254	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Pelican Mutual Life Ins. Co..... Philadelphia, Pa.	1914 1913	127,365 104,551	4,595 19,300	132,041 123,911	35,971 33,255	363	72,784 71,418	17,083 18,502	126,201 123,175	25,344 19,504	..... .....	25,344 19,504	8,106 9,150	10,420 9,465	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Peoples Health and Accident Ins. Co., Grand Rapids, Mich.	1914 1913	..... 33,412	..... .....	..... 34,507	..... 13,821	..... .....	..... .....	..... 20,993	..... 34,814	..... 5,034	..... 3,675	..... 1,359	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Peoples Mutual Aid Ass'n..... Birmingham, Ala.	1914 1913	..... 28,253	..... .....	..... 8,638	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Physicians Health Ass'n. of America Omaha, Neb.	1914 1913	..... 34,285	..... .....	..... .....	..... 22,849	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Pilgrims Health & Life Ins. Co.... Augusta, Ga.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........

* Sick and accident funds available for New York State members only; for mortuary returns see The Maccabees, Detroit, Mich., under "Fraternal Orders." b Home office at Minneapolis.

Sick and Accident Association..... Toledo, O.	1914 1913	25,529 28,960	1,353 2,201	27,042 31,318	12,327 17,212	900	1,625 2,536	11,329 12,264	26,181 32,011	6,593 5,605	1,120 1,213	5,473 4,392	696 1,143	2,150 2,352
Southern Aid Society of Virginia... Richmond, Va. ^b	1914 1913	313,166 263,855	3,895 3,254	332,804 285,187	156,399 124,964		138,340 111,232	31,552 30,746	326,291 266,943	185,983 179,214	10,231 38,283	175,752 140,931	..... 21,412	..... 42,042
Southern Life..... Columbia, S. C.	1914 1913	..... 20,842	..... .....	..... 20,864	..... 7,438	..... .....	..... 10,552	..... 3,935	..... 21,925	..... 3,255	..... 2,923	..... 332	..... .....	..... 4,208
Southern Mutual Life Ass'n..... Little Rock, Ark.	1914 1913	..... .....	..... .....	..... .....	..... 2,060	..... .....	..... .....	..... 7,692	..... .....	..... 7,399	..... 1,246	..... 6,153	..........	..........
Springfield Mutual Disability Co.... Springfield, Mass.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
State Mutual Benefit Society..... Baltimore, Md.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Sunset Assurance Ass'n..... Santa Barbara, Cal.	1914 1913	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........	..........
Travelers Health Association..... Omaha, Neb.	1914 1913	92,136 77,546	20,171 17,217	115,949 96,395	62,678 51,270	3,096 244	592 2,348	32,503 29,390	98,869 83,252	61,835 45,556	..... 6,183	61,835 39,373	4,590 3,882	14,300 12,059
Union Central Relief Ass'n..... Birmingham, Ala.	1914 1913	..... 58,476	..... .....	..... .....	..... 21,736	..........	..........	..........	..........	..........	..........	..........	..........	..........
Union Life Ins. Co. of Indiana..... Madison, Ind.	1914 1913	..... 3,679	..... .....	..... 4,377	..... 936	..... .....	..... .....	..... 2,226	..... 3,163	..... .....	..... .....	..... .....	..... 183	..... 505
Union Mutual Aid Ass'n..... Mobile, Ala.	1914 1913	..... 168,309	..... .....	..... .....	..... 72,654	..........	..........	..........	..........	..........	..........	..........	..........	..........
Union Mutual Insurance Co..... Jacksonville, Fla.	1914 1913	..... 31,499	..... .....	..... .....	..... 10,866	..... .....	..... .....	..... .....	..... .....	..... 11,870	..... 8,395	..... 3,475	..........	..........
United Assurance Ass'n..... Little Rock, Ark.	1914 1913	..... .....	..... .....	..... .....	..... 3,113	..... .....	..... .....	..... 6,361	..... .....	..... 507	..... .....	..... 507	..........	..........
U. S. Industrial Life..... Charleston, S. C.	1914 1913	..... 31,199	..... .....	..... 33,262	..... 11,398	..... .....	..... 15,026	..... 5,523	..... 31,947	..... 8,505	..... 8,989	..... —484	..... .....	..... 9,027
United States Ins. Co..... Jacksonville, Fla.	1914 1913	..... 14	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... 6,056	..... 6,020	..... 36	..........	..........
Virginia Beneficial & Insurance Co. Norfolk, Va.	1914 1913	..... 51,542	..... 570	..... 66,882	..... 25,775	..... .....	..... 14,912	..... 18,470	..... 59,157	..... 29,437	..... 16,576	..... 12,861	..... 6,611	..... 124,210

^b Cash capital \$18,727.

MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

NAME AND LOCATION OF ASSO- CIATION.	IN- dus- try	INCOME.			EXPENDITURES.						FINANCIAL CONDITION.			INSURANCE ACCOUNT.	
		Pre- miums or Asses- ments.	Other Pay- ments by Mem- bers.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Net Surplus.	No. of Certif- icates Written During Year.	No. of Certif- icates in Force at End of Year.	
Washington Health and Acc. Assn. Springfield, Ill. a	1914 1913	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	\$ ..... .....	..... .....	..... .....	\$ ..... .....
Wayne Health & Accident Ins. Co. Fort Wayne, Ind.	1914 1913	19,432 .....	..... .....	23,132	9,412 .....	..... .....	4,388	9,808	23,609	3,438	215	3,223	1,850	1,880
Western Life and Accident Co.... Denver, Col.	1914 1913	89,146 74,638	31,290 20,842	121,620 96,936	20,077 18,317	8,056 4,037	63,016 45,431	27,502 29,283	118,651 97,068	25,787 22,845	7,822 6,560	17,965 16,285	8,430 5,484	7,117 6,113	
Wisconsin Casualty Association ... Green Bay, Wis.	1914 1913	43,634 31,863	..... .....	43,659 31,888	21,537 15,528	..... .....	..... .....	20,343 15,934	41,880 31,462	7,908 5,913	2,059 1,230	5,849 4,683	3,189 2,171	4,014 3,062
Workingmens Mutual Protec. Ass'n Benton Harbor, Mich.	1914 1913	81,735 79,069	2,293 7,660	84,028 86,945	32,350 37,356	77 101	18,916 22,733	18,773 25,281	70,116 85,471	13,615 8,398	990 2,125	12,625 6,273	3,571 3,830	4,756 4,915	
Workingmens Sick and Death Ben. Fund U. S. A., N. Y. City.	1914 1913	348,421 542,291	219,550 18,772	603,022 591,108	362,062 455,444	138,119 .....	..... .....	31,014 29,674	531,196 485,118	827,745 754,759	35,118 27,835	792,627 726,924	3,034 3,914	51,286 50,366
Workmens Circle.... New York.	1914 1913	169,865	200,661 323,381	410,764 384,999	164,696 174,612	47,847 42,396	..... 88	59,494 67,356	320,334 298,514	539,148 442,825	18,066 16,491	521,082 426,334	8,577 10,392	47,817 45,662
Totals, 58 companies.....	1901	1,846,170	207,962	2,091,273	927,123	1,941	483,881	575,951	1,966,204	686,777	42,474	644,303	207,044	153,907	
92 companies	1902	2,399,659	352,410	2,652,069	1,190,205	3,425	739,917	690,055	2,583,160	920,616	80,887	839,729	314,774	331,400	
86 companies	1903	3,251,124	376,400	3,837,677	1,554,820	4,631	1,004,544	1,002,620	3,566,615	1,237,256	62,295	1,174,961	434,748	446,610	
96 companies	1904	3,316,906	348,216	3,841,696	1,635,475	8,456	874,616	1,069,985	3,627,013	1,434,270	134,402	1,299,868	402,101	467,045	
100 companies	1905	3,760,429	373,922	4,328,575	2,077,857	13,230	1,053,029	1,031,258	3,996,626	1,975,787	129,221	1,846,566	478,990	517,240	
102 companies	1906	3,847,143	396,026	4,635,199	2,116,054	20,679	1,082,249	1,025,105	4,207,788	2,253,072	192,710	2,060,362	430,197	584,038	
91 companies	1907	4,541,362	421,262	5,008,829	2,002,430	53,728	1,306,251	1,137,196	4,404,618	2,000,295	212,635	1,787,660	505,809	720,986	
99 companies	1908	5,136,061	475,144	5,734,984	2,483,117	31,206	1,752,696	1,240,135	5,517,154	2,052,880	190,172	1,862,708	584,236	804,183	
129 companies	1909	5,185,321	496,687	5,925,240	2,361,061	95,331	1,591,574	1,283,875	5,426,929	2,229,789	260,362	1,969,427	668,715	842,063	
119 companies	1910	5,116,538	401,083	5,873,638	2,375,967	73,618	1,315,628	1,338,874	5,580,816	2,259,568	265,183	1,994,385	651,776	825,770	
88 companies	1911	4,625,590	268,269	5,610,670	2,239,112	87,770	1,291,040	1,345,158	5,229,436	2,200,845	340,466	1,860,379	735,426	893,015	
80 companies	1912	5,278,776	241,781	6,029,573	2,654,603	51,235	1,504,309	1,274,051	5,517,832	2,239,589	451,748	1,787,841	770,397	796,259	
91 companies	1913	7,036,247	238,856	7,338,724	3,241,772	214,333	1,726,472	1,657,729	6,850,713	2,801,689	640,091	2,161,598	1,454,278	1,563,085	
122 companies	1914	6,646,588	422,352	7,246,069	3,412,829	339,732	1,587,855	1,608,039	6,169,508	3,285,604	1,017,066	2,268,538	935,230	1,072,664	

a Formerly "Young Woodmen."

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Afro-American Mutual Life Ins. Co..	Charlotte, N. C., 412 E. 2d st.....	T. L. Tate.....	J. W. Crockett
1906	†American Accident Ass'n	Manchester, N. H	Fred T. Dunlap ..	J. E. Donahue
1908	†American Accident Ins. Co	Lincoln, Neb.....	W. H. Rankin.....	M. D. Hatch
1910	American Business Mens' Ass'n.....	Chicago, Ill., 140 Dear- born st.....	G. H. Deeves.....	Dee A. Stoker
1906	American Life & Benefit Ins. Co....	Durham, N. C., West Chapel Hill st.....	Eugene Weaver..	James R. Evans
1906	*American Miners Accident Ass'n..	Indianapolis, Ind., Security Trust Bldg..	A. J. Simpson....	Wm. W. Knapp
1905	Anchor Casualty Co.....	Wausau, Wis.....	J. N. Jersild	Max Heim
1905	Angelus Mutual Ins. Co.....	Moultrie, Ga.	G. A. Horkan	F. J. Bivins
1899	Ann Arbor R.R. Emp. Relief Ass'n.	Oswesso, Mich.....	Geo. McLaughlin.	Fk. B. Collamer
1909	*Arcanian Accident Ass'n.....	Chicago, Ill.....	Frank T. Peterson	Robt. Van Sands
1903	*Atlas Casualty Co.....	Lake Mills, Wis.....	F. Kemeys-Tynte	Conrad Engsborg
1907	*Bankers Accident Association of Illinois.....	East St. Louis, Ill., Met- ropolitan Bldg..	W. C. Goodall....	J. A. Goodall
1909	*Business Mens Accident Ass'n	Kansas City, Mo., Keith & Perry Bldg.....	C. S. Jobes.....	W. T. Grant
1912	Business Mens Accident Ass'n.....	Austin, Tex.....	G. W. Walling, Jr.	C. W. Connally
1911	*Business Mens Protective Ass'n...	Des Moines, Ia., Brown Bldg.....	G. S. Gilbertson..	Ernest W. Brown
1894	*Capitol Life Association.....	Springfield, Ill., 807 So. 5th st.....	Jas. W. Jefferson.	Roy T. Jefferson
1902	Carolina Insurance & Casualty Co...	Columbia, S. C.....	P. H. Haldwanger	A. H. Kohn
1909	*Central Business Mens Acc't Ass'n	Dayton, O., 421-3 Arcade Bldg.....	C. A. Funkhouser	J. R. Jones
1902	Chippewa Valley Casualty Co	Eau Claire, Wis.....	J. T. Joyce.....	E. W. Heiss
1907	Columbia Casualty Co.	Pontiac, Mich., New Turk Block.....	Harry S. Gardner.	G. F. Brondige
1910	Commercial Casualty Co.....	Detroit, Mich., 29 Mon- roe av	A. J. Parmer	Glen D. Bothwell
1894	*†Commercial Travelers Eastern Accident Association.....	Boston, Mass., 200 Dev- onshire st.....	T. Henry Mayo...	Ira F. Libby
....	Commercial Travelers Life & Acci- dent Association of Cleveland...	Cleveland, O.....	.....	.....
1883	*†Commercial Travelers Mutual Ac- cident Ass'n of Amer.....	Utica, N. Y., 70 Genes- see st.....	Henry D. Pixley..	Geo. S. Dana (and treasurer)
1892	†Connecticut Commercial Travel- ers Mutual Accident Ass'n.....	New Haven, Conn., 23 Church st.....	L. M. Dyer.....	C. B. Nichols
1910	Detroit Casualty Co.....	Detroit, Mich., 533 Ma- jestic Bldg.....	J. V. E. Wyatt....	L. E. Daly
1912	Duluth Casualty Ass'n.....	Duluth, Minn., 802 At- worth Bldg.....	N. Nissen.....	E. R. Smith
1909	Employers Indemnity Exchange...	Kansas City .....	.....	E. G. Trimble
1905	Federal Casualty Co.....	Manitowoc, Wis.....	Wm. Feverfall....	W. M. Willinger
1909	Federal Disability Corp.....	Boston, Mass.....	.....	.....
1895	First National Accident Co.....	Fond du Lac, Wis.....	John T. Kelly	R. J. McMillan
1892	*Fort Wayne Mercantile Acc. Ass'n.	Fort Wayne, Ind., 913- 915 Calhoun st.....	Louis F. Curdes..	L. H. Ransom
1887	Fraternal Accident Ass'n of Am....	Westfield, Mass., Main and Broad sts.....	James Noble, Jr...	H. N. Kingsbury
1906	†Hawkeye Commercial Mens Ass'n.	Marshalltown, Ia.....	A. G. Johnson.....	W. J. VanDervere
1905	†Home Beneficial Ass'n.....	Pittsburg, Pa., 708 Penn ave.....	R. Rawsthorne, Jr.	T. R. Williamson
1902	Home Casualty Co.....	Detroit, Mich., 80 Adams av., W.....	R. J. Gillespie....	E. H. Sichler
1907	*Hoosier Casualty Co.....	Indianapolis, Ind., 1510 Fletcher Trust Bldg.	C. H. Brackett....	C. W. Ray
....	Hungarian Sick Benefit Societies Confederation.....	Bridgeport, Conn .....	.....	.....
1910	Illinois Casualty Co.....	Chicago, Ill., 1105-59 Clark st.....	John F. Harris...	Wm. P. Doud
1892	*Illinois Commercial Mens Ass'n...	Chicago, Ill., 882 S. Michigan ave.....	Geo. W. Smith....	R. A. Cavanaugh
1907	Illinois Woodmen Accident Ass'n...	Danville, Ill.....	Wm. H. Dwyer...	O. L. McCord
1905	a Income Guaranty Co.....	Niles, Mich.....	W. A. Woodford..	H. Matteson
1909	Income Protection Accident Ass'n.	Des Moines, Ia.....	Chas. H. Baker...	Chas. D. Miller
1892	b*Indiana Travelers Accident Ass'n	Indianapolis, Ind., State Life Bldg.....	Chas. A. Ross.....	Peter B. Trone

*Over 1000 certificates in force. † Does not report to Dept. a Formerly Citizens Prot. Ass'n, Charlotte.
b Formerly Coml. Trav. M. A. Ass'n.

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.—Continued.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1909	International Casualty Co	Reading, Pa., Colonial Tr. Bldg .....	.....	H. E. Whitlock, mgr
1908	International Travelers Ass'n	Dallas, Tex., Wilson B'g	Price Cross	W. M. Hancock
1908	*† Interstate Busin's Mens Acc. Ass'n	Des Moines, Ia., Brown Bldg	G. S. Gilbertson	Ernest W. Brown (and treas.).
1880	*† Iowa State Trav. Mens Ass'n	Des Moines, Ia., Fleming Bldg	J. W. Hill	L. C. Deets
1910	Locomotive Engineers Mutual Protective Ass'n	Detroit, Mich., 404 Ford Bldg	H. L. Tidler	C. E. Hinds
1909	Mail Carriers Benefit Ass'n	Fort Dodge, Ia	Henry E. Jones	E. F. Richey
1901	* Masonic Mutual Accident Co	Springfield, Mass., 121 State st.	Clyde W. Young	S. W. Munsell (and gen. manager)
1907	Michigan Casualty Co	Saginaw, Mich., Bearinger Bldg	A. W. Cimmer	H. M. Beardalee
1890	Minnesota Accident Insurance Co	St. Paul, Minn., Endicott Bldg	H. E. Von Wedelstaedt	G. E. Schnabel
1912	* Missouri Business Mens Accident	St. Louis, Mo., 1010 Fullerton Bldg	J. O. Chenoweth	W. H. Verity
1907	* Missouri Life and Accident	St. Louis, Mo., 501-7 Metropolitan Bldg	W. A. Johnson	J. A. Walker
1907	Mutual Casualty Co	Grand Rapids, Mich., 74 Monroe st.	E. J. Strong	A. L. Marzolf
1885	* National Accident Society	New York, 320 B'way	Ed. Langdon	A. A. Wallace
.....	National Benefit Ass'n	Washington, D. C., 609 F st., N. W.	Robt. W. Brown	S. W. Rutherford
1909	National Business Mens Ass'n	Omaha, Neb	Arthur C. Stokes	Jas. LeRoy Martin
1910	Neighbors Benefit Union	Indianapolis, Ind., 810 State Life Bldg	John D. Volz	R. W. Wynings
1886	New York Casualty Co	Buffalo, N. Y., 708 White Bldg	Wm. T. Roberts	Henry V. Hucker
1882	*† New York Safety Reserve Fund	Syracuse, N. Y., 625 Kirk Bldg	Ray B. Smith	E. A. Kelley
1896	* North American Life and Casualty Co	Minneapolis, Minn., 917-21 Plymouth Bldg	Z. H. Austin	H. M. Little
.....	* Physicians Cas. Ass'n of America	Omaha, Neb., 812 Karbach Block	D. C. Bryant	E. E. Elliott
1908	Popular Life Ins. Co	Washington, D. C., 707 G st.	Harry F. Seamark	Gabriel Salomon
1910	Preferred Casualty Co	Detroit, Mich., Majestic Bldg	C. A. Khuen	J. W. Strong
1910	Railway Conductors Mutual Cooperative Ass'n	Detroit, Mich., Hammond Bldg	J. T. Koyne	W. J. Ross
.....	*† Railway Employees, Order of	San Francisco	L. H. Ledger	A. Lindalee
1898	* Railway Mail Ass'n	Portsmouth, N. H., 28 Pleasant st.	Geo. H. Fair	R. E. Ross
1906	* Red Line Relief Ass'n	Rushville, Ind	D. C. Ward	W. F. M. Cloud
1912	Reliable Life and Accident Insurance Co	St. Louis, Mo., Princess Bldg	Bernal L. Tatman	August A. Jakel
1908	Royal Life and Accident Ass'n	Birmingham, Ala., Hood Bldg	Charles Denegre	M. D. Denegre
1908	Southern Indemnity Ass'n	Birmingham, Ala	P. J. McGeever	Hugh McGeever
1908	* States Accident Ins. Co	Chicago, Ill., 140 Dearborn st.	G. H. Deeves	D. A. Stoker
1889	Toledo Traveling Mens Ass'n	Toledo, O., 328 Valentine Bldg	H. M. Chapman	E. W. Gage
1890	*† Travelers Protective Ass'n	St. Louis, Mo., 915 Olive st.	G. H. Armstrong	T. S. Logan
1902	*† Union Accident & Benefit Ass'n	Oshkosh, Wis., 176 Main st.	Geo. E. Tyrrell	R. W. Campbell
1907	* Union Casualty Co	Detroit, Mich., 922 Majestic Bldg	L. J. Leinbach	A. D. Bailey
1907	Union Casualty Co	Montgomery, Ala	James W. Smith	Cyrus B. Brown
1888	* United Commercial Travelers of America	Columbus, O., 638 No. Park st.	Claude Duval	W. D. Murphy
1910	U. S. Hospital Co	Lansing, Mich., Prudden Block	C. O. Brownell	G. F. Miller
1897	* U. S. Indemnity Soc	Boston, Mass., 161 Devonshire st.	Wm. H. Jones	Albert C. Smith
1892	* Western Travelers Accident Ass'n	Omaha, Neb., 100 S. 10th .....	.....	Arthur L. Sheets
1890	* Woodmen Accident Ass'n	Lincoln, Neb., 18th and North sts	A. O. Faulkner	C. E. Spangler
1908	* World Accident Ass'n	Omaha, Neb	H. J. Root	Chas. Callanan

* Over 1000 certificates in force. † Does not report to Department.
 ‡ For Employees of Indianapolis and Cincinnati Traction Co.

MUTUAL SICK BENEFIT ASSOCIATIONS.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1907	*Acme Industrial Life Ins. and Sick Benefit Ass'n.	New Orleans, La., 1108 N. Claiborne st.	R. E. de los Reyes	M. P. Julian
1903	*American Beneficial Ins. Co.	Richmond, Va. (capital \$15,000)	W. F. Graham.....	B. H. Peyton
1910	American Business Mens Ass'n.....	140 Dearborn st., Chi- cago, Ill.	Griffen H. Deeves	Dee A. Stoker
1901	American Checkweight and Volun- tary Relief Association.....	Hopewell, Pa.	B. B. Chisholm....	Joseph Theys
1907	American Health and Acc. Ass'n....	Springfield, Ill., Odd Fellows Bldg.	J. D. James	J. M. Blanken- baker
1903	*American Health & Acc. Ass'n....	Des Moines, Ia.	J. Q. Thompson...	C. H. Thompson
1903	American Health & Acc't Ins. Co...	Birmingham, Alabama, Brown Marx Bldg....	John M. Carr.....	John B. Combs
1903	*American Life and Benefit Ins. Co.	Durham, N. C.	W. H. Hammond.	Jas. R. Evans
1910	American Indemnity Co.	Chicago, 432-85 Man- hattan Bldg.	Geo. G. Bender...	F. A. Bossart
1910	American Travelers Ass'n.....	Indianapolis, Ind., K. of P. Bldg., 518.	Ransom Griffin...	Hal E. Sheets
1891	Ancient Order of Aztecs.....	Owatonna, Minn.	Otto Merquet.....	Wm. Peller
1899	Ann Arbor R. R. Emp. Relief Ass'n.	Owosso, Mich.	William Elliott...	F. D. Collamer
1907	Appomatox Benefit Society.....	Petersburg, Va., 6 West Tapp st.	Jos. W. Seward...	R. A. Gamble
1912	*Atlantic Health & Accident Co....	Boston, Mass., 45 Milk st	Walter C. Cogswell	M. E. Coughlin
1904	*Bankers Health & Life Ins. Co.	Macon, Ga., 608-11 Grand Bldg.	P. L. Hay.....	P. C. Carnes
1903	Bankers & Merch. Acc. Ass'n of Ill.	Canton, Ill.	A. J. Allton.....	E. L. Hindman
1903	Bankers Union.....	Chicago, Ill., Sav'gs Bk. Bldg.	E. C. Spinney.....	J. B. Flynn
1903	*Bay State Mutual Life Ins. Co...	Wilmington, Del.	Clawson Bachman	Fred A. Kinney
1894	Benefit League of Minn.	M'n'apolis, Minn., Syn- dicate Arcade.....	Wm. C. Scott	M. B. Scott
1904	Carolina Mutual Life Ins. Co.	Durham, N. C.	R. B. Fitzgerald..	J. A. Dodson
1909	Catawba Mut. Life & Health Ins. Co.	Gastonia, N. C.	A. G. Myers.....	J. L. Price
1907	*Citizens Ind. Life & Sick Ben. Ass'n	New Orleans, La., 121 Carmdebt st.	J. W. Engelhardt.	Jules Labanca
1904	Coin Exchange Insurance Co.	Chicago First National Bank Bldg.	Weston Burton...	J. J. Bell
1903	Colorado Mutual Benefit Ass'n.....	Denver, Empire Bldg..	M. L. Jordan.....	John M. Reid
....	†Columbia Mutual Benefit Ass'n....	Columbia, S. C.	W. H. Thomas....	J. R. Nowell
1909	Columbia Union.....	Bennett Bld'g, Wilkes Barre, Pa.	James A. Dewey..	A. W. Moss
1901	*Commercial Travelers', Boston Benefit Association	Boston, Mass., 200 Dev- onshire st.	Raymond Alley..	Ira F. Libby
1903	†Conservative Health and Annuity Ass'n.....	McKeesport, Pa.	Herbert B. Smith.	Wm. A. Loeber
1904	*Continental Aid Ass'n.....	Atlanta, Ga., Grant Bldg	B. M. Cross.....	LeRoy Smith
1914	*Continental Life Ins. Co., Inc.....	Washington, D. C., 1420 New York ave.	Robert L. Monta- gue.....	Le Roy Smith
1903	Cotton States Ins. Co.	Thomasville, Ga.	W. C. Snodgrass .	F. D. Dinsmuke
1910	Detroit Casualty Co.	Detroit, Mich., Majestic Bldg.	J. V. E. Wyatt....	C. H. Watkins
1903	Dixie Mutual Life Ins. Co.	Asheville, N. C., Legal Bldg.	Joseph S. Bradley	Frank M. Vaughan
1907	Durham Mutual Protective Ass'n..	Durham, N. C., Loan & Trust Bldg.	A. M. Maize.....	S. B. Caley
1907	*Eastern Casualty Co.	Boston, Mass., 581 Boyl- ston st.	F. R. Parks.....	Chas. M. Goodnow
1903	Eastern Relief Association	Edenton, N. C.	C. H. Hines.....	N. W. Ryan
1903	Empire Health and Acc. Ins. Co....	Indianapolis, Ind.	F. J. Walker.....	C. S. Drake
1903	Eureka Mutual Life Ins. Co.	Wilmington, N. C.	J. L. Edge	H. C. Hamlin
1903	Family Record Mutual Life Ins. Co.	Plymouth, N. C.	Isaac Darden.....	S. L. Evans
1903	*Fidelity Accident Ass'n	Mich., Benton Harbor..	F. M. Whitbeck...	A. R. Arford
1902	Finnish Accident & Sick Ben. Ass'n	Ely, Minn.	M. K. Niemi.....	Mat. P. Lampi
1903	Fox River Health and Accident Co.	Kaukauna, Wis.	J. J. Faust.....	Chas. F. Faust
1893	Fraternal Censer.....	Dayton, Ohio	R. L. Dallings....	R. P. Nicols
1903	*Fraternal Protective Ass'n, Inc...	Boston, Mass., 502 Pem- berton Bldg.	Wm. F. Jarvis....	Henry M. Billings
1903	*Fraternal Health and Acc. Ass'n	Richmond, Me.	H. W. Oakes.....	H. C. Reed
1909	German Austrian Sick and Death Ben. Soc.	Holyoke, Mass. ....	.....	.....
1903	*Germania Life Ins. Co.	Charleston, S. C., 436 King st.	Aug. J. W. Gorse.	A. W. Wieters

* Over 1000 certificates in force.
Ass'n. of America.

† Does not report to Department.

‡ Formerly Mutual Benefit
Ass'n. of America.

§ Formerly Illinois Health and Accident Association.

¶ Formerly Workingmens Mutual Protection.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	†Girard Health and Acc. Ass'n....	Phila., Pa., Girard Bldg	H. B. Meintinger..	T. P. Pillings
1898	*Great Southern HomeIndus'l. Ass'n	Birmingham, Ala.	W. L. Lauderdale	R. J. Brown
....	Gulf Life & Accident Ins. Co.	Pensacola, Fla., 214-216 Blount Bldg.	T. T. Phillips....	Lee Daniell
1909	High Court Superior S. & F. B. Assn., U. O. of F.	Duluth, Minn.	John McMurchy..	Harry Milnes
1898	*†Home Accident & Health Ins. Co.	South Bend, Ind., Dean Bldg.	F'k H. Goodman.	James H. Jenks
1899	*Home Beneficial Ass'n. (Capital stock, \$4,500)	Richmond, Va., 14 N. 9th st.	R. D. Watkins....	W. S. Morton
1918	*Home Friendly Ins. Co.	Charleston, S. C., 18 Broad st.	W. R. Thompson..	W. W. McIver
....	Hungarian Sick Ben. Societies Con.	Bridgeport, Ct. ....	.....	.....
1910	Ideal Benefit Association.	Mansfield, O., 46½ West Third	I. K. Umbarger..	H. N. Stone
1912	*Illinois Benefit Ass'n.	Peoria, Ill., 929 Jeffer- son Bldg.	Geo. W. Reilly...	O. L. McCord
1911	*Illinois Traveling Mens H'lth Ass'n	Chicago, Ill., 332 So. Michigan Ave.	G. W. Smith....	R. A. Cavanaugh
1905	*Immediate Benefit Mutual Ass'n ..	Charleston, S. C., 310 Meeting st.	J. C. Budds	M. Stolle
1905	*Imperial Mutual Life and Health Ins. Co.	Asheville, N. C., Church and Patton Ave.	Gay Green....	A. W. Ek
1889	*Indiana Benefit Association.	New Albany, Masonic Building, Ind.	F. H. Kraft....	G. O. Erni
1911	Indianapolis Health & Accident....	Indianapolis .....	.....	.....
1892	*†Industrial Life and Health Ass'n.	Atlanta, Ga., 500 Austell Bldg.	J. N. McEachern.	I. M. Sheffield
1898	Industrial Benefit Ass'n.	St. Louis, Mo., 3509 Page ave.	E. G. Rankin....	E. A. Rice
1907	*Industrial Sick and Accident Co. of Indiana.	Terre Haute, Ind., Rose Dispensary Bldg.	Frank H. Tobor..	Millard Hunt
1908	International Mutual Ins. Co.	Reidsville, N. C.	G. M. Miller	E. D. Miller
1910	Italian Mutual Relief Society, etc ..	Boston, Mass. ....	.....	.....
1911	Jeffersonville Mut. Protective Ass'n	Jeffersonville, Ind. ....	.....	.....
1899	Jewelers Mutual Beneficial Ass'n....	Newark, N. J., 323 Hal- sey st.	C. Berrer....	O. Fuchs
1902	*†Kentucky Central Life & Acc. Co.	Louisville, Ky., Starks Bldg.	F. J. Walker....	T. O. West
1890	*Knights of the Maccabees of State of N. Y. (Sick and Acc. Dept. only)	Buffalo, N. Y., 1271 Main st.	J. B. McDonnell..	J. E. Dewey
1911	London Sick & Acc. Benefit Ass'n..	London, Ont. ....	.....	.....
1908	Lumbermens Hospital Ass'n.	Astoria, Ore.	W. F. McGregor..	E. M. Crawford
1891	*Maccabees, Great Camp for N. Y..	Buffalo, N. Y., 1271 Main st.	J. B. McDonnell..	Wm. J. Mills
1895	*†Masonic Casualty Co.	Boston, Mass., 120 Tre- mont st.	H. S. Eldredge...	W. H. Knapp
1905	*Massachusetts Indemnity Co.	Boston, Mass., 502 Pem- berton Bldg.	Wm. F. Jarvis....	Henry M. Billings
1901	*Ministers Casualty Union.	Minneapolis, Minn., Plymouth Bldg. ....	.....	W. P. Hobart
1905	*Minnesota Commere'l Mens Health Association.	New Ulm, Minn.	G. W. Barnse....	A. J. Alwin
1908	Mountain City Mutual Ins. Co.	Asheville, N. C., Eagle st.	Noah Murrough..	James A. Wilson
1905	†Mutual Beneficial Ass'n.	West Chester, Pa.	W. G. Nichols....	P. E. Jeffries
1904	†Mutual Benefit Ass'n of Chester...	Chester, S. C. ....	.....	R. W. Boney
....	*Mutual Ben. Health & Acc. Ass'n..	Omaha, Neb. ....	.....	.....
1906	*Mutual Ben. Ind. Life Ins. Ass'n..	Savannah, Ga., 16 Day- ton st.	A. Rauzin....	J. M. Wood
....	Mutual Benefit Society.	Baltimore, Md. ....	.....	.....
1907	*Mutual Health and Accident Ass'n	Jacksonville, Ill., 1 West Side Square	F. H. Rowe....	C. J. Doyle
1894	*Mutual Ins. Co. of Richmond (Capi- tal stock \$9,150).	Richmond, Va., 601 E. Broad st.	John Mann, Jr....	J. S. Taylor
1894	*National Benevolent Ass'n.	Kansas City, Mo., 24 W. 9th st.	George R. Collins	Frank E. Lott
1905	National Ins. Co. of Va.	Norfolk, Va.	Alva H. Martin..	S. S. Williams
1890	*National Masonic Provident Ass'n.	Mansfield, Ohio, 9½ N. Main st.	C. E. McBride....	E. G. Robinson
1909	National Mutual Life Ins. Co.	Goldsboro, N. C., 118 John st.	Jos. D. Mack....	J. D. Kinser
1905	†National Permanent Relief Ass'n..	Easton, Pa., Pomp Bldg	R. N. Fulton....	H. S. Semmel

* Over 1000 certificates in force. † Does not report to Department. d Writes Industrial.
g Formerly Wisconsin Accident and Sick Benefit Ass'n.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
National Sick and Acc. Ben. Assn..	Alexandria, Va.....	Lewis Hoof.....	A. A. Shriver
Neighbors Benefit Union.....	Indianapolis, Ind., 810 State Life Bldg.....	John D. Vois.....	F. P. Baker
† New Jersey Casualty & Relief Ass'n.....	Newark, N. J., 190 Market st.....	Geo. E. Keeler.....	B. H. Keeler
† New Jersey Mutual Benefit Ass'n..	Phillipsburg, N. J.....	Eph'm D. Purcel..	E. E. Carhart
North Carolina Mut. & Prov. Ass'n..	Durham, N. C., 212 E. Parish st.....	John Merrick.....	A. M. Moore
Northwestern Kranken Unter-Ver...	Chicago, 687 N. Lincoln	S. Levisch.....	Morris Berger
Northwestern Acc. & Benefit Ass'n..	Oshkosh, Wis.....	Leander Choate..	Arthur Kellogg
Oostenrichisch Ungarischer Kranken Unterstuetz Verein.....	Chicago, Ill., 901 Masonic Temple.....	Ty. Goldfinger...	Leop'd Goldfinger
* Pelican Mutual Life Ins. Co.....	Philadelphia, Pa., Bulitt Bldg.....	Charles H. Wolf..	Carl Smith
* Peoples Health & Accident Ins. Co.	Grand Rapids, Mich., 74 N. Ottawa st.....	A. B. Knowlson..	M. B. Campbell
* Peoples Mutual Aid Ass'n.....	Birmingham, Ala., 1717½ Third ave.....	S. L. Mason.....	A. V. Harmon
Philanthropic Mutual Life Ins. Co..	Philadelphia, Pa., F st.	C. Edwards.....	Isaac Jackson
Pilgrims Health and Life Ins. Co. (colored).....	Augusta, Ga., 1143 Gwinnett st.....	H. C. Young.....	Thos. J. Walker
Plymouth Casualty Co.....	Minneapolis, Minn., N. Y. Life Bldg.....	Z. H. Austin.....	D. D. McInnis
Police & Firemens Ins. Ass'n.....	Indianapolis, Ind.....	John C. Loucks...	C. S. Weave
† Provident Relief Ass'n (capital stock \$5,000).....	Washington, D. C.....	John Brosnan.....	T. W. Bramhall
Prudential Health & Accident Insurance Co.....	Bingham, Me.....	S. F. Greene.....	C. W. Dutton
Red Cross Protective Society.....	Reading, Pa.....	I. E. Tibbetts.....	E. T. Bird
* Richmond Beneficial Insurance Co. (Capital stock \$10,000).....	Richmond, Va., 728 N. 2d st.....	E. F. Johnson.....	Jno. T. Taylor
Royal Union Ass'n.....	Trenton, N. J.....	J. N. Bates.....	A. P. Schwab
Sagamore Health and Acc. Ass'n....	Sanford, Me.....	Nat. T. Abbott....	Chas. F. Hooper
St. Louis Ind., Life & Sick Benefit Assn.....	New Orleans, La.....	.....	.....
* St. Lawrence Life Ass'n.....	N. Y., 100 William st...	J. J. Barnsdall....	E. E. Meares
Scandinavian Good Templars Sick Ben. Association.....	Minneapolis, Minn., 3330 Fremont ave., N.....	David Danielson..	A. A. Bloomdahl
* Sick and Accident Ass'n.....	Toledo, O., Spitzer Bldg	F. E. Michener...	Sam'l C. Stump
† Sick Ben. Soc. of German Jewelers	Newark, N. J.....	A. C. Blaicher....	Otto Fuchs
† Sons of Israel Sick Benefit Ass'n, Inc	Fall River, Mass.....	.....	.....
Society of Mut. Rel. & Beneficence Sharpshooters, Prince of Piedmont, Inc.....	Boston, Mass.....	.....	.....
Southeastern Mut. L. & A. Ins. Co...	Greensboro, N. C., Elm st	Geo. F. McGlown...	J. W. Thurman
* Southern Aid Society of Virginia (capital stock \$12,180).....	Richmond, Va., 527 N. Second st.....	A. D. Price.....	T. M. Crump
Southern Life and Health.....	Atlanta, Ga.....	W. H. Hallman...	J. C. Hallman
* Southern Mutual Aid Ass'n.....	Birmingham, Ala., 2119½ First Ave.	C. P. Orr.....	Le Roy Smith
Southern Mutual Aid Ass'n.....	Pensacola, Fla.....	C. P. Orr.....	Le Roy Smith
Standard Protective Society.....	Reading, Pa.....	J. E. Armstrong..	H. W. Williams
† Star Beneficial Ins. Co.....	Norfolk, Va.....	J. T. Tanner.....	E. C. Hammie
State Casualty Co.....	Oshkosh, Wis., 144 Main st.....	J. H. Jenkins.....	Geo. O. Sanders
Sun Mutual Life Insurance Co.....	Fayetteville, N. C., 111 Bow st.....	E. E. Smith.....	T. H. McNeill
Swede-Finnish Benev. Aid Ass'n...	Calumet, Mich., 111 1st st	John Soderbach..	John Beck
Tollers Mutual Life Insurance Co..	Tabboro, N. C., Main st	C. M. Dancy.....	V. E. Howard
* Travelers Health Ass'n.....	Omaha, Neb., 417-22 City Nat. Bank Bldg.	H. S. Weller.....	E. H. Hoel
Union Casualty Co.....	Montgomery, Ala.....	James W. Smith..	C. C. Denio
* Union Mutual Aid Ass'n.....	Mobile, Ala., 601 Dauphin st.....	C. W. Peters.....	C. F. Johnson
Union Sick & Accident Ins. Co.....	Louisville, Ky.....	.....	.....
United Aid Ins. Co.....	Richmond, Va.....	.....	.....
* United B'l Indus. Life & Sick Ben. Ins. Co.....	New Orleans, La.....	.....	L. J. Demerest
United Business Mens Acc. Ass'n..	Minneapolis, Minn.....	Jos. S. Strong.....	Thos. R. Morgan
United Craftsmen, Sup. Council....	Baltimore, Md.....	Thomas A. Smith	James Higgins
United Masonic Health & Accident Ass'n, Inc.....	Springfield, Mass.....	Albert E. Taylor..	Nelson H. Davis

* Over 1000 certificates in force. † Does not report to Department. ‡ Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—Continued.

Year Or- ganized	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
.....	Unity Industrial Life & S. B. Ass'n.	New Orleans, La.....	P. H. Dejo.....	.....
1905	*Virginia Beneficial and Ins. Co. Inc. (capital stock \$10,000).....	Norfolk, Va., 596 Queen st.....	E. C. Brown.....	J. T. P. Cross
1910	aWashington Health and Accident	Springfield, Ill.....	J. C. Vogt.....	G. R. Kendall
1910	Wayne Health & Accident Ins. Co..	Fort Wayne, Ind., 621- 625 Shoaff Bldg.....	Wm. C. Ryan.....	A. C. Geadicus
1872	†West Chester Mut. Beneficial Ass'n	West Chester, Pa., 16 E. Market st.....	C. R. Baldwin	I. G. Alexander
1900	*†Western Life & Accident Co.....	Denver, Col., 940-6 Gas & Elec. Bldg.....	T. L. Gregory.....	R. V. Towner
1901	*†Wisconsin Casualty Association..	Green Bay, Wis., Mina- han Bldg.....	P. B. Haber.....	James McKone
1904	*Workers Mutual Life and Health..	New Berne, N. C., 87 Middle st.....	J. S. Miller.....	Wm. J. Smith
1900	*Workmens Circle.....	N. Y. City, 175 E. B'way	S. Jonas.....	F. F. Rosenblatt
1884	*Workmens Sick & Death Ben. Fund of U. S. of A.....	N. Y. City, 1-3 Third av.	Paul Flaschel.....	Wm. Meyer

* Over 1000 certificates in force. † Does not report to Department. a Formerly Young Woodmen.

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS. INSURING AGAINST SICKNESS AND DEATH.

1897	Badger Mutual Live Stock Ins. Co..	Milwaukee, Wis.....	J. H. Unertl.....	Wm. Schoen
1914	Capital Live Stock Ins. Co.....	Topeka, Kan.....	.....	I. W. Jones.....
1913	Central Live Stock Ins. Co.....	Kankakee, Ill.....	.....	.....
1912	Central Texas Live Stock Ins. Co. (stock).....	Marlin, Tex.....	.....	J. H. Hoke
1908	Chautauqua Co-operative Live Stock Ins. Co.....	Westfield, N. Y.....	P. A. Wolf.....	E. N. Skinner
1913	Dakota Live Stock & Casualty Co. (stock).....	Bismark, N. D.....	R. D. Ward.....	J. A. Graham
1861	Danboro Live Stock Mutual Ins. Co.	Danboro, Pa.....	H. A. Pickering..	Reed Nash
1862	Douglass Mut. Live Stock Ass'n....	Douglassville, Pa.....	J. H. Van Reed...	C. H. Hine
1905	Dublin Mutual Live Stock & Pro- tective Co.....	Dublin, Pa.....	B. F. Shearer.....	R. G. Detweiler
1909	Farmers and Breeders Mutual Re- serve Fund Live Stock Ins. Co....	Williamsport, Pa.....	J. Royer.....	E. F. Dean
1910	Farmers Mutual Live Stock Ins. Co.	Menowonee Falls, Wis.	F. E. Salter.....	Geo. Held
1887	Globe Mutual Live Stock Insurance Co.....	Springtown, Pa., Times Bldg.....	J. W. Hagey.....	Henry S. Funk
1856	Goshenhoppen Mutual Live Stock Insurance Company.....	Pennsburg, Pa.....	F. N. Benfield....	E. W. Scholl
1913	Granite Live Stock Ins. Co. (stock).	Bloomington, Ill.....	A. Levy.....	J. B. Rice
1888	Hatboro Mutual Live Stock & Pro- tective Insurance Company.....	Hatboro, Pa.....	William Penrose.	Willis W. Wilgus
....	Horse Ins. Fund of Retail Grocers Association of Philadelphia.....	Philadelphia, Pa., 203 S. 9th st.....	Chas. K. Dewees.	F. B. Farley
1908	Illinois Live Stock Ins. Co. (stock).	Chicago, Ill.....	L. R. Mueller.....	C. H. Mueller
1893	Indiana and Ohio Live Stock Ins. Co. (stock).....	Crawfordsville, India- na, 131½ Main st.....	Benjamin Craue..	Frank M. Boyd
1915	Iowa Live Stock Ins. Co.....	Des Moines, Ia.....	J. I. Gibson.....	S. A. Court
1914	Kansas Mutual Live Stock Ins. Co..	.....	.....	.....
1913	Kaskaskia Live Stock Ins. Co. (stock)	Shelbyville, Ill.....	W. J. Eddy.....	C. F. Stairwalt
1913	Kentucky Live Stock Ins. Co. (stock)	Louisville, Ky.....	.....	.....
1889	Lower Providence Mutual Live Stock Association.....	Eagleville, Pa.....	W. A. Shearer.....	J. W. Barry
1914	Michigan Mutual Live Stock Ins. Co	Charlotte, Mich.....	C. C. Lillie.....	H. J. Wells
1913	Montana Live Stock Ins. Co. (stock)	Helena, Mont.....	J. Mills.....	G. B. Conway
1906	Mutual Live Stock Ins. Ass'n.....	Yorkville, S. C.....	J. F. Asch.....	D. E. Boney
1910	Mutual Live Stock Protective Ass'n of Paulding County	Paulding, O.....	S. A. Guster.....	E. E. Louck
1907	Mutual Live Stock Protective Asso- ciation of Van Wert Co.....	Van Wert, O.....	Frank Balyeat....	Julius Friedlev
1895	Mutual Live Stock Co. of Horsham..	Fort Washington, Pa..	F. Houpt.....	L. S. Whitcombe
1908	Mutual Protective Ass'n (Live St'ck)	Gaffney, S. C.	T. M. Littlejohn..	E. S. McKown
1910	National Live Stock Ins. Co. (stock)	Indianapolis, Ind.....	W. B. Wilson.....	W. H. Stafford
1889	Northampton Mutual Live Stock Insurance Company.....	Easton, Pa.....	J. J. Ealer.....	R. Kolb
1911	Ohio Live Stock Insurance Co.....	Kalida, O.....	Jno. T. Nartker..	I. F. Stanfer
1908	Penna. Mutual Live Stock Ins. Co..	Erie, Pa., Wittich B'k.	G. B. Swaney.....	Geo. W. Evans
1914	Provident Mut. Live Stock Ins. Co..	Baltimore, Md.....	Wm. P. Reed.....	.....

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS—Continued.

Year Or- ganized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Southern Live Stock Ins. Co. (stock)	High Point, N. C.....	Geo. T. Penny....	Thomas F. Wrenn
1910	Southern Ohio Mutual Live Stock Insurance Co.....	Hamilton, O.....	S. E. Fye.....	H. L. Roll
1909	Standard Live Stock Ins. Co. (stock)	Indianapolis, Ind.....	Oscar Hadley	Frank I. Grubbs
1918	Stockmans Ins. Co. of Kansas.....	Topeka, Kan.....	.....	G. A. Bailey
1918	Topeka Live Stock Insurance Co...	Topeka, Kan.....	.....	E. F. Bagley
1868	Trumbauersville Mutual Horse In- surance and Detective Company.	Trumbauersville, Pa..	J. W. Reiter.....	J. B. Kline
1857	Tylersport Mutual Live Stock In- surance Company	Tylersport, Pa.....	O. N. Kober.....	H. Hoot
1884	United Retail Grocers Ass'n, Mut. Benefit Horse Fund.....	Brooklyn, N. Y., 1888 Flatbush ave.....	A. Lohmann.....	Fred. Luppens
1918	Western Live Stock Insurance Co. (stock).....	Peoria, Ill.....	Clifford Ireland..	GainsW.Hubbard
1910	Woodville Mutual Protective Live Stock Association	Woodville, O.....	D. H. Bittinger...	E. R. Voorhees
1907	York County Mutual Live Stock Insurance Co.....	York, Pa.....	W. F. Quickel ...	J. Lehman

STATEMENT OF MISCELLANEOUS CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disburse- ments.
BOILER INSPEC. AND INS. CO., Toronto b Geo. C. Robb, Pres.; H. N. Roberts, Sec. and Vice-Pres.	1914	\$100,100	\$100,100	\$275,367	\$88,154	\$87,113	\$70,415	\$12,453	\$82,868	\$6,641	None.	\$64,382	\$71,023
	1913	100,100	100,100	263,469	92,223	71,146	67,556	12,888	80,444	10,796	None.	62,048	72,844
	1912	100,100	100,100	267,649	104,140	63,409	73,367	11,564	84,931	1,221	None.	61,131	62,352
	1911	100,100	100,100	245,589	93,050	52,439	80,989	11,451	92,440	1,601	\$25,025	59,239	85,865
	1910	100,100	75,075	217,804	90,008	52,020	75,389	8,804	84,283	1,234	None.	55,594	56,828
CANADA ACCIDENT, Montreal a s p g..... S. H. Ewing, Pres.; T. H. Hudson, Mgr.	1914	108,300	43,320	553,477	161,879	348,278	333,514	21,574	355,088	162,647	4,332	130,450	297,429
	1913	108,300	43,320	493,370	147,737	302,313	320,283	17,843	338,126	161,579	4,332	112,776	278,687
	1912	108,300	43,320	464,454	153,384	267,749	293,001	14,977	307,978	142,137	4,332	95,239	241,709
	1911	108,300	43,320	375,719	134,035	198,304	256,294	11,219	267,513	69,525	4,332	80,693	174,550
	1910	108,300	43,320	282,363	105,451	133,592	178,480	8,322	186,802	65,698	4,332	62,339	132,368
CANADA WEATHER, Toronto w A. Beverley Welford, Pres.; Geo. W. Hunt, Sec. and Mgr.	1914	117,400	77,128	47,083	18,784	.....	35,883	755	36,638	19,086	None.	20,038	39,124
	1913	117,400	70,250	52,453	42,831	.....	81,443	1,342	82,785	66,590	None.	31,901	98,551
	1912	117,400	64,260	36,449	5,673	.....	30,959	1,372	32,331	20,112	None.	22,691	42,803
	1911	117,600	62,620	44,216	4,965	.....	28,126	1,261	29,387	9,940	None.	20,387	30,327
	1910	313,100	50,000	160,057	68,420	41,637	99,424	10,788	110,212	34,751	5,000	70,485	110,236
CANADIAN CASUALTY AND BOILER, Toronto a s b an..... Dr. W. A. Young, Pres.; J. J. Durance, Mgr.	1913	313,100	50,000	157,790	69,220	38,570	101,444	8,953	110,397	32,367	5,000	62,900	100,267
	1912	313,100	50,000	147,375	69,866	27,508	106,817	9,168	115,985	37,499	None.	62,327	99,826
	1911	313,100	50,000	131,497	58,790	23,297	82,621	8,232	90,853	33,851	None.	53,529	87,380
	1910	313,100	50,000	125,387	62,057	13,330	83,599	5,910	89,509	29,910	None.	50,032	79,942
	1914	250,000	100,000	529,269	257,269	172,000	533,329	17,235	550,564	289,851	47,500	256,237	593,588
CANADIAN RAILWAY ACCIDENT, Ottawa, a s bn p an..... I. Gardner Thompson, Pres.; John Emo, Mgr. and Sec.	1913	250,000	62,500	564,651	346,732	155,419	565,643	14,273	579,916	241,446	None.	231,545	472,991
	1912	250,000	62,500	431,523	304,272	84,751	516,315	10,822	527,137	249,612	None.	245,318	494,930
	1911	250,000	62,500	390,714	229,283	98,931	435,472	9,510	444,982	193,037	3,125	186,353	382,515
	1910	250,000	62,500	317,128	193,516	61,112	358,642	8,210	366,852	171,175	6,250	166,648	344,073
	1914	200,000	200,000	328,582	104,947	23,635	136,170	19,615	155,785	62,392	16,000	71,740	150,132
DOMINION GRESHAM GUARANTEE AND CASUALTY CO., Montreal, bn..... Frederick W. Evans, Pres.; A. Ken- nedy, Sec.; Chas. W. Hagar, Gen. Mgr.	1913	200,000	200,000	302,252	77,808	24,444	119,026	15,516	134,542	35,288	16,000	66,665	117,953
	1912	200,000	200,000	310,685	64,557	46,128	54,178	55,636	109,814	8,429	6,400	45,193	60,022
	1911	200,000	200,000	269,322	52,413	16,910	38,275	5,029	43,305	12,546	6,400	21,612	40,558
	1910	200,000	80,000	144,871	48,336	16,533	38,331	7,017	45,348	8,746	None.	23,249	38,395
	1914	244,400	913,870	670,724	209,055	247,799	416,025	27,831	444,756	179,880	59,575	204,981	444,436
*DOMINION OF CANADA GUARANTEE AND ACCIDENT, Toronto a s p bn..... James E. Roberts, Pres.; C. A. Withers, (Gen. Mgr.; J. L. Turquand, Sec.-Treas.	1913	244,400	183,320	632,495	209,780	239,396	427,503	24,697	452,200	175,852	54,993	216,185	447,030
	1912	244,400	152,770	639,681	198,399	228,512	401,264	22,022	423,356	165,259	50,408	195,243	410,910
	1911	244,400	122,220	573,644	162,380	289,044	352,002	19,894	371,896	137,752	18,313	128,775	324,861
	1910	244,400	122,220	515,086	142,712	250,151	328,811	17,387	346,212	115,641	18,311	159,616	293,520
	1914	244,400	122,220	515,086	142,712	250,151	328,811	17,387	346,212	115,641	18,311	159,616	293,520

GENERAL ANIMALS INS. CO., Montreal (live stock)..... Robert Ness, Pres.; R. A. Leduc, Chief Agent; I. d'Halewyn, Sec.	1914 1913 1912 1911 1910	117,400 117,400 117,400 117,400 117,900	56,070 46,960 46,960 46,720 35,055	46,010 50,584 45,673 34,325 21,048	29,332 35,887 22,565 15,712 19,084	..... ..... ..... ..... .....	69,054 89,290 76,310 55,477 40,071	2,952 1,984 1,443 443 624	72,006 91,274 77,753 55,920 40,695	45,945 47,597 35,968 27,901 18,683	None. None. None. None. None.	36,145 41,766 31,407 26,930 23,824	82,000 89,363 67,375 54,831 42,507
GENERAL ACCIDENT OF CAN., Toronto & s Peleg Howland, Pres.; J. J. Durance, Sec. and Mgr.	1914	200,000	50,000	327,268	141,265	136,003	325,517	13,282	338,799	126,490	30,000	149,998	306,488
	1913	200,000	50,000	306,894	156,324	100,570	341,460	11,566	353,026	141,464	30,000	148,431	313,895
	1912	200,000	50,000	272,444	132,343	90,101	310,839	9,013	319,852	159,795	10,000	126,489	296,224
	1911	200,000	50,000	243,288	130,752	62,536	292,000	7,167	299,167	124,916	None.	116,709	241,625
	1910	200,000	50,000	182,339	98,630	33,708	284,889	5,601	290,430	155,968	N. ne.	116,968	272,936
GUARANTEE CO. OF N. A., Montreal &..... Harland S. MacDougall, Pres.; Richard B. Scott, Sec. and Treas.	1914	668,000	304,600	1,901,536	230,798	1,366,138	227,583	83,870	311,453	92,051	36,552	161,247	289,850
	1913	668,600	304,600	1,841,639	204,348	1,332,691	216,447	85,921	302,368	91,257	36,552	146,269	214,078
	1912	668,600	304,600	1,802,531	194,548	1,303,383	205,070	72,979	278,049	50,747	30,460	148,824	230,031
	1911	668,600	304,600	1,702,834	219,655	1,178,579	225,866	78,621	304,487	45,897	24,368	164,673	234,938
	1910	668,600	304,600	1,612,713	206,307	1,101,805	219,415	66,659	286,074	41,262	24,368	143,842	209,472
GUARDIAN ACCIDENT AND GUARANTEE, Montreal, & s & p & w..... K. W. Blackwell, Pres.; E. E. Kenyon, Sec.; H. M. Lambert, Managing Dir.	1914	1,000,000	250,000	293,418	59,996	.....	109,370	12,923	122,293	60,984	None.	60,187	121,171
	1913	1,000,000	250,000	289,673	62,795	.....	112,771	10,977	123,748	30,804	None.	56,479	87,283
	1912	1,000,000	250,000	271,813	27,863	.....	38,896	8,224	47,120	5,161	None.	28,562	33,723
	1911	1,000,000	250,000	249,778	907	.....	293	906	1,199	None.	None.	3,487	3,487
	1910	1,000,000	200,000	415,022	140,218	74,804	277,890	17,387	295,277	123,303	12,000	142,078	277,381
IMPERIAL GUARANTEE AND ACCIDENT, Toronto & s & p & w..... E. W. Cox, Pres.; E. Willans, Manager; Frank W. Cox, Sec.	1914	1,000,000	200,000	413,331	146,527	66,804	306,400	13,893	320,293	133,300	12,000	147,654	292,954
	1913	1,000,000	200,000	386,234	136,233	50,001	284,014	12,014	296,028	113,909	12,000	135,276	261,185
	1912	1,000,000	200,000	338,552	112,438	26,114	237,962	10,364	248,326	84,705	12,000	120,752	217,457
	1911	1,000,000	200,000	305,164	95,739	9,425	206,446	9,378	215,824	92,805	12,000	109,614	214,418
	1910	1,000,000	400,000	1,172,796	353,160	419,636	439,048	78,362	517,410	118,690	None.	276,544	395,234
LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT, Toronto & s & p & w..... Alt. Wright, Pres.; Alex. MacLean, Sec.	1913	500,000	400,000	880,299	121,086	359,212	181,424	384,028	565,452	88,544	None.	118,898	197,442
	1912	500,000	400,000	512,995	98,080	14,905	157,347	17,257	175,104	65,454	None.	94,808	160,261
	1911	500,000	400,000	496,151	92,492	3,660	134,195	7,468	141,663	54,069	None.	63,788	117,857
	1910	500,000	50,000	48,681	None.	.....	235	1,230	1,515	314	None.	385	699
	1909	250,000	50,000	48,111	348	.....	5,115	1,855	6,969	1,619	None.	5,183	6,802
LONDON AND LANCASHIRE PLATE GLASS AND INDEMNITY CO., Toronto & p & w..... Alfred Wright, Pres.; Alex. MacLean, Sec. (Ceased doing business.)	1914	250,000	50,000	48,718	2,229	.....	980	381	1,361	56	None.	3,588	3,644
	1913	50,000	20,000	69,092	42,091	27,001	152,773	1,866	154,699	90,943	None.	60,273	151,216
	1912	50,000	20,000	62,890	40,816	2,074	142,011	988	142,999	76,702	None.	54,089	130,791
	1911	50,000	20,000	51,894	33,157	.....	116,458	858	117,316	60,240	None.	45,313	105,553
	1910	50,000	20,000	38,673	25,079	.....	91,522	740	92,262	50,966	None.	35,037	86,003
*STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA, St. John, N. B., & s Robert Thomson, Pres.; Percy W. Thomson, Sec.	1914	50,000	20,000	31,270	20,596	.....	70,597	740	71,337	34,649	None.	33,920	68,553
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	169,200	50,830	45,938	25,688	.....	37,087	5,875	42,962	18,755	None.	45,687	64,442
	1911	249,300	49,540	59,145	25,833	.....	50,112	1,655	51,767	20,625	None.	28,078	48,703
	1910	249,300	49,540	56,542	27,161	.....	48,279	1,139	49,418	18,141	None.	26,882	45,023

* Formerly the Accident and Guar. Co. of Canada; now reinsured by Dominion Gresham. & Accident insurance. & Automobile. & Steam boiler insurance. & Burglary insurance.
 & Guarantee insurance. & Plate glass insurance. & Sickness insurance. & Title insurance. & Weather insurance.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities Except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	General Expenses.	Total Disburse- ments.
TITLE AND TRUST CO., Toronto, &c..... E. F. B. Johnston, K. C., Pres.; John J. Gibson, Mgr.	1914	\$273,000	\$188,325	\$234,581	None.	\$234,581	\$154	\$42,372	\$42,526	None.	\$9,704	\$994	\$10,698
	1913	273,000	165,650	209,108	\$4,494	38,965	351	26,013	45,809	None.	7,197	24,127	31,324
	1912	273,000	112,550	148,742	3,376	32,816	561	42,473	43,034	None.	8,202	21,421	29,623
	1911	262,500	108,200	134,415	5	26,410	2,289	3,893	6,182	None.	None.	8,119	8,119
	1910	263,500	107,825	112,702	230	4,647	2,898	3,437	6,334	None.	None.	7,177	7,177
†TRAVELLERS INDEMNITY CO. OF CANADA Montreal, & &c..... S. C. Dunham, Pres.; Geo. C. G. Traquair, Sec.; F. F. Perkins, Mgr.	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	500,000	100,000	77,779	308	77,471	None.	9,187	9,187	\$10,881	None.	4,109	14,990
	1912	500,000	100,000	183,138	20,096	63,042	42,124	8,065	50,189	27,526	5,000	18,651	51,177
	1911	500,000	100,000	194,287	38,463	55,825	76,094	6,985	83,079	24,273	None.	21,670	45,913
	1910	500,000	100,000	156,016	21,680	34,337	30,434	6,009	36,443	5,249	None.	10,973	16,222

† Reinsured in Travellers Indemnity Company of Hartford. a Accident insurance. b Automobile insurance. c Sickmess insurance. d Title insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expendi- tures.
<i>Figures of Canadian Branch:</i> AMERICAN AND FOREIGN MARINE &c..... Dale & Co., Chief Agents, Montreal.	1914	\$26,676	None.	\$26,676	\$12,052	None.	\$12,052	None.	\$3,020	\$3,020
	1913	28,020	None.	28,020	18,137	None.	18,137	\$2,653	4,224	6,887
	1912	28,077	\$2,603	25,474	19,519	None.	19,519	2,888	4,009	6,897
	1911	27,429	None.	27,429	17,301	None.	17,301	None.	3,864	3,864
	1910	28,074	None.	28,074	15,882	None.	15,082	None.	3,436	3,436
AMERICAN SURETY COMPANY &c..... Wm. H. Hall, Chief Agent, Toronto.	1914	64,054	14,094	49,960	7,372	\$2,680	10,052	5,293	3,098	8,391
	1913	119,730	13,068	106,662	15,958	4,900	20,858	24,891	8,871	33,762
	1912	148,533	46,909	101,624	33,016	4,900	37,916	3,259	16,336	19,595
	1911	134,492	41,499	92,993	19,504	4,900	24,404	402	11,255	11,657
	1910	134,875	9,871	125,004	20,220	4,090	24,310	1,850	11,146	12,996
EMPLOYERS LIABILITY ASSUR. CORPORATION (LTD.) &c &c Richard I. Griffin, Chief Agent, Montreal. (Fire business also since January 1, 1911.)	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	1,141,242	908,691	232,551	1,258,299	None.	1,258,299	674,672	407,408	1,082,080
	1912	970,310	704,588	265,722	1,101,978	None.	1,101,378	575,425	344,692	920,117
	1911	874,530	567,235	307,295	918,203	None.	918,203	453,396	286,022	739,398
	1910	737,883	452,575	285,308	697,067	None.	697,067	328,123	213,645	541,768

FIDELITY AND CASUALTY, New York <i>a s b p bn</i> Bartholomew Minehan, Chief Agent, Toronto.	1914 1913 1912 1911 1910	248,823 207,945 168,821 150,715 151,980	144,294 134,827 116,069 87,746 72,244	None. None. 75,000	104,529 73,118 52,752 62,969 79,736	231,233 232,273 196,086 159,729 120,861	7,993 6,366 5,179 4,780 4,140	239,136 238,639 201,265 164,509 125,001	136,757 107,862 110,908 55,252 41,600	104,208 104,080 90,097 80,252 61,250	240,965 211,942 201,005 135,504 102,850
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, <i>b</i> ..H. N. Roberts, Toronto.	1914 1913 1912	37,575 37,575 45,675	None. None. 75,000	37,575 37,575	37,575 37,575	1,200 3,793 1,200	1,350 1,350 None.	2,550 5,143 1,200	None. 75,935 None.	None. None. None.	None. 75,935 None.
INTERNATIONAL CASUALTY CO., <i>a s an</i> C. G. Hobson, Chief Agent, Vancouver.	1913 1912	22,084 23,437	18,553 9,167	3,531 14,438	3,531 14,438	14,801 26,135	None. None.	14,801 26,135	6,502 6,947	19,425 5,443	25,919 12,390
INTERNATIONAL FIDELITY INSURANCE COMPANY <i>g</i> Niel Sinclair, Chief Agent, Toronto.	1914 1913 1912 1911 1910	4,900 4,900 5,000 5,000 5,000	2,921 2,654 2,363 2,315 2,820	1,979 2,246 2,638 2,685 3,180	1,979 2,246 2,638 2,685 3,180	6,552 6,774 6,127 6,400 6,012	None. None. None. None. None.	6,552 6,774 6,127 6,400 6,012	733 1,463 1,056 1,713 511	420 303 481 540 421	1,153 1,766 1,537 2,053 932
LLOYDS PLATE GLASS INSURANCE COMPANY <i>p</i> LeGrand Reid, Chief Agent, Toronto.	1914 1913 1912 1911 1910	116,857 108,299 119,620 120,692 91,624	71,834 67,110 76,291 83,597 50,552	45,023 41,189 43,328 37,095 41,072	45,023 41,189 43,328 37,095 41,072	72,000 63,350 65,453 166,833 43,486	4,905 4,353 4,625 4,625 3,135	76,905 67,703 70,078 171,459 46,621	34,686 42,057 34,059 32,173 19,984	35,195 28,868 29,898 121,485 19,433	69,881 70,925 63,957 153,658 39,417
LONDON GUARANTEE AND ACCIDENT <i>a g s bn</i> D. W. Alexander, Chief Agent, Toronto.	1914 1913 1912 1911 1910	536,053 445,135 385,356 314,300 269,954	309,133 310,861 247,173 215,416 164,478	226,920 134,274 138,173 98,889 104,476	226,920 134,274 138,173 98,889 104,476	804,527 726,368 535,827 376,557 325,846	877 951 11,688 8,780 7,927	805,404 727,319 547,515 385,337 333,773	398,280 248,401 196,587 116,960 103,083	301,234 283,205 216,202 165,977 144,904	699,514 531,606 412,789 282,937 247,987
MARINE INSURANCE COMPANY <i>d an</i> W. J. G. Thomson, Chief Agent, Halifax, N. S.	1913 1912 1911 1910	117,630 96,171 126,533 126,533	22,445 12,025 None. None.	95,185 84,146 126,533 126,533	95,185 84,146 126,533 126,533	120,059 73,204 67,175 54,449	None. None. None. None.	120,059 73,204 67,175 54,449	34,742 32,527 17,452 45,379	27,587 18,268 15,345 9,174	62,329 50,895 32,797 54,553
MARYLAND CASUALTY <i>a s bn g p b</i> J. William Mackenzie, Chief Agent, Toronto.	1914 1913 1912 1911 1910	411,528 396,804 337,895 316,588 275,593	161,055 280,590 250,347 191,591 201,322	250,473 130,938 87,448 124,997 74,271	250,473 130,938 87,448 124,997 74,271	346,620 486,598 547,025 416,781 283,365	16,000 13,106 11,604 11,331 8,326	362,620 499,704 558,629 428,112 291,691	194,269 283,290 215,930 156,017 116,374	119,048 150,413 166,599 135,049 101,564	313,317 433,703 382,529 291,066 217,938
NEW YORK PLATE GLASS <i>p</i> Gustave Fauteux, Chief Agent Montreal.	1914 1913 1912 1911 1910	35,512 37,604 36,380 36,698 37,013	18,112 20,024 21,149 20,526 20,754	17,400 17,580 15,231 16,172 16,259	17,400 17,580 15,231 16,172 16,259	24,942 15,735 21,197 19,165 20,329	1,327 1,266 1,266 1,266 1,212	26,269 17,001 22,463 20,431 21,540	11,429 13,037 9,106 9,093 8,879	9,866 6,561 8,346 7,344 7,744	21,295 19,598 17,452 16,437 16,623
NATIONAL SURETY CO., <i>g</i> , Reid, Shaw & McNaught, Chief Agents, Toronto.	1914 1913 1912	72,007 69,560 63,797	48,751 50,192 48,343	23,256 19,368 15,454	23,256 19,368 15,454	58,838 52,169 58,561	3,187 3,155 2,527	62,025 55,324 61,088	12,980 21,489 15,840	22,669 19,005 14,107	35,649 40,494 29,947

a Accident insurance. *an* Automobile. *b* Steam boiler. *bn* Burglary insurance. *d* Inland Transit. *g* Guarantee. *p* Plate glass insurance. *s* Sickness insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch:</i> NATIONAL PROVINCIAL PLATE GLASS <i>p</i> J. H. Ewart, Chief Agent, Toronto.	1914	\$15,289	\$10,887	\$4,402	\$16,297	\$13	\$16,310	\$6,294	\$7,148	\$13,442
	1913	12,346	10,115	2,231	15,354	150	15,354	7,299	7,333	14,632
	1912	10,378	8,317	2,056	10,139	None.	10,139	5,555	10,227	15,782
	1911	10,805	6,132	4,673	7,015	None.	7,015	3,458	3,862	7,320
	1910	10,718	5,633	5,085	6,512	13	6,525	1,978	3,485	5,463
OCEAN ACCIDENT AND GUARANTEE CORPORATION, <i>a s g p</i> Charles H. Neely, Mgr., Toronto.	1914	949,161	449,267	499,894	814,361	4,120	818,481	409,832	333,433	743,265
	1913	882,779	531,207	351,572	846,013	3,092	849,105	355,799	313,453	669,252
	1912	666,324	446,957	219,367	733,999	2,042	736,041	278,876	268,211	547,087
	1911	600,855	339,202	261,653	564,059	942	565,001	196,856	200,835	397,691
	1910	412,279	323,907	88,372	460,225	815	461,040	143,517	170,309	313,826
OCEAN MARINE INSURANCE CO. <i>d</i> R. Hampson & Son, Manager, Montreal.	1914	111,602	200	111,402	13,548	None.	13,548	16,121	2,810	18,931
	1913	111,602	None.	111,602	15,574	None.	15,574	584	3,111	3,695
	1912	116,917	575	116,332	14,344	None.	14,344	10	2,022	2,032
	1911	121,725	None.	121,725	8,911	None.	8,911	12	1,122	1,134
	1910	121,725	12	121,713	6,527	None.	6,527	None.	674	674
RAILWAY PASSENGERS ASSURANCE CO. <i>a s g p</i> Frank H. Russell, Chief Agent, Toronto.	1914	195,457	106,148	89,309	162,961	15,000	177,961	74,231	87,189	161,420
	1913	159,034	114,963	44,071	192,071	None.	192,071	50,106	84,680	134,786
	1912	133,068	97,611	25,969	162,141	None.	162,141	54,119	69,658	123,777
	1911	113,803	64,570	49,833	123,625	None.	123,625	42,246	55,685	97,931
	1910	103,805	53,952	49,853	117,484	None.	117,484	36,057	47,624	83,681
TRAVELERS INSURANCE COMPANY <i>a</i> F. F. Parkins, Montreal.	1913	(*)	.....	.....	451,238	None.	451,238	170,794	184,251	355,045
	1912	(*)	262,562	.....	411,866	None.	411,866	230,269	158,254	388,523
	1911	(*)	212,097	.....	342,866	None.	342,866	150,831	139,229	290,060
	1910	(*)	198,786	.....	307,758	None.	307,758	127,067	115,864	242,931
TRAVELERS INDEMNITY OF HARTFORD, <i>s b au</i> F. F. Parkins, Montreal.	1914	109,344	68,908	40,436	100,512	4,380	104,892	37,730	35,204	72,934
	1913	109,039	59,877	49,162	114,454	2,190	116,644	33,981	31,842	65,823
	1912	115,286	32,745	82,541	53,212	2,190	55,402	3,518	15,121	18,639
UNITED STATES FIDELITY AND GUARANTY CO. <i>a s g bu tp</i> A. E. Kirkpatrick, Chief Agent, Toronto.	1914	442,021	211,719	230,302	346,923	12,872	359,795	128,855	139,388	268,243
	1913	311,799	197,981	113,818	327,397	11,198	338,595	125,256	133,731	258,987
	1912	248,351	154,718	93,633	247,034	9,198	256,232	21,109	93,301	114,410
	1911	241,536	72,535	169,001	140,023	7,800	147,823	33,500	60,151	93,651
	1910	142,691	53,387	89,304	114,478	5,000	119,478	10,461	45,937	56,398

(*) See Life Tables. *a* Accident Insurance. *au* Automobile Insurance. *b* Steam boiler. *bu* Burglary. *d* Inland transit business. *g* Guarantee. *p* Plate glass insurance. *s* Sickness Ins.

CASUALTY INSURANCE IN GREAT BRITAIN.

Synopsis of the published revenue accounts of the accident insurance companies transacting business in the United Kingdom as shown by their latest reports :

NAME OF COMPANY.	Year.	Net Premiums.	EXPENDITURE.		Accident Fund Exclusive Capital.
			Net Claims Paid.	Expenses of Manage- ment.	
		£	£	£	£
Abstainers and General.....	1913	271	65	115	981
Alliance.....	1913	137,501	47,462	48,078	250,354
Army, Navy and General.....	1913	10,170	5,561	4,503	2,801
Atlas.....	1913	27,231	14,350	9,847	33,874
Bolton Employers Mutual.....	1913	1,549	1,190	314	4,618
British Citizens.....	1913	768	352	471	187
British Crown.....	1913	9,492	4,180	4,968	3,199
British Dominions General.....	1913	347	74	120	1,805
British Engine, Boiler and Electrical.....	1913	105,479	88,024	.....	130,503
British Equitable.....	1913	5,193	2,378	2,087	4,804
British General.....	1913	68,488	25,025	18,074	42,529
British Law.....	1913	13,471	4,414	4,773	18,326
Builders Accident (Mutual).....	1913	34,910	30,771	4,112	20,291
Caledonian.....	1913	22,528	8,664	7,985	25,327
Cambridge Master Builders.....	1913	1,597	1,148	74	2,979
Car and General.....	1913	110,876	72,755	35,235	72,126
Century.....	1913	30,786	15,074	12,501	43,137
Colonial Mutual.....	1913	11,250	5,748	4,317	14,557
Commercial Union (Ocean Fund).....	1913	1,157,054	520,649	400,265	752,374
Co-operative.....	1913	28,429	12,399	9,447	36,572
Dominion.....	1913	38	16	13	13
Drapers Mutual Fire and General.....	1913	6,963	2,370	3,368	3,377
Ecclesiastical.....	1913	16,344	1,108	4,644	50,875
Employers Liability Assurance Corporation....	1913	254,226	146,627	84,586	190,323
Essex & Suffolk Equitable (allied with Atlas)...	1913	41,836	24,125	18,017	24,126
Excess.....	1913	226,858	136,630	29,590	224,424
Federated Employers.....	1913	35,330	27,881	8,849	22,933
Fine Art and General.....	1913	63,373	28,870	25,161	80,779
General Accident, Fire and Life.....	1913	617,434	309,780	232,803	232,019
Gresham Fire and Accident.....	1913	17,527	7,350	8,326	9,273
Guardian..	1913	104,956	40,113	37,410	74,719
Hearts of Oak.....	1913	2,993	1,512	1,408	1,897
Horse, Carriage and General.....	1913	2,282	1,263	787	5,782
Imperial Accident (allied with Com. Union)...	1913	.....	1,171	.....	1,040
Irish Catholic Church Property.....	1913	1,184	149	348	2,733
Iron Trades Employers (Mutual).....	1913	291,762	223,104	17,831	148,861
King.....	1913	434	150	127	366
Law Fire (allied with Alliance).....	1913	2,237	598	671	16,091
Law Integrity.....	1913	3,234	1,630	1,332	224
Law Union and Rock.....	1913	50,751	22,257	16,587	37,908
Legal.....	1913	52,946	19,098	19,264	21,403
Licenses.....	1913	4,695	1,537	2,069	2,751
Liverpool and London and Globe.....	1913	283,604	114,841	119,530	236,277
Liverpool Mutual.....	1913	6,211	492	3,611	4,189
Local Government Guarantee.....	1913	14,528	6,644	3,355	19,311
London Assurance.	1913	12,135	3,203	4,244	16,276
London Guarantee and Accident.....	1913	153,201	74,627	67,105	111,633
London and Lancashire Fire.....	1913	360,871	166,205	130,482	310,308
London and Lancashire Life and General.....	1913	45,720	20,760	24,761	23,762
Manchester Steam Users.....	1913	16,949	70	16,910	46,527
Midland Employers Mutual.....	1913	52,389	43,076	3,770	56,072
Motor Union.....	1913	4,381	1,194	847	2,278
National Boiler.....	1913	110,535	91,249	.....	146,585
National Guarantee and Suretyship.....	1913	25,571	20,589	.....	67,540
National of Great Britain.....	1913	10,915	2,920	3,700	10,177

CASUALTY INSURANCE IN GREAT BRITAIN—Continued.

NAME OF COMPANY.	Year.	Net Premiums.	EXPENDITURE.		Accident Fund Exclusive of Capital
			Net Claims Paid.	Expenses of Manage- ment.	
		£	£	£	£
Northern.....	1913	60,786	26,138	20,137	51,344
Norwich Union Fire.....	1913	308,813	149,918	97,781	289,449
Nurserymen and Market Gardeners Hailstorm..	1913	2,579	81	681	21,806
Ocean Accident and Guarantee Figures included in Commercial Union.....	1913	333,025	148,261	132,941	162,954
Phoenix.....	1913	26,741	8,792	10,127	31,191
Primitive Methodist.....	1913	927	81	175	2,325
Provident Clerks and General Guarantee and Accident.....	1913	77,694	34,398	20,589	55,814
Provincial.....	1913	14,370	4,685	5,611	8,968
Railway Passengers.....	1913	324,279	156,713	120,871	211,723
Regal Fire and Accident.....	1913	1,611	498	1,007	290
Royal (E. L. acct.).....	1913	315,776	154,570	106,746	359,104
Royal Exchange.....	1913	147,815	55,697	55,120	102,829
Royal Scottish.....	1913	12,826	7,493	3,807	4,270
Scottish.....	1913	81,308	38,414	32,029	54,785
Scottish Licenses.....	1913	16,979	11,497	4,112	28,133
Scottish Life.....	1913	6,319	2,838	2,852	7,455
Scottish Sickness and Accident.....	1913	2,604	1,508	1,291	25
Scottish Temperance.....	1913	4,041	1,737	1,479	10,125
Scottish Union and National.....	1913	53,560	21,193	20,310	41,575
Sentinel.....	1913	1,396	867	587	72
State Assurance.....	1913	24,769	12,500	8,886	11,899
Sun Life.....	1913	105,676	53,264	37,318	152,800
Traders and General.....	1913	2,400	810	617	1,320
United Friendly.....	1913	6,662	2,925	4,297	295
Vulcan Boiler.....	1913	151,258	121,790	.....	113,770
West of Scotland.....	1913	3,940	1,195	1,674	6,986
Yorkshire.....	1913	117,300	55,704	39,389	105,208

RECORD OF THE YEAR.

RETIREMENTS AND CHANGES.

American Accident of Lincoln, changed from assessment to stock basis, with capital of \$50,000, August, 1914.

American Health and Accident, Birmingham, merged with Peoples of Birmingham, forming the American-Peoples, June, 1915.

Anchor Casualty of Wausau, Wis., reinsured in the Wisconsin State Casualty of Milwaukee, June, 1915.

Atlas Casualty of Lake Mills, Wis., reinsured in the Wisconsin State Casualty of Milwaukee, June, 1915.

Automobile Owners Mutual Protective Association, absorbed by Iowa Mutual Liability of Cedar Rapids, July, 1914.

Bankers Accident of Des Moines, changed from mutual to stock basis; capital, \$100,000; surplus, \$20,000; July, 1914.

Bankers Mutual Casualty of Minneapolis, organized on stock basis, with \$100,000 capital and net surplus \$50,000, August, 1914.

Ben Hur Casualty, Crawfordsville, reinsured in the Hoosier Casualty, Indianapolis, March, 1915.

Casualty Insurance Company of the South, Vicksburg, Miss., reinsured in the Southern Mutual Aid of Birmingham, December, 1914.

Citizens Fund Mutual of Red Wing, began business February, 1915.

Coal Operators Mutual Liability of Chicago, liquidated May, 1915.

Dakota Live Stock of Bismark, N. D., reinsured in the Iowa State Live Stock of Des Moines, May, 1915.

Employers Indemnity, Philadelphia, ordered dissolved, August, 1914.

General Bonding and Casualty, Dallas, liquidated, October, 1914.

General Indemnity of Rochester, N. Y.; capital, \$200,000, and surplus \$100,000, began business October, 1914.

Great Western Accident, Des Moines, Ia., changed to stock basis, January, 1915.

Home Casualty of Flint, Mich., reinsured in the Workingmens Mutual Protective of Benton Harbor, Mich., October, 1914.

Illinois Live Stock of Springfield, dissolved by court order, November, 1914.

Industrial Sick and Accident of Indiana, Terre Haute, changed name to Capital Casualty and changed headquarters to Indianapolis, June, 1915.

Mercantile Life and Accident, St. Louis, industrial, January, 1915.

Michigan Live Stock of Charlotte, moved to Saginaw, March, 1915.

National Fidelity and Casualty of Omaha, reinsured in the Southwestern Surety of Denison, Tex., June, 1915.

National Plate Glass Indemnity, Chicago, reinsured in the New Amsterdam Casualty of New York, March, 1915.

North American Accident Association of Saginaw, reinsured in the North American Accident of Chicago, July, 1914.

Northwestern Live Stock of Des Moines, reinsured in the Iowa State Live Stock of Des Moines, May, 1915.

Red Mens Fraternal Accident Association of America of Westfield, Mass., changed to stock basis, January, 1915.

Royal Casualty of Chicago, reinsured in the Casualty Company of America, December, 1914.

Security Casualty of Indianapolis, reinsured in the National Relief Assurance of Philadelphia, January, 1915.

Stallion and Jack Owners Inter-insurance Alliance, Kansas City, Mo., liquidated, October, 1914.

Travelers Insurance Company of Des Moines, reorganized from the National Travelers Benefit Association to write accident and health, as well as life, July, 1914.

Union Accident and Benefit Association of Oshkosh, reinsured in the Wisconsin State Casualty of Milwaukee, June, 1915.

Union Mutual Association of Atlanta, Ga., merged with Atlanta Mutual Insurance Association.

Western Accident and Indemnity of Helena, Mont.; capital, \$100,000; H. D. Cook, president; C. P. Jones, secretary; began business November, 1914.

Workingmens Mutual Protective Association, Benton Harbor, Mich., changed name to Fidelity Accident, May, 1915.

OFFICIAL CHANGES.

Adams, J. C., elected president, Logan County Mutual Automobile Owners of Lincoln, Ill., June, 1915.

Albritton, O. S., resigned as treasurer Peninsular Casualty, Jacksonville, March, 1915.

Alderson, A. M., elected first vice-president Western Accident and Indemnity, Helena, Mont., February, 1915.

Anthony, J. R., Jr., elected treasurer Peninsular Casualty, Jacksonville, Fla., succeeding O. B. Albritton, resigned, March, 1915.

Aydelott, A. L., made vice-president Home Life and Accident, Fordyce, March, 1915.

Banks, A. B., elected president Home Life and Accident of Fordyce, March, 1915.

Becker, A. L., elected president Automobile Liability, Milwaukee (projected), May, 1915.

Beckwith, Oliver R., made associate attorney, Aetna Accident and Liability, Hartford, January, 1915.

Bonnell, John R., retires as president of the Indiana and Ohio Live Stock, January, 1915.

Bonler, John A., retired as secretary-treasurer and manager Western Surety, Sioux Falls, S. D., January, 1915.

Boyd, Frank M., made secretary Indiana and Ohio Live Stock, Crawfordsville, Ind., Jan., 1915.

Brandt, William A., made secretary, in addition to treasurer, of the American Surety, filling vacancy left by H. B. Zevely, elected vice-president, August, 1914.

Brooks, Charles I., resigned as secretary of the Southwestern Surety of Denison, Tex., effective October 31.

Brown, George J., elected treasurer Kansas Central Indemnity of Hutchinson, Kan., June, 1915.

Brown, Neal, elected president Employers Mutual Liability, Wausau, June, 1915.

Carman, I. E., elected vice-president American Surety, New York, August, 1914.

Clarke, Charles E., secretary, Peninsular Casualty, Jacksonville, elected president, succeeding M. D. Johnson, resigned, March, 1915.

Cnare, G. C., elected treasurer Builders Limited Mutual Liability of Wisconsin of Madison, April, 1915.

Collier, C. R., elected secretary Logan County Mutual Automobile Owners of Lincoln, Ill., June, 1915.

Cook, H. D., elected president Western Accident and Indemnity of Helena, Mont., Feb., 1915.

Cooley, Thomas J., made vice-president Red Mens Fraternal Accident Association, Westfield, Mass., January, 1915.

Cornell, Russell R., elected vice-president Metropolitan Casualty, New York, Nov., 1914.

Court, C. M., made secretary Iowa State Live Stock, Des Moines, February, 1915.

Crane, Benjamin, made president of the Indiana and Ohio Live Stock of Crawfordsville, Ind., succeeding John R. Bonnell, resigned, January, 1915.

Cross, B. M., former president of the Continental Aid Association of Atlanta, elected secretary, May, 1915.

Crownover, J., made vice-president Iowa State Live Stock, Des Moines, February, 1915.

Dark, W. W., elected secretary-treasurer Business Mens Indemnity, Indianapolis (projected), May, 1915.

De Groat, Fred B., made secretary Guardian Accident, Indianapolis, March, 1915.

Deets, L. C., elected secretary-treasurer Iowa State Traveling Mens Association, succeeding J. S. Irish.

Dewes, J. A., made secretary and treasurer Mercantile Life and Accident, St. Louis, Jan., 1915.

- Downing, A. C., elected secretary Employers Mutual Liability, Wausau, June, 1915.
- Dox, Charles E., elected vice-president London and Lancashire Indemnity of America of New York, June, 1915.
- Edson, L. D., resigned as secretary the National Travelers Benefit Association of Des Moines, December, 1914.
- Edwards, Howard F., elected assistant secretary Midland Casualty of Chicago, succeeding Edward J. Johnson, elected secretary, September, 1914.
- Elson, Henry, made vice-president Southern Peninsular, Jacksonville (projected), March, 1915.
- Ferrell, J. H., elected president of the American-Peoples of Birmingham, June, 1915.
- Galen, Albert J., elected second vice-president Western Accident and Indemnity, Helena, Mont., February, 1915.
- Geisler, Harry L., elected secretary Builders Limited Mutual Liability of Wisconsin of Madison, April, 1915.
- Gibson, Dr. J. I., elected president Iowa State Live Stock, Des Moines, February, 1915.
- Gowdy, Robert, made secretary and treasurer Red Mens Fraternal Accident Association, January, 1915.
- Grant, E. A., succeeded Franklin S. Dewey as secretary National Casualty, Detroit, January, 1915.
- Gregg, A. B., made secretary and treasurer Kansas Business Mens Accident, Wichita, Kan., March, 1915.
- Griffith, E. E., vice-president of the Security Casualty of Indianapolis, made vice-president of the National Relief of Philadelphia, January, 1915.
- Hampton, John R., elected secretary Home Life and Accident, Fordyce, March, 1915.
- Harmon, V. L., elected president Kansas Business Mens Accident of Wichita, March, 1915.
- Harris, George F., elected treasurer Automobile Liability, Milwaukee (projected), May, 1915.
- Heen, Chris., elected secretary Mutual Creamery and Cheese Factory Liability, St. Paul, Minn. (projected), June, 1915.
- Herzberg, Charles S., elected president Mutual Creamery and Cheese Factory Liability, St. Paul, Minn. (projected), June, 1915.
- Hillas, Walter McKean, made assistant secretary Fidelity and Casualty of New York, December, 1914.
- Hogan, John, made treasurer of the Great Western Accident of Des Moines, December, 1914.
- Howell, E. O., made assistant United States manager General Accident of Perth, March, 1915.
- Howie, George C., elected secretary London and Lancashire Indemnity of America, of New York, June, 1915.
- Jamison, M. T., made secretary-treasurer Kansas Mutual Live Stock of Wichita, March, 1915.
- Jennings, Frank E., made secretary-treasurer Southern Peninsular, Jacksonville (projected), March, 1915.
- Johnson, Howard J., elected secretary Midland Casualty, Chicago, succeeding H. C. Pegram, resigned, September, 1914.
- Jones, C. P., elected secretary Western Accident and Indemnity, Helena, Mont., Feb., 1915.
- Jordan, H. P., retired as active vice-president Texas Fidelity and Bonding, Waco, as office was abolished, February, 1915.
- Kane, Thomas A., resigned as secretary of the Commercial Casualty of Newark, January, 1915.
- Kiefer, Robert T., elected vice-president Automobile Liability, Milwaukee (projected), May, 1915.
- King, Myron D., elected president Guardian Accident, Indianapolis, March, 1915.
- Kohn, George L., elected secretary Automobile Liability, Milwaukee (projected), May, 1915.
- Kirby, Joe H., made secretary-treasurer Western Surety, Sioux Falls, S. D., succeeding John A. Bowler, retired, January, 1915.
- London, W. C., resigned as president Employers Mutual Liability, Wausau, Wis., June, 1915.
- Long, E. R., elected secretary of the Western Indemnity of Dallas to succeed H. M. Ryan, deceased, April, 1915.
- Lunsford, R. C., elected secretary Texas Fidelity and Bonding, Waco, succeeding Dan Wise, resigned, February, 1915.
- McCullough, W. H., elected president Texas Fidelity and Bonding, Waco, succeeding Sam Songer, resigned, February, 1915.
- McIlwaine, Archibald G., elected president London and Lancashire Indemnity of America, of New York, June, 1915.
- McKnight, Dr. C. J., made medical director Kansas Business Mens Accident, Wichita, Kan., March, 1915.
- Marcy, George D., made secretary Kansas Casualty and Surety of Wichita, succeeding W. S. Moore, retired, February, 1915.
- Marshall, M., elected secretary Peninsular Casualty, succeeding Charles E. Clarke, made president, March, 1915.
- Miller, Dick, elected president Business Mens Indemnity of Indianapolis (projected), May, 1915.
- Mills, H. L., elected vice-president Kansas Business Mens Accident, Wichita, Kan., March, 1915.
- Moore, Dr. George E., made vice-president Guardian Accident of Indianapolis, March, 1915.
- Moore, W. F., made chairman board of directors, New Amsterdam Casualty of New York, October, 1914.
- Moore, W. S., made vice-president Kansas Business Mens Accident, Wichita, March, 1915.
- Mowbray, Albert H., made actuary of the Massachusetts Employees Insurance Association of Boston, December, 1914.
- Neff, J. H., elected president of the Kansas City Casualty, succeeding Charles J. Schmelzer, resigned, January, 1915.
- Paton, Andrew H., made president Red Mens Fraternal Accident, Westfield, Mass., Jan., 1915.
- Pugh, Robert E., made vice-president Home Life and Accident, Fordyce, March, 1915.
- Rae, William C., elected treasurer Western Accident and Indemnity, Helena, Mont., Feb., 1915.
- Roper, George D., made president Illinois Manufacturers Casualty Association, due to death of Charles A. Plamondon, May, 1915.
- Ross, Frank B., elected vice-president Business Mens Indemnity, Indianapolis (projected), May, 1915.
- Ryker, Charles A., made president of the Kansas Central Indemnity of Hutchinson, June, 1915.
- Schmelzer, Charles J., resigned as president of the Kansas City Casualty, January, 1915.
- Sinn, Joseph A., elected vice-president National Surety of New York, February, 1915.
- Smith, Emmett M., made treasurer Guardian Accident, Indianapolis, March, 1915.
- Smith, Harry Tyler, made associate attorney for Aetna Accident and Liability, Hartford, Jan., 1915.
- Songer, Sam, resigned as president Texas Fidelity and Bonding, Waco, February, 1915.
- Southarn, H. E., made assistant United States manager General Accident of Perth, March, 1915.
- Spidel, William, elected third vice-president Western Accident and Indemnity, Helena, Mont., February, 1915.
- Spencer, H. H., elected president Southern Peninsular, projected at Jacksonville, Fla., March, 1915.
- Steele, W. H., made president Mercantile Life and Accident of St. Louis, January, 1915.
- Stone, Dwight G., made secretary sprinkler leakage and water damage department, Aetna Accident and Liability of Hartford, January, 1915.
- Stoy, Samuel B., elected vice-president London and Lancashire Indemnity of America, of New York, June, 1915.
- Taylor, W. L., resigned as vice-president of the Southern Surety of St. Louis, January, 1915.
- Thomas, George B., elected president and treasurer Automobile Owners Mutual Liability and Casualty of Cleveland, June, 1915.
- Tyrell, George E., elected president Wisconsin State Casualty of Milwaukee, June, 1915.
- Tyrell, Joseph, elected president Builders Limited Mutual Liability of Wisconsin, Madison, April, 1915.
- Wagner, John T., resigned as assistant secretary at Chicago for the Hartford Accident and Indemnity of Hartford, April, 1915.
- Wells, Joseph R., elected vice-president National Surety of New York, February, 1915.
- Werk, F. C., elected secretary Automobile Owners Mutual Liability and Casualty of Cleveland, June, 1915.
- Wilkinson, S. W., assistant secretary, resigned as assistant secretary of the New England Casualty to superintend fidelity and surety department, London and Lancashire Guarantee and Accident of Toronto, May, 1915.

Winters, M. T., elected vice-president Builders Limited Mutual Liability of Wisconsin, Madison, April, 1915.

Wise, Dan, resigned as secretary Texas Fidelity and Bonding, Waco, February, 1915.

Woleslagel, E. G., elected secretary Kansas Central Indemnity of Hutchinson, Kan., June, 1915.

Zevely, H. B., elected vice-president of the American Surety of New York, August, 1914.

LICENSED.

American Automobile of St. Louis, licensed.

California Casualty, licensed April, 1915.

General Indemnity, Rochester, N. Y.; capital, \$200,000; surplus, \$105,000.

Globe Casualty of Columbus.

Iowa State Live Stock, Des Moines; capital, \$200,000.

Kansas Automobile Indemnity of Topeka.

Kansas Central Indemnity of Hutchinson; capital, \$100,000.

London and Lancashire Indemnity of America, of New York; capital, \$750,000; surplus, \$750,000.

Wisconsin State Casualty, Milwaukee; capital, \$25,000; surplus, \$6250.

PROJECTED.

American Excess Casualty, Albany, N. Y.; capital, \$1,000,000.

Automobile Liability, Milwaukee.

Central Compensation and Casualty of Rochester; capital, \$250,000; surplus, \$250,000.

Eastern Live Stock, Paterson, N. J.; capital, \$600,000.

Fort Dearborn Casualty of Chicago.

Globe Life and Accident of America, Indianapolis; capital, \$100,000.

Nebraska Manufacturers Casualty.

Oklahoma Health and Accident, Oklahoma City.

Pelican State Industrial, Life, Accident and Health Benefit, New Orleans; capital, \$50,000.

Postal Casualty, Philadelphia; capital, \$120,000; surplus, \$120,000.

Republic Liability, Chicago; capital, \$100,000; surplus, \$100,000.

Southern Peninsular Insurance Company, Jacksonville, Fla.; capital, \$50,000.

Surety Company of California (companion company to California Casualty); capital, \$100,000; surplus, \$10,000.

MUTUAL LIFE, MUTUAL CASUALTY, SURETY AND MISCELLANEOUS ASSOCIATIONS ORGANIZED.

Accident Insurance Company of Illinois, Peoria.

American Aid and Mutual Life of Lexington, Ky.; no capital; debt limit, \$100,000.

American Mutual Life of Seymour, Ind.

Arkansas State Mutual Life, Siloam Springs, Ark.

Automobile and Auto Bus Owners National Protective and Benevolent Association, Muskogee, Okla.

Automobile Owners Mutual Liability and Casualty of Cleveland.

Bankers Health and Accident Association, Houston, Tex.

Builders Limited Mutual Liability of Wisconsin, Madison.

Business Mens Indemnity Association, Indianapolis.

Commonwealth Casualty of Boston.

Contractors Mutual, Chicago.

Employers Mutual Liability of Nebraska, Omaha.

First Mutual Liability of New York.

Improved Industrial Order of Wise Men, of Muskogee.

Jitney Service Indemnity Exchange of America.

Kansas Business Mens Accident, Wichita.

Logan County Mutual Automobile Owners of Lincoln, Ill.

Mammoth Life and Accident, Louisville; reserve fund, \$10,000.

Maryland Mutual Liability, Baltimore.

Mutual Creamery and Cheese Factory Liability, St. Paul, Minn.

Mutual Plate Glass, Kansas City, Mo.

National Mutual Safety, Wilmington, Del.

National Teachers Health and Accident Association.

Standard Insurance Exchange, San Antonio.

Texas Live Stock of Fort Worth.

Traders Assurance, St. Louis; stipulated premium; capital, \$10,000.

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE IN THE UNITED STATES

DEVELOPMENT AND STATISTICS OF THE BUSINESS—LAWS RELATING TO THE SAME—DESCRIPTION OF FORMS OF POLICIES—LAWFUL RESERVES REQUIRED—SUMMARY OF CHILD LABOR LAWS, ETC.

By EDWIN W. DELEON, President, Casualty Company of America.

The legislation during 1914, affecting casualty and miscellaneous insurance, was limited to the action taken by fourteen Legislatures and the United States Congress.

The New York Legislature continued the existing commission appointed to investigate conditions in factories and to report in February, 1915.

The Massachusetts Legislature provided for a commission of three to inquire into the rates for Workmen's Compensation and other classes of insurance, and to report to what extent governmental regulation is advisable. Another law of that State (Ch. 791) requires that operatives of moving picture machines shall be twenty-one years of age and thoroughly skilled, and providing for an examination fee of three dollars and an annual renewal license fee of one dollar.

A New Jersey law (Ch. 112) exempts from the operation of any municipal ordinance operators of machines using non-explosive films not over 100 feet long and one inch wide, operated with an electric current of not over 550 watts.

Kentucky enacted a timely law (Ch. 69), providing for a State board of examiners for chauffeurs, who shall require that applicants for licenses shall be at least eighteen years of age, and must furnish references as to honesty and sobriety and pass an examination to prove their fitness for the work.

FACTORY INSPECTION AND REGULATION.

Maryland provided for additional factory inspection (Ch. 675) and for the better enforcement of child labor laws (Ch. 840).

In Massachusetts a special inspector was provided for to enforce the laws regarding the manufacture or use of explosives and inflammable compounds (Ch. 421).

The Mississippi Legislature created a State factory inspector, who shall inspect three times a year all factories and canneries where women and children are employed. Every factory employing five or more persons must be registered and a license fee paid. Annual reports are required from such employers, giving the number of work people, the sanitary conditions and other like information (Ch. 163).

In Virginia a law was passed requiring stairways to have handrails, and where females are employed to be screened at sides and bottom; dangerous machinery is to be guarded; belt shifters provided and workrooms adequately lighted. If more than twenty-five employees are in service, doors must open outward and not be fastened during working hours (Ch. 16). Another law provides for the proper ventilation of foundries (Ch. 333).

A new law in Kentucky regulates the employment of children and requires the guard-

ing of dangerous machinery and the use of belt shifters in factories where persons under twenty-one years of age are employed (Ch. 72).

In Wisconsin the orders of the Industrial Commission relating to elevators were extensively changed and some additions were made (Nos. 400-454). Regulations affecting stationary boilers were also issued by the Commission (Nos. 4000-4273).

In New York the defining section of the labor law was amended by adding generating plants to the establishments included under the term "factory" (Ch. 512).

In Louisiana a law was enacted in regard to safety in case of fire by providing that if there are employees above the second story, one or more fire escapes on the outside of the building must be maintained, unless the State Commission of Labor deems it unnecessary, or the erection of an outside fire escape is impracticable, in which case adequate internal means of escape must be provided (No. 171).

A Massachusetts law regulates the storage of inflammable articles, and authorizes the fire prevention commissioner to make rules as to fire extinguishers, smoking in factories, cleaning of chimneys, etc. (Ch. 795). Another law makes obligatory the statute forbidding the locking of doors during work hours and provides penalties for violation (Ch. 566).

New York made some changes in the law as to fire escapes on factories, with a view to its greater effectiveness (Ch. 182). A law relating to the city of New York alone authorizes the Fire Commissioner to require fire drills in places "where numbers work" (Ch. 459). Another law, amending the statute relating to the inspection of mercantile establishments, added provisions as to ventilation, cleanliness, disposal of rubbish, supply of drinking water, etc. (Ch. 183).

In New Jersey a law was enacted relating to work under compressed air, requiring inspection of machinery, medical examination of workmen, the regular employment of a physician, and also of a nurse, if the pressure exceed seventeen pounds to the square inch. Exit from decompression locks must also be provided for (Ch. 121).

The Wisconsin Industrial Commission issued a series of orders during the year regarding the construction and protection of scaffolds, the installation of counter-floors, the inclosing of floor openings and other details for the protection of workmen employed in construction work (Nos. 3500-3519).

MINING LAWS.

The Kentucky Legislature repealed the existing mine regulations and established a department of mines with a chief inspector and assistants. The duties of superintendents, foremen, fire bosses and shot firers, employed in gaseous or dusty mines where ten or more are employed, are regulated. Stretchers and first-aid provisions are prescribed, electric installations regulated, and safety equipment, ventilation, drainage provided for (Ch. 79). A new law in Ohio requires a stretcher and pair of blankets to be kept at mines for each thirty-five persons employed. Other first-aid requisites are provided for, as required by the Industrial Commission (p. 164).

EMPLOYMENT OF CHILDREN

In Georgia the minimum age for employment of children was fixed at fourteen, instead of twelve, except as to dependents and widows' children; that remains at twelve years. A special certificate renewable every six months is required for the employment of every child under fourteen; also a schooling certificate showing school attendance of at least twelve weeks in the preceding year. Children under fourteen years may not be employed between the hours of 7 P. M. and 6 A. M. (p. 88).

Kentucky child labor laws were repealed, and a new law enacted fixing the minimum age of employment at fourteen in designated employments and forbidding all employment under that age during school term. Hours of labor of children under sixteen years are restricted to eight per day and forty-eight per week, and no work to be done between 6 P. M. and 7 A. M. A standard list of prohibited occupations for children under sixteen is provided (Ch. 72).

In Louisiana the Act of 1908 applicable to establishments where five or more persons are employed was abolished, and the law was made of general application, and includes hotels and restaurants, and "any other occupation whatsoever" (No. 133).

Mississippi enacted a special law regulating employment of children in cotton and knitting mills. The age limit remains as before, twelve years for males and fourteen years for females. The age below which hours of labor are regulated is fourteen years for males and sixteen for females (Ch. 164).

New Jersey amended the law by adding newspaper plants, printing plants and commercial laundries to the places coming under the law as to the age limit of employment (Ch. 60). Mines and quarries were also brought under the Act and an additional inspector provided for (Ch. 236). Another law makes special provision for the issue of certificates generally and for special certificates for children between ages ten and sixteen desiring to work for their own support or that of the family (Ch. 223). A standard list of dangerous employments for children under sixteen years is given and hours of their employment are limited to eight hours daily, in place of ten hours, as heretofore, and to forty-eight hours per week, no work being permitted on Sundays or holidays. Night work is forbidden between 7 P. M. and 7 A. M., instead of between 6 P. M. and 6 A. M., as under the previous law (Ch. 252).

A new law, relating to employment of children in mercantile establishments, forbids such employment under fourteen years, fixes an eight-hour day and forty-eight-hour week; repeals the permit to work until 9 P. M. one day in each week, and until 10 P. M. from December 15 to 25th, and prohibits Sunday work, and forbids injurious, excessive or exposing employments (Ch. 253).

A New York law amends the law relating to employment of children in mercantile establishments by limiting work hours to eight per day and forty-eight per week, instead of nine per day and fifty-four per week, as formerly, and fixing the time for stopping work at 6 P. M., instead of 7 P. M. This law is extended to include offices, bowling alleys, shoe cleaning places and barber shops (Ch. 331).

Virginia amended its child labor laws by extending the list of employments in which children under fourteen years may not work and striking out the exemption of orphans from its scope. Children under sixteen years may not be employed between 9 P. M. and 7 A. M., and must have certificates with proof of age. The law does not apply to work in canneries between July 1 and November 1 (Ch. 339). Another law amends the law relating to the hours of work, adds laundries to the list of establishments to which the act applies; repeals the provision permitting longer hours on Saturday, and prohibits employment of minors and females in places where intoxicating liquors are sold, except in hotels and country stores (Ch. 158).

EMPLOYERS' LIABILITY AND WORKMEN'S COMPENSATION

Massachusetts enacted a law that in actions against employers, due care on the part of the injured person shall be presumed and that contributory negligence shall be affirmatively proven (Ch. 553). Another law provides that the insurance company's liability shall be absolute in case of loss, and gives the judgment creditor a direct claim on the company for the amount due under the policy (Ch. 464).

A law in Mississippi provides that if an employer was negligent an injured employee shall not be deemed to have assumed the risk, except in the case of railroad conductors and engineers voluntarily operating dangerous cars or engines (Ch. 156).

The Constitution of Wyoming was amended so as to authorize a Workmen's Compensation Law.

Kentucky enacted a Workmen's Compensation Law (Ch. 73) providing for an elective system covering a large list of occupations and applicable where six or more are employed. Other employments may come under the law by agreement or be brought within its terms by the Compensation Board. Election is made by the employer by paying premiums into the State Insurance Fund, administered by the Compensation Board or by posting notices in his establishment. If the employer fails to come within the act, the

three usual common law defenses are removed in any action brought against him for damages. Benefits are payable on the basis of fifty per cent of wages, maximum \$12 per week, minimum \$5, not to exceed \$3750 total, or be continued for more than six years. No payments are made during the first week, except for medical or surgical aid, not to exceed \$100 in any one case. The Court of Appeals declared this law unconstitutional on December 11, 1914, on the ground that the abrogation of the three common law defenses amounted to a compulsion and was contrary to the State Constitution.

Louisiana enacted an elective compensation law (No. 20), but compulsory as to the State and municipalities. The law includes a large number of hazardous employments, and provides that other occupations may be included either by agreement between employer and workman, or by a decision of court. Election is presumed in the absence of contrary notice, and if the law is rejected by the employer the three common law defenses are removed. Benefits are payable on a fifty per cent basis, after two weeks' waiting period, maximum \$10, minimum \$3, payable in case of death during the life or until remarriage of the widow; for disability not to exceed 400 weeks. Medical or surgical aid not exceeding \$100 must be furnished by the employer during the first two weeks. Agreements as to awards must be approved by the court, which also decides as to claims where disagreement exists.

Maryland passed a compensation law (Ch. 800) compulsory in effect as to a list of employments called extra hazardous and elective as to others. Domestic and farm labor, rural mechanics and persons receiving more than \$2,000 a year are excepted. Two weeks' waiting period is fixed unless the injury is permanent, when payment begins at end of the first week. Benefits are paid on a fifty per cent basis, extending over eight years for death, with a maximum of \$4250 and a minimum of \$1000. Medical and surgical aid not exceeding \$150 must be furnished. A State Insurance Fund is provided for, but insurance in other companies is permitted, or the employer need not insure if he can give satisfactory proof of his financial ability to meet the obligations of the act. Disputes and the general administration of the law are in the hands of an industrial commission, with the right of appeal to the courts. Another Maryland law authorizes twenty or more employers, with not less than 2000 employees, to form mutual associations to secure the benefits provided by the Workmen's Compensation Law, or to provide old age, unemployment, or other benefits for their employees. Each member has one vote and one additional vote for each 500 employees or major fraction thereof. Employees are also entitled to vote if they contribute to the fund (Ch. 489).

The Massachusetts Workmen's Compensation Law was amended to increase the benefits to $66\frac{2}{3}$ per cent of the employee's wages, in place of fifty per cent, and extending the period of payments from 300 to 500 weeks, with the maximum sum fixed at \$4000. A conclusive presumption of dependence is created in favor of a wife who has been deserted by her husband or who is living apart from him for justifiable causes. Provision is also made for the children of a deceased workman by a former marriage. Another change authorizes compensation payments to minors to be made partly or wholly in lump sums; arbitration is provided for in case of disagreement as to physicians' or attorneys' fees; interest is allowed from the original date of award in cases where appeals are confirmed by the courts; insurance companies and associations are required to furnish statistical information to the Industrial Accident Board, and the Board is authorized to establish four branch offices in selected cities (Ch. 708). Another law authorizes municipalities to vote on the acceptance of the Workmen's Compensation Law at the election in 1915, if they failed to do so at the first annual meeting after the act was passed (Ch. 618).

An amendment to the New Jersey act provides for the payment of expenses of the last sickness and burial in all fatal cases, instead of only those where there are no dependents (Ch. 244).

The New York law was amended by bringing within the scope of the act all employees of the State and its municipalities; allowing deductions to be made from the compensation of all gratuitous payments made under any other plans or schemes; increasing a

child's share of compensation payable on account of the father's death, in case of the mother's death before the child reaches age eighteen (Ch. 316). Another law requires insurance companies transacting workmen's compensation in the State to file with the Superintendent of Insurance a manual of basis rates showing classifications and premiums and all changes therein, no classification or rate to take effect until approved by him (Ch. 16).

The compensation law of Ohio was amended, growing out of a court decision, so as to define the meaning of the term "willful act," for which an employer may be sued, in case the employee does not wish to accept the compensation provided for the injury. This was defined as an act that was done knowingly and purposely with the direct object of injuring another (p. 193).

The President of the United States, by executive order dated March 20, 1914, approved a compensation plan for Federal employees in the Canal Zone, superseding an earlier order. Compensation is paid on the basis of seventy-five per cent of the wages for three months, and fifty per cent thereafter, for not more than eight years. This order became effective on April 1, 1914.

OCCUPATIONAL DISEASES.

New Jersey enacted a detailed law in regard to prevention of occupational diseases, including regulations for cleaning floors, adequate ventilation and sanitation, furnishing suitable clothing and respirators to employees, and requiring medical examination at least monthly of employees engaged in dangerous occupations. Dangerous processes are declared to be all work connected with the manufacture of lead and with the manufacture of pottery, tiles or porcelain enameled ware. Medical examinations shall be made by a licensed physician, employed and paid by the employer, and shall be made during working hours, a time allowance, at the employer's expense, being given to each employee so examined. A report of each examination shall be sent within forty-eight hours after made to the Department of Labor and to the State Board of Health, also to the employer, who shall not, after five days from date of report, continue the employee in any work "where he will be exposed to lead dusts, lead fumes or lead solutions, nor return the said employee to such work or process without a written permit from a licensed physician." This law became effective October 1, 1914, except as to certain provisions that are to be effective October 1, 1915, and October 1, 1916, respectively (Ch. 162).

SUITS FOR FATAL INJURIES.

The only legislation on this subject was an act in Mississippi amending the law so as to authorize suits, in cases where an injury resulted in death, to be brought in the name of the personal representatives for the benefit of all claimants. An action may still be brought by individuals in their own right, but only one suit may be brought in any case where a decision is rendered on the merits of the case (Ch. 214).

The underwriting and investment profits and losses of seventy-one casualty and miscellaneous insurance companies for the year 1914 disclosed that a larger underwriting loss was sustained by the principal companies than in any previous year in the history of the business. The total underwriting income earned was \$131,341,944, and the losses and underwriting expenses incurred were \$134,196,504, showing a net underwriting loss of \$2,854,560, or 2.1 per cent of the total underwriting income. Forty of the seventy-one companies show an underwriting loss varying from .9 per cent, in the case of the lowest, to 84.3 per cent for the highest. Investment income and accretion amounted to \$7,037,056, and thereby enabled the companies to show an earned surplus of \$4,182,496 and to pay dividends to stockholders amounting to \$3,134,921. The sum of \$3,013,545 was added to reserves and contingent funds, which resulted in a decrease in net surplus of \$1,965,970. The ratio of net losses incurred to underwriting income earned was 49.5 per cent, and the ratio of expenses incurred to underwriting income earned was 52.6 per cent, or a total of 102.1 per cent.

The conclusions reached from a study of these figures indicate that the casualty com-

panies conducted their vast operations at a heavy loss. Since 1911 this loss has steadily increased from \$406,510 in that year to \$2,854,560 in 1914, and it is evident that if these companies are to continue in business some way must be found to improve general conditions and to bring about needed reforms within the companies. Had not the investment earnings in 1914 exceeded those of 1913 by \$4,696,881, the net surplus for the past year would have decreased over \$6,500,000 and the underwriting loss would have exceeded 8 per cent. The figures for ten years ending December 31, 1914, are scarcely more comforting, for the underwriting income earned by seventy-one principal companies was \$782,042,827, and the losses and expenses incurred were \$774,225,190, leaving a net underwriting profit on this vast volume of business of only one per cent. During these ten years more than one-half of the companies sustained underwriting losses, ranging from .7 per cent to 13.3 per cent. Forty-eight companies transacting general casualty business showed an earned underwriting income of \$597,391,009 and an underwriting profit of only two-tenths of one per cent. Of these companies twenty-eight sustained an actual loss on their underwriting, amounting in the case of one company with three years' experience to a loss of 60.1 per cent.

A summary of the aggregate results for this ten-year period is as follows:

Underwriting premiums earned.....	\$782,042,827
Investment income and accretion.....	34,739,205
Total income	<u>\$816,782,032</u>
Losses and underwriting expenses incurred.....	\$774,225,190
Dividends and foreign companies' remittances.....	26,437,578
Increase in contingent funds.....	5,491,207
Increase in net surplus.....	10,628,057
	<u>\$816,782,032</u>

Various changes of importance took place during 1914 among casualty companies. The Massachusetts Bonding and Insurance Company increased its capital stock from \$1,000,000 to \$2,000,000, adding \$250 to surplus. The New Amsterdam Casualty Company increased its capital stock from \$400,000 to \$500,000. The American Fidelity Company reduced its capital stock from \$382,750 to \$305,500, and the stockholders of the company contributed \$150,000 to the surplus. The Illinois Surety Company reduced its capital stock from \$500,000 to \$250,000. Fifteen mutual companies were organized to transact insurance in New York State under the law effective July 1, 1914, permitting the formation of a mutual company when applications have been received from at least forty employers, employing not less than twenty-five hundred workpeople. The list of these mutual companies is as follows: (p. 19) American Mutual Compensation Insurance Company, Baker's Mutual Indemnity Company of New York, etc.

On or about July 15, 1914, the Compensation Inspection Rating Board was organized in New York to assist in underwriting workmen's compensation insurance in this State upon scientific and uniform lines. Forty companies, comprising twenty-five stock companies, fourteen mutual companies and the State Insurance Fund, immediately became members of this board, the objects of which are stated in its constitution to be "(1) to make premium rates equitably adjusted to the hazard of the individual risk by means of a system of schedule rating, the debits and credits therein to be based upon inspections by the board and upon such experience compiled by the board as may demonstrate the existence of a human hazard not revealed by inspection; (2) to reduce the number and severity of accidents through encouragement given employers to improve conditions by the offer of reduced rates therefor." A governing committee, consisting of two representatives of stock companies, two representatives of mutual companies and one representative of the State Fund, managed the affairs of the Bureau, assisted by a manager, a secretary and a chief inspector. Two sub-committees carry out the plan of the Bureau as outlined in the constitution, the committee on classifications and rates and the committee on schedule rating. The duties of the committee on classifications and rates are

to assign risks to particular manual classifications, to make amendments to the basis manual, to settle disputes and controversies concerning manual rates and classifications and questions of payroll division, and to afford hearings to employers with reference to any of these questions. This committee is taken from members of the underwriting staff of the members, with the Bureau manager as chairman, who has the deciding vote in case of a tie. The committee on schedule rating consists of representatives from the inspection departments of the members employing them, with the chief inspector of the board as chairman. The duties of this committee are to supervise the application of the schedule rating system adopted by the board, to make or change rules regarding the operation of this system, as may be necessary, and to decide disputes arising as to the application of the schedule in particular cases. Stock companies, mutual companies and the State Insurance Fund are represented on all committees and the Insurance Department is a member, ex-officio, of the two sub-committees.

The work of the rating board is under the supervision of the Insurance Department. All changes in manual rates under the schedule rating system must be approved before promulgated. Any policyholder, dissatisfied with a decision of the board, may appeal to the Department. Departures from manual rates are based partly upon physical conditions disclosed by inspection, and partly upon experience of the employer for not less than two years preceding date when rate is applied for. The term "physical conditions" includes construction and condition of buildings, machinery, power and transmission plant and elevators. The schedule provides a flat charge or credit for the catastrophe hazard expressed in points to the manual rate on the principle that this hazard affects the entire payroll. A percentage charge, applied to the manual rate, is made for hazards incidental to or inherent in the industry and affecting all employees therein; for hazards to which only a part of the employees are exposed at one time, a method is provided of adjusting credits and charges on the payroll basis of the risk. Credits are given for safety and welfare work among the employees, as well as for general order, light and sanitation. Experience rating on manufacturing risks is based upon the moral conditions in the factory and is expressed in so-called discretionary credits. Schedule rating based on physical conditions being possible only on manufacturing risks at the present time, departures from manual rates on all other classifications are made on experience data furnished to the board. This experience is valued upon a fixed schedule of estimated costs under workmen's compensation, and the loss ratio derived thereby is measured against the manual rate or rates for the risk. If the result is favorable to the employer, a reduction is allowed not exceeding in any event 30 per cent from the basis rate; if unfavorable, a charge is made increasing the basis rate.

The New York workmen's compensation law requires various provisions to be incorporated in any insurance policy assuming the obligations of the employer under the law, and provides that a copy of the policy must be filed with the Workmens Compensation Commission. The Insurance Department having assumed supervision over rates as to adequacy, and as regards discrimination, deemed it advisable to recommend the adoption of a standard form of policy and a draft was prepared by the Department, which, after receiving careful consideration and free criticism, was adopted by all companies transacting workmen's compensation insurance in this State, and was accepted as evidence of insurance by the State Commission. The adoption of a standard policy was considered a radical departure, but a progressive step, by giving to employers of this State a clear and concise contract, free from ambiguities and definite in its terms as to coverage and the obligations assumed.

The need for definite concerted action among companies on workmen's compensation insurance in America is forcibly and timely illustrated by the experience of the companies in Great Britain since the passage of the British Compensation Act of 1907. The *Policyholder* of Manchester, England, recently printed the following extracts from an article written by William T. Wells, an English underwriter, who is regarded as an authority.

The tables referred to will be found among the statistical tables at the end of this chapter.

"Returns furnished to the home office (British Government) clearly indicate that since the introduction of the Workmen's Compensation Act in 1907 there has, year by year, been a steady advance in the "accident frequency" in the seven leading industries, in respect of which statistics are furnished; and there appears little justification for assuming that this factor has yet reached a maximum. Further, while no statistics bearing upon the point are to be obtained, it will readily be accepted that the ever-extending knowledge of workpeople of their rights under the statutes, and the fact that it is to the interest of their societies operating under the National Health Insurance Act, 1911, to see that the members' legitimate claims are prosecuted, will result in an increase in the percentage of accidents in respect of which compensation for injuries sustained will require to be paid. Had the "accident frequency" and the percentage of claims to accidents remained stationary during the years 1909 to 1913, the figures given in the table subjoined, showing a reduction from 74.91 in 1909 to 58.66 in 1913, in the number of claims per £1000 premium income, would indicate that the rates during these years had been increased by an average of a little under 28 per cent. This is, however, undoubtedly less than the actual increase in the rates during these years, and it is therefore clear that the experience of the offices gives confirmation to the above statements that there has been an advance in the "accident frequency" and, or, in the percentage of claims to accidents:

YEAR.	Number of Claims Reported to 28 Tariff Offices.	Total Earned Premium Income of the Said Offices.	Number of Claims per £1000 Prem. Income.
1909.....	145,111	£1,937,111	74.91
1910.....	150,459	1,962,755	76.66
1911.....	158,205	2,149,436	73.60
1912.....	152,528	2,401,152	63.52
1913.....	154,839	2,639,474	58.66

While there would not appear to have been any perceptible increase in the average cost of settlement of all claims reported during the years 1908 to 1911, this may to a certain extent be due partly to a probably increased percentage of claims made in respect of accidents involving but minor injuries, and partly to the fact that greater experience, and improved facilities for the prompt handling of claims, have enabled the offices to steadily reduce the average cost of claims where the injuries involved are of a temporary nature, as it cannot be doubted that the average cost of settlement of claims, where the injuries involved are of a serious and more or less permanent nature, has already shown and will during the next few years continue to show a decided tendency to increase, such claims being now in many cases under the control of the injured employees' National Health Society, to whose interest it is rather to have the member an annuitant upon the employers' liability office than allow him to accept a lump sum settlement at less than the annuity basis.

Further, even assuming that no fresh legislation will be introduced in the near future extending the scope of the Workmen's Compensation Act, 1906, it is to be remembered that the tendency of successive legal decisions has been to a wider interpretation of the existing provisions of the Act. An excellent illustration of this was recently furnished in the Second Division of the Court of Session, Scotland, where the court upheld the award of a Sheriff-Substitute, and the Lord Justice-Clerk, in concurring in the leading opinion stated by Lord Guthrie, said: "he agreed that this was a narrow and difficult case. To his mind the difficulty was only created by the decisions which had been given in the past upon the act. Had this case been brought immediately after the act was passed, he would have had no hesitation whatever in holding that the respondent had not a right to obtain compensation from his employers in the present circumstances. But the matter had been so extraordinarily extended by decisions that had been pronounced, decisions which he felt bound to submit to, that he could not see sufficient grounds for differing from the judgment proposed."

Bearing in mind the various points before mentioned—(a) the steady increase in the "accident frequency," (b) the rising percentage of claims to accidents, (c) the probably serious increase within the next few years in the average cost of settlement of claims

where the injuries involved are of a serious and more or less permanent nature, (d) the continued wider interpretation of the provisions of the act, and, in addition, (e) the increasing strain upon the human element through the extension of machinery and the general speeding up in commercial works, (f) the probably increased percentage of under-average lives and less skilled workers now employed consequent upon the upheaval in the industrial organization through the war, and (g) the required premium reserve for the "catastrophe hazard," which is not to be minimized—it is instructive to observe from the annexed table that of the premiums underwritten by the tariff offices during the year 1913, practically fifty per cent will be required to dispose of all claims reported in that year, and this upon the assumption that the average cost of settlement will not exceed the ascertained average for previous years. It is clear, therefore, that the rates presently charged by the tariff offices do not, as a whole, allow any margin for an increase in the cost of workmen's compensation insurance. Attention may be drawn to the fact that several tariff offices have an indicated loss ratio for the year 1913 considerably less than fifty per cent, but this favorable feature is readily capable of explanation when it is borne in mind that the offices in question have—through their long-established connections—been able to secure a substantial premium income, the greater percentage of which will be confined to the more non-hazardous risks. The fact that several non-tariff offices have—as a reference to the table will show—been able to discriminate in their acceptances so as not only to enable them to presumably allow their policyholders a reduction off the rates charged by the tariff offices, but also to secure a probable loss ratio in the year 1913 well under that of not a few of the tariff offices, indicates that the said offices are fully cognizant of the particular classes of trade which are meantime adequately rated by the tariff offices. It is, however, clear that, having regard to the indicated loss ratio of the tariff offices upon the whole business, certain classes of trade are even at the present time inadequately rated."

Companies authorized to write compensation insurance in New York under the Workmen's Compensation Law in effect July 1, 1914:

STOCK COMPANIES.

Ætna Accident and Liability Company, Hartford, Conn.
 Ætna Life Insurance Company (Accident Department), Hartford, Conn.
 Casualty Company of America, New York city.
 Commercial Casualty Insurance Company, Newark, N. J.
 Employers Liability Assurance Corporation, Boston, Mass.
 European Accident Insurance Company (reinsurance only), New York city.
 Fidelity and Casualty Company of New York, New York city.
 Fidelity and Deposit Company, Baltimore, Md.
 Frankfort General Insurance Company, New York city.
 General Accident Fire and Life Assurance Corporation, New York city.
 Globe Indemnity Company, New York city.
 Hartford Accident and Indemnity Company, Hartford, Conn.
 London Guarantee and Accident Company, Ltd., Chicago, Ill.
 London and Lancashire Guarantee and Accident Company, Toronto, Can.
 Maryland Casualty Company, Baltimore, Md.
 Massachusetts Bonding and Insurance Company, Boston, Mass.
 New Amsterdam Casualty Company, New York city.
 New England Casualty Company, Boston, Mass.
 Ocean Accident and Guarantee Corporation, Ltd., New York city.
 Preferred Accident Insurance Company, New York city.
 Prudential Casualty Company, Indianapolis, Ind.
 Royal Indemnity Company, New York city.
 Southern Surety Company (executive offices), St. Louis, Mo.
 Southwestern Surety Insurance Company, Denison, Tex.
 Standard Accident Insurance Company, Detroit, Mich.

Travelers Insurance Company (Accident Department), Hartford, Conn.
 United States Casualty Company, New York city.
 United States Fidelity and Guaranty Company, Baltimore, Md.
 Zurich General Accident and Liability Insurance Company, Chicago, Ill.
 Manufacturers Liability Insurance Company of New Jersey, Trenton, N. J.

MUTUAL COMPANIES.

American Mutual Compensation Insurance Company, New York city.
 Brewers Mutual Indemnity Insurance Company, New York city.
 Central and Western New York Brewers and Maltsters Mutual Insurance Company, Albany, N. Y.
 Employers Mutual Insurance Company of New York, New York city.
 Exchange Mutual Indemnity Insurance Company, Buffalo, N. Y.
 First Mutual Liability Insurance Company of New York, New York city.
 Industrial Mutual Liability Insurance Association, New York city.
 Knickerbocker Mutual Liability Insurance Company of New York, New York city.
 Lumber Mutual Casualty Insurance Company of New York, New York city.
 Metropolitan Mutual Building Trades Insurance Company, New York city.
 New York Printers and Bookbinders Mutual Insurance Company, New York city.
 Utica Mutual Compensation Insurance Corporation, Utica, N. Y.
 Utilities Mutual Insurance Company, New York city.
 Contractors Mutual Insurance Corporation, New York city.

FORMS OF CASUALTY, FIDELITY, SURETY AND MISCELLANEOUS POLICIES.

There are fourteen regular forms of liability policies in general use, known, respectively, as Employers' Liability and Workmen's Compensation; Manufacturers' Employers' Liability; Manufacturers' Public Liability; Contractors' Employers' Liability; Contractors' Public Liability; General or Landlords' Liability; Teams' or Vehicle Liability; Automobile Liability; Elevator Liability; Vessel Employers' Liability; Vessel Employers' and Public Liability; Owners' Protective or Contingent Liability; Contractors' Protective or Contingent Liability and Theater Liability.

EMPLOYER'S LIABILITY AND WORKMEN'S COMPENSATION POLICY.

"Standard Form Employer's Liability and Workmen's Compensation Policy Approved by the Insurance Department of the State of New York and Acceptable as Evidence of Insurance by the State Workmens Compensation Commission."

Name of Company (hereinafter called the Company), does hereby agree with the employer (hereinafter called the Employer) named and described as such in the declarations hereinafter set forth, and hereby made a part hereof, as respects personal injuries sustained by employees, including death, at any time resulting therefrom, as follows:

Compensation.—I. To pay in the manner provided by the New York Workmens Compensation Law and all amendments thereto, any sum due or to become due from the Employer because of any such injury, and the obligation for compensation therefor imposed upon the Employer by such law. It is agreed that all of the provisions of such law covered hereby shall be a part of this contract as fully and completely as though written herein, so far as they apply to compensation for any personal injury or death covered by this policy while it shall remain in force. This obligation for compensation shall include all provisions of such law respecting funeral expenses, medical, surgical and other attendance and treatment, nurse and hospital service, medicines, crutches and apparatus.

Liability.—II. To indemnify the Employer against loss by reason of the liability imposed upon the Employer by law for damages on account of such injuries.

Service.—III. To serve the Employer (1) by the inspection of work places set forth in said declarations, and thereupon to suggest to the Employer such changes and improvements as may operate to reduce the number and severity of personal injuries during work; and (2) upon notice of such injuries so sustained, by investigation thereof and by settlement of any resulting claims in accordance with the law.

Defense.—IV. To defend in the name and on behalf of the Employer, any suits or other proceedings which may at any time be instituted against him on account of such injuries, including suits or other proceedings alleging such injuries and demanding damages or compensation therefor, although such suits, proceedings, allegations and demands are wholly groundless, false or fraudulent.

Costs and Expenses.—V. To pay all costs taxed against the Employer in any legal proceeding defended by the Company, all interest accruing after entry of judgment, and all expenses incurred by the Company for investigation, negotiation and defense.

Employees Covered.—VI. This policy shall cover only employees of the Employer, legally employed, whose remuneration is included in said declarations, but nothing in this policy shall be construed as excluding any employee who may become entitled to compensation under the provisions of the New York Workmen's Compensation Law and all amendments thereto, all of whom shall be expressly included.

Policy Term.—VII. This policy shall apply only to such injuries so sustained by reason of accidents occurring within the policy term as limited and defined in Item 2 of said declarations.

THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

Basis of Premium.—A. The premium rates in said declarations are subject to such change as shall be justified by the last schedule rating inspection report, which shall be made within six months after this policy takes effect. Any such change of such rates shall take effect as of the date this policy takes effect, but in no event shall more than one change in such rates be made during the term of this policy. The premium is based upon the entire remuneration earned during the term of the policy by all employees of the Employer, except that no premium charge shall be made upon any portion of the remuneration of any officer of a corporation in excess of \$1,500 per annum. If the earned premium thus computed is greater than the advance estimated premium paid, the Employer shall immediately pay the additional amount to the Company; if less, the Company shall immediately return the unearned premium to the Employer.

Employee's Recourse to Company.—B. The Workmens Compensation Commission of the State of New York shall have the right to enforce, in the name of the people of the State, for the benefit of the persons entitled to the compensation herein insured, either by filing a separate application or by making the Company a party to the original application, the liability of the Company in whole or in part for the payment of compensation; provided, however, that payment in whole or in part of such compensation either by the Employer or the Company shall, to the extent thereof, be a bar to the recovery against the other of the amount so paid.

Knowledge and Jurisdiction of Employer Deemed Knowledge and Jurisdiction of Company.—C. As between the employee or his dependents and the Company, the notice to or knowledge of the occurrence of an injury on the part of the Employer shall be deemed notice or knowledge, as the case may be, on the part of the Company. The jurisdiction of the Employer shall be the jurisdiction of the Company and the Company shall in all things be bound by and subject to the orders, findings, decisions or awards rendered against the Employer for the payment of compensation under the provisions of the New York Workmens Compensation Law.

Insolvency of Employer Does Not Relieve Company.—D. The insolvency or bankruptcy of the Employer shall not relieve the Company from the payment of compensation for such injuries sustained by an employee during the life of this policy.

Cancellation.—E. This policy may be canceled by either party upon ten days' notice to the other party stating when thereafter cancellation shall be effective, and the date of cancellation shall then be the end of the policy term. Such notice of cancellation shall be served on the Employer by delivering it to him, or by sending it by mail by registered letter addressed to the Employer at his last known place of residence; provided that if the employer be a partnership, then such notice may be so given to any one of the partners, and if the employer be a corporation, then such notice may be given to any agent or officer of the corporation upon whom legal process may be served. Notice of intention to cancel shall be filed in the office of the Workmens Compensation Commission at least ten days prior to its effective date. The earned premiums shall be computed upon the basis of the remuneration to date of cancellation. If such cancellation is at the Company's request, or at the Employer's request when actually retiring from the business herein described, the earned premium shall be computed as provided in Condition A, and adjusted pro rata. If such cancellation is at the Employer's request and he is not retiring from the business herein described, the earned premium shall be computed and adjusted at short rates in accordance with the table printed hereon, but such short rate premium shall not be less than the minimum premium stated in said declarations.

Unconstitutionality or Invalidity of Law Requires Readjustment of Premium Rates.—F. If the New York Workmens Compensation Law shall be declared invalid or unconstitutional, in whole or in part, by the judgment of the court of last resort, the premium rates provided by this policy or any endorsement hereon, shall apply until the date of such judgment, and the Company shall immediately readjust the premium rates provided by this policy subject to the approval of the Superintendent of Insurance so as to equitably reflect the changed conditions.

Inspection of Plant and Examination of Books.—G. The Company shall be permitted, at all reasonable times, to inspect the plants, works, machinery and appliances of the Employer; and to examine the Employer's books and records at any reasonable time during the policy term or any extension thereof or within one year after its final expiration, for the purpose of determining the actual premium earned while the policy was in force.

Notice.—H. Upon the occurrence of an accident the Employer shall give immediate written notice thereof to the company or its duly authorized agent. He shall give like notice with full particulars of any claim made on account of such accident. If any suit or other proceeding is instituted against the Employer, he shall immediately forward to the Company every notice, summons or other process served upon him.

Assignment.—J. No assignment or change of interest under this Policy shall bind the

Company unless its consent shall be endorsed hereon or attached hereto, signed by a duly authorized officer of the company.

Subrogation.—K. In case of the payment of loss or expense under this policy, the Company shall be subrogated to all the rights of the Employer or any employee or dependent covered hereby, to the extent of such payment, and the Employer shall execute all papers required and shall co-operate with the Company to secure its rights.

Changes in Policy.—L. No condition or provision in this Policy shall be waived or altered except by endorsement hereon or attached hereto signed by a duly authorized officer of the Company.

Acceptance.—M. The Employer, by the acceptance of this policy, declares the statements in items numbered 1 to 11, inclusive, in said declarations to be true, except such as are declared to be matters of estimate only; and this policy is issued in consideration thereof, and the provisions of the policy as respects its premium, and the payment of such premium.

TABLE OF SHORT RATES.
(Showing per cent. of premium earned by months.)

Months in force.....	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
One year Policy, Per cent of Earned Prem.	20	30	40	50	60	70	75	80	85	90	95	100						
Two year Policy, Per cent of Earned Prem.	13	20	25	30	35	40	45	50	55	60	65	70	73	75	78	80	83	85
Three year Policy, Per cent of Earned Prem.	10	15	20	23	27	30	33	37	40	43	47	50	53	57	60	63	67	70

Months in force.....	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
Two year Policy, Per cent of Earned Prem.	88	90	93	95	98	100												
Three year Policy, Per cent of Earned Prem.	72	73	75	77	78	80	82	83	85	87	88	90	92	93	95	97	98	100

DECLARATIONS

- Item 1. Name of employer.....
P. O. Address.....
The Employer is
(State whether individual, copartnership, corporation, receiver or trustee)
- Item 2. The policy term shall be from midnight.....191...., to midnight.....191..., standard time.
- Item 3. Locations of all Factories, Shops, Yards, Buildings, Premises, or other Workplaces of the Employer, by Town or City, with Street and Number.....
The minimum premium for this policy shall be \$..... Estimated Advance Premium, \$.....

Kind of Trade, Business, Profession or Occupation (Manual Classification).	Division of Operations.	Estimated Payroll of Employees For Policy Term.	Manual Premium Rate per \$100 of Employees Payroll.	Estimated Advance Premium
	(a) General business operations upon the Employer's premises, including all operative management and superintendence and all ordinary repairs and upkeep of machinery and ordinary repairs to buildings, not included in Divisions (m) and (n).....			
	(b) Employees engaged in the erection, installation, repair or demonstration of the Employer's product elsewhere, than upon the Employer's premises herein defined...			
	(c) Executive officers of corporations (See Item 4).....			
	(d) Clerical force—exclusively engaged in office duties.....			
	(e) Draughtsmen—office duties exclusively.....			

Kind of Trade, Business, Profession or Occupation (Manual Classification).	Division of Operations.	Estimated Payroll of Employees for Policy Term.	Manual Premium Rate per \$100 of Employees Payroll.	Estimated Advance Premium.
	(f) Outside Salesmen, Collectors and Messengers—wherever engaged			
	(g) Drivers—wherever engaged.....			
	(h) Helpers and others engaged in connection with vehicles.....			
	(j) Chauffeurs—wherever engaged.....			
	(k) Metal Stamping—give number of hand-fed machines.....			
	(l) Railroads—operation and maintenance.....			
	(m) Employees engaged in the repair, alterations and construction of buildings, structures or plants (except machinery).....			
	(n) Millwrights—erecting, repairing and removing machinery—not included in Division (a) above....			
	(o) Blasting operations—including all employees connected therewith.....			

- Item 4. The estimated payroll, as stated above, includes the entire remuneration of whatsoever kind earned by all persons employed in the service of the Employer in connection with the Employer's business operations, to whom remuneration of any nature in consideration of service is paid, allowed or due. The entire remuneration of officers of corporations, but not in excess of fifteen hundred dollars per annum per officer, is included in the estimated remuneration above stated. The foregoing estimates of remuneration are given for the purpose of computing the estimated advance premium. If there shall be any change in or extension of the Employer's business, or if the Employer shall make any structural additions, extraordinary repairs or alterations to his plant as above described, he shall pay therefor a premium based upon the Company's rates respectively applicable thereto. The premium is based on the entire payroll, of which an estimate is given above:
- Item 5. Total expenditures for wages (including salaries of officers not in excess of fifteen hundred dollars per officer) for the last calendar year ending Dec. 31, 19..., was \$...
- Item 6. No explosives will be made, stored or used on premises, except as follows:.....
- Item 7. No corrosive chemicals will be used, except as follows:.....
- Item 8. No wrecking or demolition of structures will be done, except as follows:.....
- Item 9. No operations of any nature not herein disclosed will be conducted by the Employer, except as follows:.....
- Item 10. No similar insurance has been canceled by any company during the past three years, except as follows:.....
- Item 11. Insurance will be carried on all boilers, except as follows:.....
- Dated at
thisday of.....19.... By
Broker or Agent.....
In Witness Whereof, (Name of Company) has caused these presents to be signed by its President and Secretary, and countersigned by a duly authorized agent of the Company at
this day of191....

Secretary

President.

Authorized Agent.

MANUFACTURERS' EMPLOYERS' LIABILITY.

This form of policy insures manufacturers against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while within the factory, shop or yards, or ways immediately adjacent thereto, and resulting from the business operations of the assured. The premium is based on the total estimated annual compensation of all employees, but it is permissible to exclude the salaries of executive officers not

actually directing or superintending; the salaries of office and clerical force, if these employees are not to be covered by the policy; the wages of pieceworkers employed away from the premises, and the wages of drivers and drivers' helpers, if a concurrent teams' policy is carried. At the expiration of policy a statement must be rendered to the company by the assured, of the actual compensation earned by all employees covered by the policy, and if this amount exceeds the estimate upon which the policy was issued, the excess premium calculated at the rate named in the policy must be paid to the company. On the other hand, if this amount is less than the estimate, the company will refund to the assured the amount of such difference calculated in the same way, subject, however, to a minimum premium of \$25.00 for every policy.

MANUFACTURERS' PUBLIC LIABILITY.

This form of policy applies to persons other than the employees of the assured, but in all other respects is identical with the Manufacturers' Employers' Liability contract.

CONTRACTORS' EMPLOYERS' LIABILITY.

This form of policy insures contractors, builders, electric light and power companies, telegraph and telephone and mining companies against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured at the location where work is being done or business operations carried on, and resulting from said work or business operations of the assured. The premium is calculated and adjusted substantially in the same way as for Manufacturers' Employers' Liability, subject to a minimum premium of \$50.00 for each policy.

CONTRACTORS' PUBLIC LIABILITY.

This form of policy applies to persons other than the employees of the assured, but in every other respect is identical with the provisions of the Contractors' Employers' Liability contract.

GENERAL OR LANDLORDS' LIABILITY.

This form of policy insures owners, lessees or tenants of premises (not manufacturers) against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured, or by any other person or persons while within the premises, or upon the sidewalks or approaches immediately adjacent thereto, and resulting from the business operations of the assured. The premium for the liability to employees is calculated and adjusted in practically the same manner as for Manufacturers' Employers' Liability. The premium for the liability to persons other than employees is based upon the total area and frontage of the premises, and upon the number and kind of elevators to be insured. This form of policy is adapted to the use of apartment houses, cemeteries, churches, clubs, hotels, office buildings, private dwellings, public libraries, public museums and picture galleries, restaurants, retail stores, sidewalks used by hucksters, tenements, vacant land, wharf and water-front property, wholesale stores and wholesale and retail stores.

TEAMS' LIABILITY.

This form of policy insures the owners or users of horses and vehicles against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured, or by any other person or persons by means of the use of such horses or vehicles in the business operations of the assured. The premium is based upon the number of vehicles in use, which is determined by the number of drivers employed, by calculating from the total pay roll of drivers the average wages per driver. The adjustment of premium at expiration is made in the same manner as for Manufacturers' Employers' Liability.

The premium for vehicles adapted for private use only is based upon the number of such vehicles driven by the assured or any employee. If the policy is to be extended to

cover vehicles while in charge of members of the assured's family the premium is based upon the number of horses owned, in place of upon the number of vehicles.

AUTOMOBILE LIABILITY.

This form of policy insures the owners or users of automobiles against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured, or by any other person or persons by reason of the ownership, maintenance or use of such automobiles. The premium for business vehicles is based upon the number of drivers employed, and is calculated and adjusted in the same manner as for teams' insurance. The premium for private vehicles is calculated upon the number of cars owned and the horsepower of each car, subject, however, to a minimum premium per car regardless of horsepower. A different charge is made for the kind of motive power used as between gasoline or electric, and as between locations where the assured resides, these locations being generally divided into three schedules, covering under schedule 1 cities of New York, including the five counties of Greater New York, Nassau county, Long Island and part of Westchester county; the city of Chicago and counties of Cook, Lake and Du Paige, also Hammond, Ind., and all territory between it and Illinois State line. Under schedule 2 the cities of Boston and nineteen cities and towns immediately adjacent; Providence and counties of Providence, Kent and Bristol; under schedule 3 all locations not included in previous schedules.

An additional charge is made for all types of automobiles to provide "combination coverage" (employers' liability and workman's compensation), in those States where compensation laws are in force.

This form of policy may also be extended to cover what is known as property damage insurance, protecting the assured against loss or expense by reason of the liability imposed by law upon the assured for damages on account of damage to or destruction of property of any description, except property of the assured or property of others while in charge of the assured, or any of the assured's employees, or while carried in or upon any of the automobiles insured, resulting from the ownership, maintenance or use of any such automobiles, excluding, however, damage or destruction by fire from any cause.

The policy may also be extended to cover what is known as collision insurance, protecting the assured against loss or expense by reason of damage to or destruction of any of the automobiles insured, including the operating equipment of the same while attached thereto caused solely by collision with another object, either moving or stationary, excluding damage or destruction by fire from any cause, and damage or destruction caused by striking any portion of the roadbed, or by striking street or steam railroad rails or ties; excluding also damage to or destruction of tires, unless the entire loss, including such tires resulting from one collision, shall exceed the sum of \$200, in which case damage to or destruction of tires shall be paid for.

The premium for the first \$1000 of property damage insurance for private cars is usually figured at twenty-five per cent of the premium charged for automobile liability insurance, and four per cent of such property damage premium is charged for each additional \$100 of property damage insurance.

The premium for the first \$1000 property damage insurance for commercial and demonstrating cars is usually figured at forty per cent of the premium charged for liability policy, and two and one-half per cent of such property damage premium is charged for each additional \$100 of property damage insurance.

The premium for the first \$1000 property damage on public vehicles is usually figured at thirty per cent of the premium charged for liability policy, and for each additional \$100 of property damage the percentage of charge is the same as that charged for commercial and demonstrating cars.

The premium charged for collision insurance is specifically determined for each car in the case of private cars, and for public vehicles, livery vehicles and cars used for

commercial and demonstrating purposes the premium is figured at a percentage of the manufacturer's catalogue list price, plus full cost of equipment.

Under the heading of automobile insurance, as developed in recent years, the following general classifications are included:

1. Motorcycles, designed to carry but one person; premium based upon number of machines to be covered.
2. Pleasure vehicles, vehicles of the private type, including motor bicycles or tri-cycles, designed to carry more than one person; premium based upon the number and horsepower of vehicles insured.
3. Public vehicles, taxicabs, omnibuses and livery vehicles in general; premium based upon the number and carrying capacity of vehicles insured, regardless of horsepower, except that for livery vehicles of the private-car type the premium is based upon horsepower.
4. Commercial vehicles for the transportation or delivery of goods, merchandise or for other business use; premium based upon number of cars insured regardless of horsepower.
5. Demonstrating and testing, including cars of all types while being tested or demonstrated; premium based upon the number of chauffeurs employed, each chauffeur to be named, or upon cars specifically insured by manufacturer's number.
6. Garage, sales agency and station risks; premium based upon total pay roll of employees, including executive officers of a corporation or members of a firm or partnership whose salary or compensation is specifically fixed and is not subject to adjustment.

ELEVATOR LIABILITY.

This form of policy insures owners or users of elevators against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured, or by any other person or persons while in the elevator car, or while entering upon or alighting therefrom, or caused by the machinery or appliances connected with the elevator. The premium is based on the number and type of elevators to be insured, whether passenger or freight, sidewalk, one-story, factory, hand hoist, private house, escalator or sidewalk chute.

VESSEL EMPLOYERS' LIABILITY.

This form of policy insures vessel and shipowners against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while on or about the vessels or on the ways immediately thereto, and resulting from the business operations of the assured. The premium is based on the total compensation earned by the crew, and is calculated and adjusted in the same manner as for Manufacturers' Employers' Liability. If the hazard of collision is to be included under the policy, an endorsement covering this feature must be attached, for which an additional charge is made. Vessel liability policies are adapted for use of ferry companies, fishing vessels, great lakes, ocean and coastwise steamers, river and sound steamers, sailing vessels and tugboats—towing, and water boats, supplying water for shipping.

VESSEL EMPLOYERS' AND PUBLIC LIABILITY.

This form of policy applies to employees as well as to persons other than employees, excluding passengers, but in every other respect is identical with the Vessel Employers' Liability contract. An additional charge is made on this policy also, for protection against the hazard of collision.

THEATER LIABILITY.

This form of policy insures owners, lessees or tenants of theaters, music halls and other places of amusement or entertainment against loss or expense by reason of the

liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons while within the premises or upon the sidewalks or other ways immediately adjacent thereto. The premium is based upon the total seating capacity in the case of theaters, opera houses and music halls, and upon the total gate receipts in the case of horse shows, dog shows, bicycle shows, automobile shows, agriculture or horticultural shows and baseball grounds.

OWNERS' PROTECTIVE OR CONTINGENT LIABILITY.

This form of policy insures owners of buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons during the continuance of the work, and resulting from the negligence of any contractor or sub-contractor engaged in the work. The premium is based on the estimated total cost of the work, and is adjusted at expiration of policy according as such actual cost is greater or less than the estimated cost.

CONTRACTORS' PROTECTIVE OR CONTINGENT LIABILITY.

This form of policy insures contractors for buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons during the continuance of the work, and resulting from the negligence of any sub-contractor engaged in doing a part of the work. The premium is based upon a percentage of the estimated cost of the work, less the compensation earned by the employees of the assured. If the assured does no part of the work, the premium is estimated upon the total cost of the work. In either case the adjustment of premium is made as under Owners' Protective or Contingent Liability.

WORKMEN'S COMPENSATION.

This form of policy insures the liability and agrees to pay the compensation and the medical, surgical and hospital expenses and medicines provided for by the Workmen's Compensation Act of the State where the business operations of the assured are carried on. The insurance granted under the policy is unlimited in amount as now required by the compensation law in practically every State. The premium is based upon the total estimated remuneration paid to all employees of the assured, and is adjusted at expiration according to whether said estimate is greater or less than the actual remuneration paid. The compensation law of most States requires the insurance company to assume the cost of medical, surgical and hospital expenses payable to injured employees under the act, but in a few States, notably in New York, the employer is permitted to provide this service independently of the insurance company, and in such cases a discount, ranging from 10 per cent to 20 per cent of the premium, is allowed to the assured, and the policy is endorsed to exclude the payment of all such expenses.

PERSONAL ACCIDENT.

This form of policy insures against loss of life, limb, sight and time, and covers bodily injuries suffered by the assured through external, violent and accidental means, and provides for the payment of the principal sum in case of death, loss of both hands or both feet, or one hand and one foot, or the sight of both eyes, and proportionate parts of the principal sum for the loss of one hand or of one foot, or the sight of one eye; also for the payment of double principal sum if such injuries are sustained while riding as a passenger in or on a public conveyance provided by a common carrier, or while in a passenger elevator, or in consequence of the burning of a building while the assured is therein, or in consequence of the collapse of the outer walls of a building while the assured is therein. For temporary disability the full weekly indemnity is paid during the period of total disability, and a proportion of weekly indemnity is paid during the period of partial disability, depending upon the extent of the disability. The policy also

provides for payment in case of sunstroke, freezing, hydrophobia, asphyxiation or blood poison; for hospital expenses for a limited period; for surgeon's fees in case of specified operations; for optional fixed indemnity payable in lieu of weekly indemnity for specified injuries; for payment of medical or surgical expenses for a limited period in cases where no disability results from the accident, and for the accumulation of the principal sum insured until same amounts to fifty per cent thereof.

DISABILITY.

This form of policy provides the same benefits as the accident policy above referred to, and in addition pays one-half of the principal sum for blindness or paralysis resulting from sickness. The policy also pays full weekly indemnity for the period of total disability resulting from disease or sickness during the period that the assured was confined to the house, and following this period one-half of the weekly indemnity is paid during the period of total disability and non-confinement to the house. Payment is also made for surgeon's fees for operations on account of specified diseases in addition to specified injuries.

STEAM BOILER.

This form of policy covers all direct loss or damage to the property of the assured or to the property of others; also loss of life or personal injuries to any person caused by the explosion, collapse or rupture of a boiler due to steam pressure. The policy may also be extended to cover loss of total profits or income, due to the total or partial destruction of the premises or plant as the result of the explosion, collapse or rupture of any boiler whereby the business of the assured is entirely suspended or materially affected. The premium is based upon the number of boilers insured and the amount of insurance per boiler for any one loss, as well as for total insurance under the policy.

FLY-WHEEL.

This form of policy covers all direct loss or damage to the property of the assured and to the property of others, as well as loss of life or bodily injuries to any person caused by the explosion, bursting or breaking of a fly-wheel or other wheel injured. The policy may also be extended to cover loss of total profits or income due to total or partial destruction of the premises or plant as result of the explosion, bursting or breaking of any fly-wheel, or other wheel, whereby the business of the assured is entirely suspended or materially affected.

PLATE GLASS.

This form of policy insures against loss or damage by breakage of glass as the result of accident and due to causes beyond the control of the assured. The loss is estimated according to the value of the glass at the time of breakage, and the company may pay the actual value of the glass broken or replace the glass as it may elect. The policy does not cover loss or damage resulting from fire, earthquake, inundation, insurrection, riot nor any military or usurped power; nor from the legal blowing up of buildings, nor from work of construction, alterations or repairs to buildings. The premium is based upon the number of plates and location and description of glass, and an additional premium is charged for all clamped or glued, bent, art or ornamental glass.

BURGLARY, THEFT AND LARCENY.

Residence burglary and theft policy covers direct loss by burglary, theft or larceny of any of the property of the assured occasioned by its felonious abstraction from the interior of the house, building or apartment occupied by the assured; by any domestic servant or other employee of the assured, or by any other person or persons excepting any person whose property is insured; also against direct loss by damage to such property and to said premises caused by burglars or thieves. The policy covers property belonging to any permanent member of the household who does not pay board or rent, except domestic servants or other employees. The policy does not cover property of servants or

employees or during any period of non-occupancy after a total of four months in any one year, unless permitted by endorsement; but in no such event is any loss covered in excess of \$100 for jewelry, precious stones or watches occurring during any period of unoccupancy exceeding eighty-four consecutive hours. The policy does not cover loss of money or any plan, pattern, model, document or any one book or manuscript in excess of \$50, unless specifically insured; nor loss due to explosives, fire or water, invasion, riot or war, the action of the elements, nor loss in excess of the actual cash value of the property taken or damaged.

Mercantile burglary policy insures against direct loss by burglary of merchandise occasioned from its felonious abstraction from the premises occupied by the assured by any person or persons who shall have made entry into the premises during the day or night by the use of actual force and violence, of which there are visible marks upon the premises; also for direct loss by damage to the merchandise, furniture, fixtures or premises caused by such entry or exit.

Mercantile safe policy covers direct loss by burglary of money, postoffice and revenue stamps, bullion, negotiable securities, drafts and promissory notes and merchandise, in consequence of the felonious abstraction of the same by burglars from the safe or safes after entry into the same by the use of tools or explosives; also for direct loss by damage to said merchandise, or to said safe or safes, or to the furniture, fixtures or premises caused by such entry.

Combination messenger, paymaster and interior hold-up and safe burglary policy covers direct loss by robbery of money, bullion, postoffice and revenue stamps, checks, negotiable securities, coupons, bills of exchange, drafts and notes, express, bank and postoffice money orders, watches, jewelry and other merchandise from the care or custody of any employee of the assured while acting as messenger or paymaster, and while conveying the same to or from the place or places directed by the assured; also for direct loss by robbery of any of the property above described, feloniously, violently and forcibly abstracted from within the premises of the assured; for direct loss by robbery, by force or by violence, of money intended for payrolls only from the person, care or custody of any employee of the assured while acting as messenger or paymaster, or while conveying the same to and from such places as directed by the assured; also for direct loss by robbery of any of the property above described from the safe or safes located on the premises of the assured by any person or persons who shall have made entry into such safe or safes by the use of tools or explosives; also for direct loss or damage to said property or said safe or safes or to the furniture, fixtures or premises caused by such entry.

SPRINKLER LEAKAGE.

This form of policy covers loss or damage to the property of the assured or to the property of others, held in trust or on commission, or sold but not delivered, due to the accidental discharge or leakage of water from the sprinkler system from any cause, except fire, war or riot, earthquake, storms or cyclones, explosions or blasting, or collapse of the building. The premium is computed upon the amount of insurance, and the rate varies with the class of merchandise insured as well as with the physical hazard of the risk.

CREDIT.

This form of policy covers loss from uncollected accounts, and is a special contract made up to meet the requirements of each individual case. Every policy provides for a minimum amount to be assumed by the assured known as "own loss," or some other similar term, whereby such amount is deducted from every loss sustained before the company is liable under the policy. The rate of premium varies with the class of business, the financial standing and business reputation of the assured, and the amount of indemnity provided by the policy.

USE AND OCCUPANCY.

This form of insurance is generally written under three headings, namely, manufacturers, mercantile and rental. The first covers factories; the second, wholesale and

retail stores, and the third, buildings owned by the assured but rented to others. The contracts provide that if the buildings, plant or machinery are so damaged by accident as to entirely or partially destroy the premises or machinery, or prevent the continuance of business, the company will pay for the actual loss sustained not exceeding a stipulated sum per day for each working day of such prevention. Loss is computed from the date of occurrence of the accident to the time when the normal resumption of business operations can take place.

EXPERIENCE OF BRITISH TARIFF AND NON-TARIFF COMPANIES UNDER
WORKMEN'S COMPENSATION INSURANCE FOR YEAR 1913.

NAME OF COMPANY.	Earned Premium Income (un- expired risk having been ad- justed upon basis of 40 per cent of premium income).	Number of Claims Arising and Reported in the Year 1913, as Taken from the Board of Trade Returns.	Number of Claims per £1000 Earned Premium Income.	Company's Average Cost of Claims Settlements.	Estimated Total Cost of all Claims Arising and Reported in the Year 1913.	Percentage Total Cost of Claims as Per Column 6 to Earned Premium Income as Per Column 2.
TARIFF OFFICES.						
Alliance	£ 123,041	5,914	48.07	7.5	*46,117	37.5
Atlas	24,737	1,461	58.95	9.4	13,733	55.4
British Equitable	2,585	136	52.61	6.8	925	35.8
British Law	11,584	495	42.73	7.2	3,564	30.8
Caledonian	18,645	1,218	65.83	8.8	10,718	57.5
Century	21,708	1,636	75.36	9.5	15,542	71.6
Commercial Union	689,629	41,556	60.26	8.0	*333,048	48.3
Employers Liability	117,602	5,372	45.68	11.8	*66,123	56.2
Guardian	87,653	4,503	51.37	8.1	36,474	41.6
Law Union and Rock	33,306	1,792	53.80	8.3	*15,573	46.8
Liverpool and London and Globe....	120,829	7,143	59.12	6.7	47,858	39.6
London Assurance	10,033	460	45.85	3.9	1,794	17.9
London Guarantee	40,466	2,106	52.04	9.5	20,007	49.4
London and Lancashire Fire.....	240,292	13,184	54.87	8.6	113,382	47.2
London and Lancashire Life.....	14,570	1,308	89.77	5.1	6,671	45.8
Motor Union	1,012	51	50.40	8.8	449	44.4
Northern	51,510	3,189	61.91	7.7	24,555	47.7
Norwich Union	212,568	13,328	62.70	8.7	115,954	54.5
Pearl	2,726	147	53.93	3.8	559	20.5
Phoenix	17,879	1,033	57.78	7.2	7,438	41.6
Prov. Clerks and General.....	57,002	3,964	69.54	8.2	32,505	57.0
Railway Passengers	127,635	6,913	54.16	8.8	60,834	47.7
Royal	208,636	11,277	54.55	7.9	89,088	42.7
Royal Exchange	117,156	6,247	53.32	7.8	48,727	41.6
Scottish Insurance	36,259	2,395	66.05	8.4	*20,755	57.2
Scottish Union and National.....	35,002	1,913	54.65	8.8	16,834	48.1
State	18,622	2,006	107.72	6.0	12,036	64.6
Sun	95,488	6,541	68.50	9.1	59,523	62.3
West of Scotland	3,339	155	46.42	6.0	930	27.9
Yorkshire	101,648	7,594	74.79	7.3	55,436	54.5
	2,643,212	155,037	58.65	8.3	1,293,238	48.9
NON-TARIFF OFFICES.						
British Crown	£ 7,562	650	85.96	6.8	£ 4,420	58.5
British Dominions	304	11	36.18	—	Settled 37	12.2
British General	57,018	3,896	68.33	8.9	34,674	60.8
Car and General	111,207	7,315	65.78	11.0	80,465	72.4
Co-operative	25,915	2,253	86.94	8.2	18,475	71.3
Drapers Mutual	5,622	297	52.83	10.2	3,029	53.9
Employers Mutual	19,255	1,499	77.85	9.9	14,840	77.1
Farmers Fire and Accident.....	9,268	891	96.14	7.0	6,237	67.3
Federated Employers	31,480	2,327	73.92	13.7	31,880	101.3
Fine Art and General	59,140	3,292	55.66	9.2	30,286	51.2
General Accident	201,700	13,688	67.86	7.9	108,135	53.6
Legal	41,154	4,239	103.00	5.7	24,162	58.7
Licenses	3,582	321	89.62	8.1	2,600	72.6
London and Midland	16,090	839	52.14	7.3	6,125	38.1
National of Great Britain.....	8,694	588	67.63	6.6	3,881	44.6
North Western	1,041	49	47.07	8.1	397	38.1
Provincial	11,497	1,065	92.63	8.5	9,053	78.7
Traders and General.....	1,255	58	46.22	12.1	702	56.0
	611,784	43,278	70.74	8.8	380,846	62.3

* Indicates that the cost as estimated by the company for claims by reinsurance has been added to the figures stated.

The averages given in column 5 are taken from Section B, Schedule 5, Table 3, of "Average cost of claims settlements under the Workmen's Compensation Act, 1906."

MAIN PROVISIONS OF EXISTING LAWS RELATIVE TO REPORTING OF OCCUPATIONAL DISEASES.*

The analysis of the laws of 1911 and 1912 is in light face type. The analysis of the laws of 1913 is in black face type.

STATE.	DISEASES TO BE REPORTED.	REPORTS TO INCLUDE.	TO WHOM TO REPORT.	PENALTY.
California C. 485, Laws 1911. In effect, June 20, 1911.	Anthrax, compressed air illness, and poisoning from lead, phosphorous, arsenic or mercury, or their compounds.	Name and full postal address and place of employment of the patient, and the disease.	State Board of Health, and there- by transmitted to the State Commissioner of Labor.	Not more than \$10.
Connecticut C. 159, Acts 1911. In effect, Sept. 1, 1911. Am'd by C. 14, Laws 1913. In effect, April 22, 1913.	Same as California, and brass and wood- alcohol poisoning.	Same as California.	State Commissioner of Labor.	Same as California.
Illinois H. B. 260, Laws 1911. In effect, July 1, 1911.	Law is obscure, but apparently includes poisoning from "sugar of lead, white lead, lead chromate, litharge, red lead, arsenate of lead or paris green," and "the manufac- ture of brass or the smelting of lead or zinc."	Name, address, sex and age of employee; name of employer and last place of employ- ment; nature, probable extent and duration of the disease.	State Board of Health, and there- by transmitted to State De- partment of Factory Inspection.	First offense, \$10 to \$100; subsequent offense, \$50, to \$200.
Maine C. 82, Laws 1913. In effect, July 11, 1913.	Same as California (and "any other ailment or disease contracted as a result of" the patient's employment).	Same as California (and "the nature of the occupation" and "such other specific information as may be re- quired by the State Board of Health").	State Board of Health.	\$5-\$10.
Maryland. C. 166, Laws 1912. In effect, Apr. 8, 1912.	Same as Maine.	Same as Maine.	Same as California.	Same as California.
Massachusetts C. 813, sec. 6, Laws 1913. In effect, June 16, 1913.	"Any ailment or disease contracted as a result of the nature . . . of the	To be determined by the joint board.	State Board of Labor and In- dustries, and thereby trans- mitted—upon request—to the State Board of Health and the Industrial Accident Board.	Not more than \$100 for each offense.
Michigan No. 116, Acts 1911. In effect, Aug. 1, 1911.	Same as California.	Same as California (and "the length of time of such employment").	Same as California.	Not more than \$50.
Minnesota C. 21, Laws 1913. In effect, July 1, 1913.	Same as California.	Same as California (and "such other specific information as may be required by the commissioner of labor").	Commissioner of Labor.	\$10, or imprison- ment for not more than 10 days.

Missouri H. B. 536, Laws 1913. In effect, June 23, 1913.	Poisoning from "antimony, arsenic, brass, copper, lead, mercury, phosphorus, or salts or minerals, or other poisons, or other poisons."	Name, address and business of employer, all the diseases the employee has, their probable duration, name and business of employee, last place and length of employment.	State Board of Health, and thereby transmitted to the state factory inspector and the superintendent of the factory.	Not more than \$50.
New Hampshire C. 118, Laws 1913. In effect, July 1, 1913.	Same as California.	"Name, address and occupation of the patient, name, address and business of the employer, nature of the disease and such other information as the state board of health may reasonably require."	Same as California.	For each offense, \$5.
New Jersey C. 351, Laws 1912. In effect, July 4, 1912.	Same as California.	Same as Maryland.	Same as California.	For each offense, \$25.
New York C. 258, Laws 1911. In effect, Sept. 1, 1911 Am'd by C. 145, Laws 1913. In effect, Oct. 1, 1913.	Same as Connecticut.	Same as California ("with such other and further information as may be required by the Commissioner of Labor").	State Commissioner of Labor.	Same as California.
Ohio H. B. 187, Laws of 1913. In effect, April 23, 1913. H. B. 483, Laws 1913. In effect, Oct. 1, 1913.	Same as Connecticut (and "any other ailment or disease contracted as a result of the patient's employment). Lead poisoning.	Same as New Hampshire. Same as above (and "probable extent of disease").	State Board of Health, thereby transmitted to "the proper official having charge of factory inspection." State Department of Factory Inspection, State Board of Health, and the employer.	None. \$10-\$100.
Pennsylvania No. 851, Laws 1913. In effect, Oct. 1, 1913.	Lead poisoning.	Same as New Hampshire (and "probable extent of disease").	State Department of Labor and Industry, State Department of Health, and the employer.	\$10-\$100.
Wisconsin C. 252, Laws 1911. In effect, June 5, 1911.	Same as California (except that "anthrax" is omitted).	Same as California.	State Board of Health	Same as California.

* In all states except Illinois, Missouri, and Pennsylvania the obligation to report falls upon every medical practitioner or physician; in the three states named (and in Ohio under one of the two acts above analyzed) it falls upon any physician making the required monthly examination of employees in certain specified industries. In all states except California and Connecticut where a fee of fifty cents is allowed, no compensation for reports is paid by the state.

NOTE.—This table was prepared for the American Association for Labor Legislation, 131 East 23d St., New York City.

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN 1914.

LIABILITY RESERVES FROM 1914 STATEMENTS. EXPERIENCE DECEMBER 31, 1905, TO DECEMBER 31, 1914.

NAME OF COMPANY AND LOCATION. Date Liability Insurance First Written.	Five-Year Periods in Which Policies Were Issued.	Amount of Earned Premiums	Amount of Loss Payments In- cluding Loss Expenses	Suits Pending Dec 31 of Year of Statement, Except Suits Not De- pendent on Negligence.		Unpaid Death Claims of Negligence.		Unpaid Claims (Non-Fatal) Dec. 31 of Year of State- ment.		Sum of Items in Columns 2, 3b, 4b and 5b.	Loss Ratios Column 6a Divi- ded by Col. 1.
				Number	Amount Charged Against Suits at \$750.00 Each	Number	Amount to Pay for Such Deaths.	Number.	Present Value of Estimated Future Installments.		
		1	2	3a	3b	4a	4b	5a	5b	6a	6b
Aetna (Acc. & Liab. Dept.) Hartford, Conn. 1902	1905-1909	14,458,886	8,995,622	89	66,750	122	287,489	1,700	248,864	9,062,372	62.68
	1910-1914	21,355,803	11,036,687	1,300	981,750	122	287,489	1,700	248,864	12,554,480	58.70
Aetna Accident & Liability 1913 Hartford, Conn.	10 years	35,814,691	20,032,279	1,398	1,048,500	122	287,489	1,700	248,864	21,616,832	60.36
	1910-1914	18,735	10,818	...	...	...	...	...	...	10,818	57.74
American Fidelity Montpelier, Vt. 1903	1905-1909	1,180,516	751,162	9	6,750	...	...	...	...	757,902	65.9
	1910-1914	4,341,600	3,083,406	341	255,750	...	...	...	...	3,344,158	77.0
American Mutual Liability Boston, Mass. 1887	10 years	5,492,185	3,839,660	350	242,500	...	...	...	...	4,102,060	74.7
	1905-1909	1,765,175	976,791	20	15,000	...	...	...	...	991,791	56.2
Casualty Company of America New York, N. Y. 1903	1910-1914	3,536,949	1,410,693	99	74,250	...	...	...	...	1,484,843	41.9
	10 years	5,302,124	2,387,384	119	89,250	...	...	...	...	2,476,634	46.7
Commercial Casualty Newark, N. J. 1910	1905-1909	4,513,930	2,605,865	9	6,750	...	...	...	...	2,612,615	58.
	1910-1914	9,377,642	5,223,604	995	746,250	87	184,837	293	100,748	6,255,499	67
Contractors Mutual Liability Boston, Mass. 1907	10 years	13,891,571	7,629,529	1,004	763,000	87	184,837	293	100,748	8,868,114	64.
	1910-1914	1,358,303	860,842	191	142,250	27	42,500	310	30,746	777,088	57.2
Employers Indemnity 1914 Kansas City, Mo.	1905-1909	174,818	94,580	4	3,000	...	...	...	...	97,580	55.8
	1910-1914	670,761	278,823	24	18,000	12	19,617	50	8,887	325,327	48.6
Employers Liability U S Branch, Boston 1886	8 years	845,579	373,403	28	21,000	12	19,617	50	8,887	422,907	50.0
	1910-1914	12,896	126	...	...	...	...	...	...	426	0.33
Total	1905-1909	12,741,354	6,905,441	51	38,250	230	395,945	2,040	360,576	6,944,091	54.50
	1910-1914	21,189,919	9,934,285	894	670,250	230	395,945	2,040	360,576	11,361,306	53.92
10 years		33,931,273	16,840,726	945	...	...	...	...	...	18,715,400	53.10

		1910-1914		1905-1909		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904		1900-1904	
--	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--

LIABILITY RESERVES FROM 1914 STATEMENTS.—Continued.

NAME OF COMPANY AND LOCATION. Date Liability Insurance First Written.	Five-Year Periods in Which Policies Were Issued.	Amount of Earned Premiums	Amount of Loss Payments In- cluding Loss Expenses	Suits Pending Dec. 31 of Year of Statement, Except Suits Not De- pendent on Negligence		Negligence.		Unpaid Claims (Non-Fatal)		Sum of Items in Columns 2, 3b, 4b and 5b.	Loss Ratio Column 6a Divi- ded by Col. 1.
				Number	Amount Charged Against Suits at \$750.00 Each	Number	Amount Necessary to Pay for Such Deaths.	Number.	Present Value of Estimated Future Installments.		
1		2	3	3a	3b	4a	4b	5a	5b	6a	6b
Preferred Accident New York 1911	1910-1914 4 years.....	978,407	382,546	139	96,760		\$		\$	479,296	49.00
Prudential Casualty Indianapolis, Ind. 1910	1910-1914 5 years.....	1,053,252	486,961	189	141,750	14	22,950	645	36,540	687,492	68.4
Royal Indemnity New York 1911	1910-1914 4 years.....	4,981,790	2,356,326	639	471,750	73	180,189	2,064	152,167	3,122,410	62.66
Security Mutual Casualty Chicago, Ill. 1913	1910-1914 2 years...	796,861	140,698	22	24,000	13	31,915	139	30,502	233,366	29.3
Standard Accident Detroit, Mich. 1899	1905-1909 1910-1914 10 years.....	4,371,785 6,147,662	2,389,082 2,985,765	11 339	8,250 264,250	76	151,844	2,081	117,285	2,397,282 3,509,134	54.9 57.1
Travelers Insurance Hartford, Conn. 1899	1905-1909 1910-1914 10 years.....	10,519,367	5,374,787	350	262,500	76	181,844	2,081	117,285	4,906,416	56.3
Travelers Insurance Hartford, Conn. 1907	1905-1909 1910-1914 8 years...	23,174,658 33,263,705	14,063,013 16,775,654	119 2,951	99,250 2,219,250	287	868,306	4,439	927,599	14,152,363 20,782,309	61.07 62.48
Travelers Indemnity Hartford, Conn. 1907	1905-1909 1910-1914 8 years...	55,438,361	30,826,667	3,070	2,302,500	337	868,306	4,439	927,599	34,935,072	61.90
United States Casualty New York 1895	1905-1909 1910-1914 10 years...	1,388 425,927	107 30,976	18	9,750					107 40,726	7.70 9.56
United States Casualty New York 1895	1905-1909 1910-1914 10 years...	427,315	31,063	18	9,750					40,838	9.56
United States Casualty New York 1895	1905-1909 1910-1914 10 years...	2,991,846 4,240,217	1,471,126 2,315,555	2 213	1,500 159,750	26	40,880	493	35,797	1,472,525 2,551,984	54.71 60.16
United States Fld. & Guaranty 1910 Baltimore, Md.	1910-1914 5 years...	5,922,003	3,786,680	215	161,250	26	40,880	493	35,797	4,024,609	58.01
United States Fld. & Guaranty 1910 Baltimore, Md.	1910-1914 5 years...	5,976,904	3,802,925	345	258,750	50	101,310	1,041	152,703	3,215,697	53.4
Zurich General Accident U. S. Branch, Chicago 1913	1910-1914 2 years...	1,651,103	617,123	366	267,000	31	99,403	2,224	155,199	1,136,734	69.03

* Includes an additional voluntary reserve of \$49,501.

LIABILITY RESERVES FROM 1914 STATEMENTS **PENDING SUITS FOR YEAR 1914 AND PRIOR THERE TO AND LOSS PAYMENTS 1905-1914**

COMPANY.	Year Began Writing Liability Insur- ance.	SUITS PENDING.						Loss Payments.			
		Dependent on Issued Prior to						Total for the Ten Years 1905 to 1914, Inclusive.			
		Prior to 1900	1900	1901	1902	1903	1904	Total.	Paid Losses Including Allocated Claim Expenses Only.	Unallocated Claim Expenses.	Total Paid Losses (Sum of Two Preceding Columns).
Continental.	1902	..	..	..	..	2	3	5	18,309,901	1,822,318	20,032,279
	1913	..	..	..	..	..	..	..	10,518	..	10,518
	1903	..	..	..	..	..	..	..	3,467,914	371,646	3,839,560
	1897	..	..	..	..	1	..	1	2,032,389	303,966	2,337,354
	1909	..	..	..	..	..	..	..	7,480,119	503,827	7,983,946
	1910	..	..	..	..	..	..	..	444,961	115,381	560,342
	1907	..	..	..	..	..	..	..	336,736	27,667	364,403
	1914	..	..	..	..	..	..	..	..	..	..
	1888	..	1	..	1	..	..	2	12,600,294	1,240,422	13,840,726
	1911	..	..	..	..	..	..	..	5,460	8,538	13,998
	1883	1	..	..	2	..	3	5	10,402,523	1,703,877	12,107,400
	1911	..	..	..	..	..	..	..	2,710,515	240,743	2,951,258
	1886	..	..	..	3	..	..	3	3,940,164	806,183	4,746,346
	1890	..	..	..	..	..	..	..	5,069,340	849,436	5,918,776
	1911	..	..	..	..	..	..	..	2,094,949	294,836	2,389,785
	1913	..	..	1	..	..	..	..	302,324	48,003	350,327
	1892	..	1	..	..	..	3	4	10,478,576	490,100	10,968,677
	1913	..	..	..	..	..	..	..	372,828	46,506	419,334
	1896	..	1	1	..	..	1	3	10,280,723	1,167,807	11,448,535
	1911	..	..	..	..	..	..	..	1,994,046	378,088	2,372,137
1913	..	..	..	..	..	..	..	406,000	101,132	507,132	
1890	..	..	..	..	..	..	..	1,406,964	304,424	1,711,388	
1911	..	..	..	..	..	..	1	817,418	196,763	1,014,170	
1890	..	..	..	..	..	..	..	8,600,319	848,023	9,448,342	
1911	..	..	..	..	..	..	..	326,322	43,314	369,636	
1910	..	..	..	..	..	..	..	448,725	46,216	494,941	
1911	..	..	..	..	..	..	..	3,047,773	310,582	3,358,355	
1913	..	..	..	..	..	..	..	102,336	36,362	140,698	
1890	..	..	..	..	..	..	..	4,464,721	678,004	5,142,725	
1899	3	1	..	3	6	3	13	26,323,963	4,812,706	31,136,667	
1907	..	..	..	..	..	..	..	27,866	8,216	36,082	
1896	..	..	..	..	..	..	..	3,419,914	366,766	3,786,680	
1910	..	..	..	..	..	..	..	2,446,781	266,146	2,712,926	
1913	..	..	..	..	..	..	..	518,746	98,377	617,123	

APPENDIX



DIRECTORY OF INSURANCE AGENTS

PITTSBURGH LIFE AND TRUST COMPANY

W. C. BALDWIN, President

The First Company Licensed

By the New York Insurance Department after the enactment of
the Armstrong Laws.

Twelfth Annual Statement

ASSETS DECEMBER 31, 1914

Real Estate	\$9,035,207.49
Mortgage Loans	5,717,456.00
Loans Secured by Collateral	3,000.00
Loans to Policyholders	4,629,877.94
Bonds and Stocks	4,049,821.81
Cash in Bank at Interest	253,948.20
Cash in Office	2,104.16
Accrued Interest and Rents	196,212.54
Due and Deferred Premiums	314,927.32
Total	\$24,202,555.46

LIABILITIES DECEMBER 31, 1914

Reserves	\$21,809,096.00
Other Liabilities to Policyholders	307,943.75
Miscellaneous Liabilities	182,540.68
Capital Stock	1,000,000.00
Unassigned Funds	902,975.03
Total	\$24,202,555.46

DIRECTORS

JAMES J. DONNELL
W. W. BLACKBURN
W. HOWARD NIMICK
W. C. McCAUSLAND
JAMES CAROTHERS
ROBERT GARLAND

V. O. HICKMAN
W. I. BERRYMAN
FRED W. KIEFER
HENRY R. REA
WM. C. BALDWIN
JAMES H. MAHAN

FREDERICK C. PARSONS
W. H. SEIF
JOHN H. MURDOCH
Hon. E. F. ACHESON
G. W. JOHNSON

INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE
IN THE PRINCIPAL CITIES AND TOWNS OF THE
UNITED STATES AND CANADA.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the agent, viz.: f—Fire, l—Life, c—Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burglary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. (See also department containing names and addresses of General and Special Agents of the various companies.)

ALABAMA

ABANDA

McKnight W K—l
Tabum L M—c

ABBEVILLE

Bland T J—f l
Newman & Parrish—f c
Steagall & Wood—f

AKRON

Stivender J J—f l

ALABAMA CITY

Franklin J S—c

ALBERTVILLE

Goodwin W P—f
Hooper Jr A B—f
Hubbard & Barnett—f
Oglesby J R—l
Walker & Jackson—f
Weatherley G W—l

ALEXANDER CITY

Fuquay A P—f l c
Gross R P—f
Henderson Jas H—l
Jackson E A—f
Pearson H W—f
Walker J A—f
Waters W L—f

ALICEVILLE

Bowlin G E—l
Killingsworth B G—f l
Kirksly R J—l
Park J Verner—f l c
Somerville J A—l c

ALTOONA

Bynum T R—f
Rhoades M P—f

AMERICA

Aldridge A B—c

ANDALUSIA

Benson O L—f c
Robinson A H—l
Tilley J P Jr—f l c
Timmerman-Seegers Ins.
Agency—f c
Van Pelt Homer T—l
Wiats Realty Co—f c

ANNE MANIE

Temple W M—c

ANNISTON

Copeland J R—c
Crook S L & Co—f l c
Dehart A I—l
Formby M O—f c
Goodwin A J & Co—f l c
Graham John C—l
Henry Real Est & Ins
Co—f
Parker O H & Co—f l c
Price W R—l
Rivers E L—f c
Smith Columbus—f l c
Turner E L—l
White W A—l
Yeatman J L—l

ARAB

Bain Jos J—f l c

ARITON

Jackson B I—f
Windham & Fussell—f c

ASHFORD

Cook Wister W—f c
Cook & Ellis—l
Kinsey H M—f
Wise & Culbreath—f

ASHLAND

Mattison G A—f l
Northern & Morgan—f
Pruett & Hawkins—f l c
Smith A T—l

ASHVILLE

Embry James A—c
High S R—f l c
McCain Oscar—f

ATHENS

Allison W E—l
Christopher J E—l
Frost C E—l
Frost J W—f
Hamblin C M—c
Hughes J N & Co—f l c
McCracken G G—f l
McWilliams A B—l c
McWilliams Walter—f l
Malone W W—c
Osborne R H—f l c
Peebles W S—f
Simmons Fred A—f
Smith R C—l
Walker & Glaze—l c
Warten L M—f

ATMORE

Goldsmith E F—f
Jones & Curtis—f
McMurphy & Roberts—f

ATTALLA

Babbitt Mrs N W—f
Bruce R P—f
Guest S W—f c
Johnson J E—f l
Vann N W—f l c

AUBURN

Anderson James T—c
Burton Robert W—f c
Burton Lucile—f
Martin Wm D—f l c

AUTAUGAVILLE

Briggs S E—f c

AVONDALE

Carter Geo R—c
Harwood Chas A—f
Hendricks Tom L—f

BANKS

Tatum T R—f

BAY MINETTE

Ertzinger Jno A—f l
Ertzinger O H—f l
Lowery J S—l
Mix J P—f
Stapleton Wm D—f l
Windham J D—c

BEATRICE

Sawyer Wm R—f c

BELLAMY

Gulley E C—f
Hale R E—l

BENTON

Dudley Jack—f l c

BERRY

Conwell & Karrh—f
Shepherd J W—f

BESSEMER

Brooks Jno W—l
Cabaniss M H—c
Callaway G G—l
Cheek P V—l

Chisenhall J C—l

Coats Robt L—l
Cobb H W—l
Cochrell H D—c
Golson W P—f c
Goode J J—l
Hamilton M C—l
Hoover Wm H—f c
Howell T W—c
Johnson E P—f c
Kedrick Wm J—l
Mathews & Mathews—c
Moody Lee—f c
Norwood John M—l
Porter W H—l
Stevenson G H—c
Trotter J—f
Waller H C—f c

BIRMINGHAM

Adams A A & Co—f c
Alabama Agency Corp—f
Andrews E H—l
Anglin & White—f c
Arnold Jas V—c
Arrant A J—f l
Bailey Jas G—f
Berry & Yeilding—f
Bethea Re & Ins Co—f
Block A L—c
Blocker Ins Agcy—f l c
Brimm W L—c
Brown L C—l
Brown R A & Co—f l c
Burkitt Jas—c
Burton W B—l
Cameron W J—l c
Carl & Wright—l
Cheape F P—l
Chesney A C—l
Clark Under Agcy—f c
Clark B F—c
Clisby Ins & R'ty Co—f c
Cullom, Smith & Co—f l c
Cummings Jno—l c
Daniel Arthur S—u
Dillard-Clark Gen Agen-
cy—f l
Donaldson G W—l
Dunlap J T—l
Eaves B G—l
Estes C R—l
Estes Ins Agency—f l c
Forbes T S—l
Ford Bros—f l
Foster S J—l
Fraleigh I L—l
Gibson J B—c

ALA.—Birmingham,

Con.

Going Jas A Real Estate
& Ins Co—f
Gorham J A Ins Agen-
cy—l c
Hackney W H—l
Hamilton G C—l
Hard J H—l c
Hatton H B—l
Harper & Co J M—f c
Haver J L—l
Hawkins J F—l
Heineke J H—f
Henderson M S—f c
Hiden H—f c
Hogue & Friedman—l
Howard T D—l
Jemison - Seibles Insur-
ance Agency—f l c
Kidd P C—c
Klotz Simon—f
Leavel M—l
Lee Robt—l
Leedy W B—f
Lester & Fain—f
Lewis R C—l
Lowman Smith—l
Luckett R W—c
McAllister G J—l
McCarty T R—l
McDavid, Meyer, Gold-
man & Terry—f c
McGeever Ins Agency—
f l c
Manly R F & Co—f c
Messer Real Est & Ins
Co—f c
Molton Realty Co—f c
Moore Ed—f c
Moseley J B—l
Moseley, Henderson &
Davis—f
Obear & Son G S—f c
Palmer J T—l
Parker H E—l
Rade W C—f
Ratliff & Cox—l
Ricks A C—f l c
Sessions W L & W L
Jr—l
Sibley G T—l
Shorter H R—l
Smith A D & Sons—f l u
Smith John G & Co—f c
Smith, Mudd & Throck-
morten—f c
Tucker J D—l
Whatley & Whatley—f
l c
Wood R H—l c
Yancy J L Real Estate
& Ins Co—f
Young D G—l

BLACK

Blauk P C & A B—f

BLOCKTON

Huey B M—l

BLOUNT SPRINGS

Birch A P—f

BLOUNTSVILLE

Simms R B—f l c

BOAZ

Barrett J B—f
Harrison G E—f
Looney E M—f
Snead & Caddell—f
Whitman Edward F—f
Willoughby John W—l

BOLIGEE

Brugh G P—l
Johnson W D Jr—f l

BRANTLEY

Brannen J N & Son—f
Horn Jas W—f l
Stephenson & Rainer—f

BREWTON

Brewton General Agency
—f l c
Crum J S—f
Harold Geo O—f
Hayes D B—f
Luttrell O F—f c
Rankin C R—l

BRIDGEPORT

Jones C G—l
Jones C G & Co—f c
Scarborough & Troxell—
f l
Sentell A J—f l
Weatherly Carl H—f

BROWNSBORO

Johnston W C—l

BRUNDIGE

Boyd Benj H—f
Butler E A—f
Gilmore W G—f
Hightower Jas F—f
Ramage J T—f

BUTLER

Liddell C B—f
McGowan G E—c

CALERA

Boyd S W—f c
Jennings S J—f l c
Parker T B—f
Wade Chas W—f

CALHOUN

Bell N J—f

CAMDEN

Berry E W & Co—f l c
Godbold N D—c
Lawler J T—f l
Miller, Bonner & Miller
—c
Neville R H—l
Weaver O C—l

CAMP HILL

Chester O J—f
Henderson & Johnson—f
Newell Carl—f l c
Pinnell B C—f
Rogers J H—f c
Weed John H—f

CARBON HILL

McLaughlin O L—f
Shaw Geo W—f
Sides J Sam—f l c

CARROLLTON

Curry M B—f c
Dabbs A H—f
Elliott R E—l
Hodge J F—l
Skinner R E—c

CASTLEBERRY

Thurmond J W—f l

CATHERINE

Morris E E—l

CEDAR BLUFF

Lasseter T L—f

CENTER

Appleton G K—l
Brock I L—c
Cobb L J—f

Ingram R B—f l c
Johnson E S—f l c
Webb Joe M—l
White E R—l

CENTERVILLE

Belcher A N—f l c
Fuller N C—f
Jones H H—f l c
Kennedy John P—f

CHAPMAN

McCreary R J—l

CHATOM

Granade Jas N—f c
Smith M L—c

CHEROKEE

Richeson W H—f l

CHILDERSBURG

Alford B A—f
Box & Casper—f l
Butt & Tate—f
Limbaugh W J—f l

CITRONELLE

Bradley E G—f l c
De Long Adrian—f c
Herbel E H—l
Lynch J S—f
Thomas Chas W—f

CLANTON

Mullins C R—f l c
Mullins J R—f
Pinukard E M—f
Thomas John A—f
Van Derveer J P—f l c
Wilson P D—f

CLAYTON

Dowling S H—f
Herlong C S—f
Pruett O B—f
Robertson Wm H Jr—f
Sammons J D—f

CLEVELAND

Wittmeier J S—c

CLIO

Dillard A C—f l c
Hunt Geo W—f l c
McLain A L—l
Mizell J T—l
Stephens & Reynolds—f
c
Teal A D—f

COATOPA

Hord J C—l
Scales T W—c

COCHRANE

Baldwin Edwin—f
Bentley R E—f l

COFFEE SPRINGS

Anderson M F—f
Lawson J P—f
Smith J H—f

COLLINSVILLE

Brindley Virgil M—f
Chumley T M—l
Gibson C M—f
Marsh Wm H—f l c
Wilbanks W A—f

COLUMBIA

Deese J M—f l c
Oakley Karl L—f

COLUMBIANA

Chapman W E—l
Davis W F—f
Longshore A P Jr—f
Mason Geo E—l c
Miles John E—f
Polk Wm M—f l
Weaver T J—f
White J R—f c

COMER

Houston J L—f
McKinnon N A—l
May E B—f

CORDOVA

Barton C L—l
Cordova R E & Ins. Co
f c
Miller J D—f
Tervin B T—l

COTTONWOOD

Bryan H L—f

COURTLAND

Ashford T B—f l c
Chardavoyne E V—f
Gilchrist G M—f
Harris Frank S—l
Rebman Andrew F Jr—f

CUBA

Corn J F—l
Lewis A C—c
Vaughan Thos O—f l
Ward Sidney C—f

CULLMAN

Buchanan J J—f
Buchman Fred J—f c
Fuller Asa B—f
Green S H—f
Hanlin G W—l
McKoy D O—f l
Richard Wm—f
Robertson M—f
Shannon John A—f l c
Smith H C—f l c

DADEVILLE

Berkstresser H E—f l c
Corprew C M—f
Dowville G C—f
Garrett H O—f
Oliver W H—f
Salmos F A—f

DALEVILLE

Campbell A J—l
Wells L E—f

DECATUR

Dix T M—f l c
Edmundson W B—l c
Hall W N—f l c
Hanson A T—f
Hendrix Clyde—f l c
Lampkin A B—f c
Pride T E—f l c

DEMOPOLIS

Breitling G T—f
Demopolis Ins. Aguy—f l
Meriwether J B—f l
Morris Leon—f
Norwood J D—f
Prout W S—f l c
Selby S E—f c
Shahan J A—f
Simon Harry—f l
Webb J C—f
Welch W H—f

DORA

Jones C I—f

DOTHAN
Clark R C—l c
Dothan Ins. Agcy—f c
Gaines R L—f
Garner A E—f l c
Wise J E—f l c

DOUBLE SPRINGS
McVay Z—l c
Walker Wm A—f l

DOZIER
Merrill & Payne—f

DREWERY
Riley L R—l

EAST LAKE
Daniel Arthur S—l

ELECTRIC
Edwards O P—f
Holloway Jos F—f c
Johnson J M—f l c

EDWARDSVILLE
Vann C H—l

ELBA
Barker W L—l
Powell & Co—f c
Rainer & Amos—f

ELKMONT
Todd Ashford—f

EMPIRE
Rowe O H—l
Walker B B—l

ENSLEY
Allen A H—l
Averyt E W—f
Bridges W L—l
Camp Thos S—l
Cole-Mason Realty Co
Inc—f
Craighead R A—l
Dixon Chas E—l
Dupuy-Burke Realty Co
Inc—f
Ensley City Realty Co—f
Eubank & Bell—f c
General Realty Co—f
King S C—l
Pegram & Meade—f c
Perkins J H—f c
Ricks A C—f c
Walker J J—f

ENTERPRISE
Arrington & Byrd—f
Carlisle Geo W—l
Dowling J T—l
Hanks J P—l
Hanks J W—l
Leatherman R E—f l
McGilvray W A—f l
Southern Ins Agency—f
l c
Wilson P L—f l

EPPE
Smith S E—f
Smith Thos Long—f c

EQUALITY
Jones R V—f l

EUFULA
Behrs T C—f l
Brown & Comer—f c
Connor E T—l
Dean L Y & Son—f c
Dean L Y Jr—l
Dent E Y—f c

Dent G H—f
Eufaula Ins Agency—f
Guice I F—f l c
Kendall J M—l
Long E T—l
Rose W F—l
Sparks H C—l
Sparks T A—l

EUTAW
Barnes B B—f l
Coleman James C Jr—f l
Luuius J C—f l
Meriwether W J—f l
Sanderson E—f l
Smith J K—f
Ward & Dunlop—f
Wilson E—f c

EVERGREEN
Betts B L—l c
Cunningham A—f
Wright John D—f

FAIRHOPE
Albright P Y—f

FALCO
Padgett W C—l
Worl L P—l

FALKVILLE
Barber John L—f
Drinkard E L—f l c
Hunter F B—f
Leeman C A—f

FAUNSDALE
Bailey E M—f
McKee Geo H—f
McKee Hilton—f
Pruitt Isaac P—f
Stollenwerck Siddons—f
l c

FAYETTE
Beasley & Wright—c
Brotherton Manie—f
Gullette Geo H—f
Hinson R A—f c
Lawley I G—f
McNeill Walter S—c
Peters Robt F—f
Thomason E E—f c
Williams H M—f

FLOMATON
Backes F M—f
Drury R W—f
Jones D C—l
Vaughan W J—l

FLORALA
Croley J F—f
French Robt A—f
Lee Owen F—f
McCall T J—l
McLaughlin W C—f
Southern Inv Co—f
Williams S H—f

FLORENCE
Barker M F—l
Campbell W M & Son—
f l c
Carter M J & Co—f l c
Gilbert H C—f l
Gordon, Miss Fannie W
—f
Jackson Ins. & Real Est.
Agcy—f l c
Robinson Jas S—f
Simpson & Johnson—f l c
Weeden J D & Co—f l c

FOLEY
Coenen H J—f
Sebastion J F—f

FORT DEPOSIT
Brooks Chas E—f
Davis W J—f
Jordon I N—f
Stevens W L—f l
Weaver Mrs C W—f

FORT PAYNE
Hale P C—f
Horalsan J B—f
Sawyer Chas M T—f l c

FRUITDALE
Gilmer H C—f l c
Hancock Bradley Jr—f l
c

FRUITHURST
Black S L B—f

GADSDEN
Christopher T S—l c
Etowah Realty Co—f l c
Grambling C H—f l c
Harden J H—f
Hughes Z B—l
Jackson H S—f l c
Johnson W P—f c
La Fevre & Jordan—f l c
McDuffie J P—l
Mize A J—l
Myers H B—f l c
Russell Realty Co—f l c
Sewall N H—f l c
Worthington M W—l
Tingh J B—l

GAINESVILLE
Lee Mrs Margaret Snow
—f l

GANTT
Edwards John A Jr—f

GASTONBURG
Goode R J & R J Jr—f l

GEIGER
Garner J O—l
Waller Geo—f l
Waller W L—l

GENEVA
Droughton & Riley—f
Johnston J J Jr—f
Justice J G—l
Laird F J—l
Vaughan D O—f l c

GEORGIANA
Bishop W P—f l c
Black Uly W—f
Holloway W H—f
Taylor Miss M Scott—f

GIRARD
Bland J T & Co—f
Moses I I & Co—f
Mullins C L & Co—f
O'Grady J—f
Williams C F—f

GLENWOOD
Willis H C—f

GOODWATER
Arnold & Bentley—f l c
Gilliland & Shaw—f
Vaughan Pierce—f

GORDO
Moore J Ralph—f c

GOSHEN
Howard C S—f l

GRAND BAY
Casper Frank Jr—f

GREENSBORO
Apsey John G Jr—l
Evans H H—f l c
Lawson A—f c
Love Mrs M T—f
Nabors Ira—f
Waller Ins Agency—f l c

GREENVILLE
Hawkins Bros—f l
McGehee J A—f
Metcalf A W—f
Powell J B Jr—c
Smith & Powell—f c
Stabler M M—l
Stewart R G—l
Steinhart A—f
Tatum & Co—f
Wilson J H & Co—f c

GROVE HILL
Bedsole Travis J—f
Gordon W H—l c
Malone L N—c
Tucker Q W—c

GUIN
Hallmark Gus—f
Wright Robt R—f c

GUNTERSVILLE
Deck F S—l
Gilbreath Alex—f
Long L S—f c
Rayburn Wm C—l c
Roden Wm E—l
Zetter Gordon B—f

GURLEY
O'Neal H G—f
Shoemaker E B—f

HACKLEBURG
Freeman A C—f
Frost W A—f l

HALEYVILLE
Cleere Wm H—f
Haley J H—c
Smith B H—f
Walker W A—f l

HAMILTON
Springer W I—f l
White V R—f c

HANCEVILLE
Waldrop L J—f

HARTFORD
Collins J F—f
Fulford J D—f
Harrison & Wilkerson—
f l c
Hatcher A J—l
McGee V G—l
Metcalf Peter M—f c

HARTSELLE
Howell A P—f
Kimbrough P G—f
McDaniel T A—f
McCluskey James G—f
Patterson G E—f
Polytinsky A—f
Simpson Miss E M—f
Stephenson Arthur—f

HAYNEVILLE
Garrett Mrs W M Jr—f
Reese J D Jr—f
Varner Robt L—f

<p>ALA.—Con. HEADLAND Espey & West—f Kelly S O—l Solomon & Oates—f</p> <p>HELENA Ruffin J D—f</p> <p>HEFLIN Groover J L—f Morgan Robt J—f Owens L A—f Porter W G—f c Stephens J B—f c</p> <p>HILLSBORO Odom E D—f Wolfe E S—l Woodall W T—f l</p> <p>HODGES Wood C M—f</p> <p>HORTON Pledger D A—l</p> <p>HUNTSVILLE Cruse-White Ins Agcy—f Cooper J E—f Davis-Hutton & Newman—f l c Goforth I H—f l c Jones J T—f l Jones Myra E & Co—f l c Lilly Jas H—f l McCullough—H M—l Moore A J—l Murphree Ins Agency—f l c Newson A W—f l Weeden R P—f l</p> <p>HURTSBORO Davis Henry—f Herrin H M—f Walker G P—f Williams S B—f l</p> <p>IRONTON Davis Jack R—l</p> <p>JACKSON Boyles & Goode—f Cannady W P—f Clarke Wm W—f Davis J W—l</p> <p>JACKSON'S GAP Harrison W Y—f</p> <p>JACKSONVILLE Denman B H—f l Harris W J & Co—f Montgomery H H—f Treadway R L—l Weaver W W—f</p> <p>JAMES Cartledge Lee E—f l</p> <p>JASPER Argo R D—l Craig & Long—f lc Central Real Est & Ins Co—f Cranford H W—f Inman Walter—f Stephenson J Burt—l c West Ala Real Estate & Ins Co—f</p> <p>JEFFERSON Allen J G—l</p>	<p>JEMISON Patten Jno Jr—f l</p> <p>KENNEDY Clardy W F—l c Kennedy J T—f</p> <p>LAFAYETTE Andrews John G—f Bosworth W E—f l c Germany Robt C—f Schuessler H M—f Siler Q P—f l Tucker J A—f</p> <p>LANETT Gauntt J T—l Huguley W G—f l Lanier J S—f Lanier Philip—f c Lanier & Co—f c Shafer W G—l</p> <p>LANGDALE Adair John D—l Stanley R K—l Stanfield R C—l</p> <p>LAPINE Mitchell S M—f l</p> <p>LARKINVILLE Grantham E G—f l</p> <p>LEEDS Perdue E R—f Roberts G T—f</p> <p>LEIGHTON Christian E—f l c Hill Geo H—f King F R—l Lile John M—f Lile Thomas—f l Lindsey J A—f</p> <p>LEWISBURG Caldwell Henry M—l</p> <p>LINCOLN Acker E D—l</p> <p>LINDEN Kirven Garland—f Miller Geo O—l</p> <p>LINEVILLE Bruce John S—f c Carpenter W E—f Eppes M M—f Ingram John H—f McCain John S—f l Mathews T O—f Smith C E—f</p> <p>LIVINGSTON Allen C S—l Coleman W H—f Fluker L S—f l Gulley Miss Bessie—f Mellen H L—f Mitchell J A—f Nichols Wm S—f c Parker J L—f Pickens W K—f l Tartt T M—f Watson I S—l</p> <p>LOCKHART Kinsaul W W—l</p> <p>LOOCHOPAKA Finley S J—f</p> <p>LOUISVILLE Blair Jas H—f Grant James P—f McEachern T M—f l Pinkston J E—f</p>	<p>LUVERNE Bishop E O—f l c Ruff & Revel—f l c Watts & Middlebrooks, f l</p> <p>McSHAN Pratt C E—l</p> <p>McKENZIE Black W W—f Brown W E—c Espy E D—f Lee G B—c Lee J D—l Sowell C E—c</p> <p>MADISON Madison Land & Trust Co—f</p> <p>MAGNOLIA SPRINGS Doughty Walter—f</p> <p>MAPLESVILLE Gerald Guy H—f l c Nix H M—f Williams Jas H—f l</p> <p>MARBURY Russell Chas R—f</p> <p>MARION Armstrong A F & Co—f l c Howze H Y & Co—f Johnson C C—c Lovelace W H—f Moore J M & Co—f Robinson E T—l</p> <p>MARION JUNCTION Donald J M—f Hopper Hugh—f Mason B E—f c</p> <p>MARVEL Tucker J K—l</p> <p>MIDLAND CITY Adams J O—l Adams T M—l Beverett A J—f l Espy Curtis—f Palmer & Palmer—f</p> <p>MIDWAY Alley J L—f</p> <p>MILLPORT Browne Garfield—f c Windham R V—f</p> <p>MINTER Allison B L—f Wade W R—l</p> <p>MOBILE Adams B F—f l c Backes F M—f l c Bolling Mrs R H & Co—f Brown Adolph—f l c Burch & Vandiver—l Butt & Maddox—l c Coffee C C—l c Costelle & Doyle—f Dix L D—l Duggan & Taylor—f DuMont & Croom—f l c Eberlein Geo—f Espalla Jos Jr & Co—f l c Fearn Geo & Son—f Forcheimer S F—f l c Foreman & Meador—f Garland Chas A—l Glennon Jas K & Co—f</p>	<p>Goodbrad T O—l Gordon F C—f l Hamilton H C—f Herman & Hynde—f l c Herrin W B—l Leinkauf H W—f l Lewis Jas A & Co—f Lockwood H A—f Lowenstein H C—f c Macartney, Schley & Boone—f l c Marshall V H—l Maury & Unruh—f McHugh & Groom—f c Morrill & Lyons—f c Moss C W—l c Nelson John—f Norville Bros—f c Page & Jones—c Roche Thos—f Sage, Burgett & Yuille—f Savage L W—f l Scheibel Jno W & Co—f Schwartz & Morris—f l c Shearer & Marshall R'ty Co Inc—f l c Straus Alex W—f Strauss & King—f l c Tapia Jos R—l Thames & Batre—f l c Threefoot G W—l Vandiver H T—l Yeend Bros—f Vickers Nicholas L—f Wilson W K P & Son—f l c Zacharias Lawrence—l c Zimmern L—l</p> <p>MONROEVILLE Barnett, Russell & Co—f Coxwell J M—c Coxwell R L—c Russell Thos W—l</p> <p>MONTEVALLO Ellis J F—l Kroel P J—f Nabors Lewis A—f Reynolds J M—f Rogan F W—f</p> <p>MONTGOMERY Branch E G—l Branch & Powell—l Brown W C—l Capitol Realty & Securities Co—f Chambliss J A & Bro—f Charles T T & Co—f l c Copeland & Dale—l Douglass Hartwell—f Dowdell & Joseph—f Fowler Ed C—f l c Gallaway Realty Co—f Gay John F—f Gunter C P—f c Hawke J—l Holt N B & Co—f l c Holt W C—f Kelly J W—f Kohn F M & Son—f Laseter & Miles—l Martin L W—f Meyer E J—l Meyer E J Jr—l Meyer, Baum & Teasley—f l c Montgomery Bank & Tr Co—f l Moore W H—f c Moritz Chas F—f l c Nelson & Holt—f Norton J H—l c Pepperman Maxie D—f l c Powell & Co—l Putnam Percy—f Ray & Pierce—f Roberts J T & Son—f Saffold W A—f c</p>
---	--	--	--

Smith J W—c
Southern Realty Co—f c
Stuart Hugh—f
Sweatt & Duskin—f
Terry John W—l
Thomas G A & Co—f c
Tilley J P—l
Tyson A L & L W—f c
Tyson A P Jr—f
Vandiver H F—f l
Warren E H E—f
Weil B J & Co—l c
Westcott S H—f
Wilson C W—l
Wood R T—l

MORTIMER

Ellison S K—f l

MOULTON

Cropper L B—f l c
Judy & Kirby—f

MOUNDVILLE

Holman R C—c

MOUNTAIN CREEK

Maddox J W—l
Mullins J R—c
Thornton E L—f

NEWBERN

Brown John F—f
Hardenburg Gordon—l
True M B—l c
Tubbs W R—f
Walthall T A Jr—f

NEW BROCTON

Adams R C—f
Jones J E—f
McKinnon Arch—l
Whittaker W W—f

NEW DECATUR

Allison E H—f l c
Bibb W A & Son—f
Cain & Wolcott—f l
Com Ins Agency—f
Patterson John—f
Penney & Whitman—f c
Wyatt & Son—f l

NEW HOPE.

Irvin M F—f

NEW MARKET

Coleman & Rodgers—f
Rodgers W W—c

NEWTON

Helms J F—f
Poyner Benj P—f
Tate A W—l

NEWVILLE

Capps J W—f c
Kirkland Edw E—f
Price H C—f c
Whiddon John W—f

NORTH BIRMINGHAM

Bains H L—f
Berry J H—f
Cargile C I—c
Tarrant Realty Co—f
Yielding J M—f

NORTHPORT

Bell C P—f
Hayes A Y—f

NOTASULGA

Bridges & Hope—f
Brooks W W—f
Burns S H—l
Hope A B—f l

OAK HILL

McWilliams E T—l

OAKMAN

Conwel Joe D—f l c

ODENVILLE

Cook W P—l

ONEONTA

Blount County Realty Co
Inc—f l c
Fendley-Hagood Co—f l c
Fendley A A—f
Ginger R W—f l c
Hearn Floyad A—f
Huffstutler C—f l c
Russell T B—f

OPELIKA

Andrews W T—f
Clower T H & Son—f l c
Coggins R B—l c
Darnell Walter J—c
Dean Brothers—f l c
Jones John Allen—f l c
Moon John L—f l c
Smith & Ingram—f l c

OPP

Kelly E E & Lawrence
f
Mizell Chas W—f c
Searcy W O—f
Stanley C W—f

OXFORD

Cooper D C & Co—f c
Hall John H—f l
Harrison Arthur—l
Leigh Frank—f l

OXZARK

Andrews R W—f
Anglin J A—l
Bryans H G—l
Corbitt J W—f c
Deese F O—l
Dowling H O—f
Dowling J R—f
Levy J R—c
Marley L E—l
Martin E D—l
Riley Sessions & Martin
—f c
Seay H N—f
Smith J F—f
Ward Sterling—l

PAINT ROCK

Barclay C E—f l

PELL CITY

Martin U C—f
Smith H L—f
Starnes W A—c
Tilton McLane Jr—f c

PERFIDO BEACH

Hatch Fred M—l

PHIL CAMPBELL

Allen L M—f
Shelby John—f

PHOENIX

Amerson G F—l
Bass C M—f
Bland A C—l
Bryant W S—l
Howard Jno C—l
Jones J L—l
Moses I I—f
Mullin C L—f
O'Grady Jas—f
Sudduth J B—l
Sullivan H S—l
Summersgill Jno—f

Williams C F—f

Williams C W—l
Wood Clarenue—l

PINCKARD

Borland & Pippin—f

PINEAPPLE

Davidson Paul—c
Matheson J A—f l c
Melton Geo C—f c

PITTSVIEW

Burns E R—f
Howard W C—l

PLANTERSVILLE

Chambers H W—f l c
Lawrence W H—f c

POLLARD

Curtis Fred—f l c
Walker Geo S—f

POWDERLY

Pettyjohn L G—f c

PRATT CITY

Donaldson Geo W—f c

PRATTVILLE

Alexander P E—f
Ballard Eugene—c
Cherry B F—l c
Gibson H E—f c
Graham M A—f c
Lewis J Harvey—f l
Northington Allen—f
Patterson F F—f
Smith Wm M—f l c

RAGLAND

Du Bois J C Jr & Co—f c
Floyd M R—f

RANDOLPH

Pratt W C—l

RED BAY

Hackett A J—f c

RED LEVEL

Costen T M—f
Henley D O—f
Law D J—f

REFORM

Pooley Roy M—f l
Staub E J—f
Staub A J Jr—f

REPTON

Gaston L C—f
Jackson C H—l
Kelly Chas S—f c

ROANOKE

Brannon A S—l
Cauthen H H—f
Mann W J—f
Nichols F P—f l c
Pogget J S—l
Taylor R E—f c

ROBERTSDALE

Glendinning L—f l c
McIntosh Wm—f

ROCKFORD

McEwen T K—f c

ROCK RUN

Garvin D J—f

RUSSELLVILLE

Dearing W A—f
Ezzell John T—f
Gavin Foster—c
Horton H H—f c
Hurst W C—f
Jones H D—c
Key Wm H—c
Quinn Y M—c
Robinson & Co—f c

RUTHERFORD

Carlisle J A—f
Carlisle L A—f

SAGINAW

McLane J F—f

SALITPA

Doyle C E—l
Molton W N—l
White J T—l c

SAMSON

Anderson M F—f c
Brock C C—f
Morris W N—f

SCOTTSBORO

Brown L E—c
Freeman J R—f
Gay Jno W—f c
Hackworth O C—f l
Hurt J H—f l c
Jacobson H G—f
Jones & Gay—f c
Larkin W R—l
Padgett J D—f

SEARLE

Holland Rufus H—c
Jennings B G—f
Lancaster E A—l

SELMA

Bibb B S—f
Bloch W I—f
Calhoun M L—f l c
Cater F A—f
Crisman W O—l c
Dunklin J H—f c
Ellis J B Co—l
Ellis Investment & Ins
Co—f l c
Fahnestock A A—l c
Fowlkes S A & Co—f c
Graham Edw—f
Hendricks O M—f l c
Houston & Monk—f
Isaacson & Marks—f
Mabry Securities Co—f c
Macon E C—f l c
Milhouse F L—f
Paisley John B—f l
Parrish J P—f
Poulsen O C—f
Raiford F T—l
Seymour J M—l
Shelly H I—l
Smith Julian—f
Thalheimer L—f l c
Vaughan H A—f l c
Waller & Frose—f l c
Woolsey's Sons—f
Yaretsky I & Co—f

SHAWMUT

Lanier Phillip—f

SHEFFIELD

Coleman J R—f l c
Habbeler W H—f
Lagomarsino J B—f
Robertson E A—f l c
Sadler W H—f

SHORTERS

Pinkston J C—f
Williams Wm P—l

<p>ALA.—Con. SLOCOMB Hawk Miss Lylla—l Henderson D E—l McGee J W—l McGee S D—f Smith Perry F—f c White J T—l</p> <p>SNOW HILL Simpson W G—f</p> <p>SPRINGVILLE Allison Chas W—f Byers & Coupland—f Forman M W—f</p> <p>STANDING ROCK Hines & Varnedoe—f</p> <p>STEELE Sprague C G—f l c</p> <p>STEVENSON Mann E K—f l Schultz Paul G—f l c Woodall J A—f</p> <p>SULLIGENT Dunn J T—f Metcalf John E—f White J L—f Young & White—f</p> <p>SYLACAUGA Jordan J Edw—f l c McDonald & Co—f l Partridge E R—f Stockley H K—f Wilson Grace—f l</p> <p>TALLADEGA Barton J J—l Bowie J O—f Boynton Ivey & Lane Ins Agency—f Hall Alonzo—f Jones W V—l Landham W M—l McCargo M G—f l Puckett Thos S—l Robinson O E—l Talladega Ins & Invest- ment Co—f l c Thornton Wm T—f c</p> <p>TALLASSEE Bailey H K—l c Barnes Wm F—c Caldwell J R—l Hayes R H—f l c Holloway H S—f Jarman J T—f</p>	<p>Patterson Geo D—f Wraad Jos D—f Weston W M—f c</p> <p>THOMASTON Miller John J—l Thomas & Anderson—f</p> <p>THOMASVILLE Boyles J V—f l c Tucker & Cunningham—f Tyson T H—l</p> <p>THORSBY Crumpton M C—f Edler W—f c Parnell W M—f</p> <p>TOINETTE Scott Chas C—l</p> <p>TOWN CREEK Almon H G—f Houston J N—f Sanderson S E—c</p> <p>TROY Allred J S—l Ballard H W—l Ballard T J—l Barr R J & Co—f l c Bashinsky & Co—f Bowers John W—f c Boyd Mrs Bethie—f l c Folmar W B—f l c Greene J F—l Hill T E & Son—f l Jones Dock—f c Knox J B—f l Pennington F M—f l c South Alabama Land & Improvement Co—f Talbot B M & Co—f White C F—f l</p> <p>TUSCALOOSA Alford J G—c Brown & Ward—c Eddins Ben F—f Fitts W F—f l c Green I—f c Hansford G B—f l c Harrison J I & M G—f Leach E F—l Mize A P—l Mize J H—f l c Moody Frank M—f l c Morgan W M—l c Morris Chas—f l c Park O K—f l Peterson E P—l Smith Walter—f Turner J O—f l c Turner & Friedman—f l Upchurch W C—l</p>	<p>TUSCUMBIA Almon E B—c Brealer A—c Carter J C—f l c Clarke O B—f c Delony Jno E Jr—f Funke John—f l Halsey E O—f Isbell J E—f c Johnson Jno W—f Jones & Spraggins—f Julian O N—f Rand H A—f l Sherrod John—f l Simpson T F—f l Thornton Mrs L B—f</p> <p>TUSKEGEE Cobb Wm P—f c Drakeford John H—f l c Harris J M—l Lewis O S—c Powell R H—l c Riley W B—f l Wright Geo C—f c</p> <p>UNION SPRINGS Edwards & Foster—f Eley Bros—f Flewellen Jas T—f c Franklin J K—f l c Harris H C—l Norman J T—f Oliver A W—f Powell B P—l Rainer & Russell—f Rainer J H Jr—f c West R W—f</p> <p>UNIONTOWN Atwater A W & W A—c Brown & Monnier—f Johnston G B & Co—f l c Langhorne W Henry—f Lapsley W W—f Robertson J A—f Underwood G W—c</p> <p>VERNON Kennedy S G—f</p> <p>VINA Weatherford H H—c</p> <p>VINCENT Jennings M A—l Pitts G C—l Tucker A W—f l Waite D W—f c</p> <p>VINEGAR BEND O'Dom Mabry—f l</p>	<p>WADLEY Nichols & Hodge—f Schuessler F R—f</p> <p>WARRIOR Burleson D D—f c Davidson T M—f</p> <p>WAVERLY Dowson L H—f Mayberry Chas—f Webb John O—f</p> <p>WEDOWEE Ballew I L—f Kerr J H—f</p> <p>WEST BLOCKTON McCreary C M—f Young W R—f c</p> <p>WEST END Chamblee J T—f Hamilton J H—f Hard J H—f Mackey A B—f Oliver, Shearer & Roe- buck—f</p> <p>WETUMPKA Gaddis Bros—f l c Hohenberg A—l Holley J M—f Lancaster W L—f Lull Cabot—f Lull F W—f c McCasky F B—c Macon T L—f Tate F Loyd—c Wall O C—f l</p> <p>WILSONVILLE Epperson W L—l Parker P H—f Pope Wm H—f Weldon R G—f</p> <p>WINFIELD Stalcup J G—f</p> <p>WOODLAWN Hemphill R C—f Hewes E C—f</p> <p>WYLAM Wylam Merc Co—f Syx W J—f</p> <p>YORK Avant C W F—l c Hill Ben R—f Weldon Jos C—f l c Wood J F—f Ziegler F H—f</p>
--	---	--	--

ARIZONA

<p>ASH FORK Ash Fork Merc Co—f c Lewis Cooper T—f</p> <p>BENSON Bank of Benson—f c Maier B & Co—f Merrill Doane—f Merrill H P—f Shilliam W—f c Titus Mary E—f Walker Henry—f</p> <p>BISBEE Arizon Ins Agency—f l c</p>	<p>Hughes T A—f l c Haigler Gus—f Hagan & Seed—f McGregor John—l Overcock L J—f</p> <p>BOUSE Worley Merc Co—f</p> <p>BOWIE Jaque J. H—f Jaque Simon F—f l c Simon Morris—f</p> <p>BUCKEYE Clanton D P—l Watson H M—f</p>	<p>CASA GRANDE Bennett Chas F—f Casa Grande Land Co—f Randle W D—f</p> <p>CLIFTON Danenbauer Matt—f l c Hampton J R & Co—f l c Kerby Jas H & Co—f l c Lloyd David—l c Smith J & A—f l c Tyler C E—f l c</p> <p>CONCHO Candelaria A B—f Candelaria M A—f</p>	<p>CONGRESS JUNC- TION Zinck Robert E—f</p> <p>DOUGLAS Badger S S—f l c Butler C L—l Dixon W S—f c Dugan H E—f c Ellis Chas O—f Gibson R D—l Hood J T—f McNair W P—l Noble H H—c Pirtle E R & Co—f c Soto Y—l Speed J B—f l c Windham W W—c</p>
--	---	---	---

DUNCAN
Billingsley B F—f
Evans John—f c
Watters J L T—f c

FAIR BANK
Heney Beni—f

FLAGSTAFF
Arizona Central Bank—f
Bikker A W Jr—c
Dawson C D—f l
Spillmire & Griffin—f
The Citizens Bank—f

FLORENCE
Pinal Bank & Trust Co—f
Price W Y—f c
Stevens D C—c
Wells Thos F—f c

GLENDALE
Bennett A W—f
Cohenour & Cook—f c
Hammels J G—f
Hawks J W—f
Messinger V E—f
Walsh-Myers Produce Co—f

GLOBE
Allison G M—f
Comar Wm A—f c
Gil County Abstract Co—f c
Howard T P—f c
Knowles E F—f
Moore R E—l
Williamson A D—l

GRAND CANYON
Barnard Ross C—l

HAYDEN
Bailey A V—f c
Blake Edw M—f
Nash W B—l
Taylor E C—f

HOLBROOK
Clark W H—f c
Henning Lloyd C—f
Larson Thorwald—c
Matthews J F—f
Schuster A & B—f
Scorse H H—f
Smith R C—f c
Woods W B—l

HUMBOLDT
Demaine Geo—l

JEROME
Bank of Jerome—f
Gibbes H M—f
Humbert A J—f
Miller W C—f
Wyckoff N F—f c

KELVIN
Henness, Giffin & Leonard—f

KINGMAN
Arizona Stores Co—f
Blakely Ross H—f
Bonelli Geo A—f
Citizens Bank—f
Kingman Realty Co—f
Lovin & Withers—f
Tarr & McComb—f
Watkins H H—f

LOWELL
Johnson C A—l
Shilliam Ethel—f

MARICOPA
Smith D H—l c

MAYER
Frazer W A—f

MESA
Arizona Land Co—f
Beach W M—f
Pomeroy Edw L—f
Pomeroy Talma E—l
Pomeroy Realty Co—f
Spangler J G—f c
Wilbur Realty Co—f

METCALF
Floris J B—c
Sellers Carl C—f
Tyler C E—f l c

MIAMI
Miami Investment Co—f

MORENCI
Clark T H—f
Gila Valley Bank & Trust Co—f
Tyler C E—f l c

NOGALES
Athearn & Perkins—f
Budge W C—f l
Grover H E—l
Cummings E K—f c
Curtis Brace—c
Herold O H—c
Marsh Mrs Geo B—f
Noon A H—f
Rodriguez F F—f
Williams J W—l

PALO VERDE
Walton Wm—f

PARKER
Marsh G A—f l c

PATAGONIA
Filckinger A W—l c

PHOENIX
Arizona Auction & Development Co, f
Arizona Inv & Land Co—f
Barnhard C B—f
Bennitt E J—f
Berryman C S—f
Boon J C & C H—f
Burroughs T M—f
Camp-Tannehill Co—f
Capital Sav. Inv. Co—t
Comstock C W—f
Dunlap J T—f
Fickas Wm—f c
Galpin & Hart—f
Ganz E—f c
Garnett R F—f
Geare J E—f
Greene & Griffin R E & Inv. Co—f c
Griffin J S—f
Healy-Conrad Co—f
Heard D B—f
Horning D D—f
Iben & Vinson—f
Irvin J L—f
James W K—f c
Jamison J M—f
Kantz P S—l
Kay Harry—f c
Keafer C W—f
Kellogg Weldon Land Co—f
Kinney J H—f
Lutgerding G L—f
McCandless W B—f
Major H H—f
Marshall E A, f

Moore Fred W—f
Moore-Kennedy Co—f
Monahan R J—f c
Morath C W—f
Morford N A—f
Pascoe E E—f
Phoenix Ins Agency—f
Phoenix Inv Co, f
Phoenix Savings Bank & Tr Co—f c
Phoenix Tr Co—f
Prince & Tuttle—f
Reed J C—f
Ruggles & Co—f
Southwestern Bldg & Inv Co—f
Stewart & Fields—f
Thomas H C—f
Thomas R E & Inv Co—f
Union Realty Co—f
Walker W E—f
Walker Realty Co—f
Westberg J F—f

PIMA
Lines Bros—f
Merrill P C—f
Webb Fred—f

PRESCOTT
Commercial Trust & Savings Bank—f c
Hazeltime M B—f
Johns A A—f
Martindell, Horne & Co.—f c
Merritt W H—f
Moore J M W & Son—f
Smith A L—l

RAY
Feland Robt F—f
Nolan G O—f
Porges M—l
Porges & Thomas—f

SAFFORD
Andrus Geo S—f l
Clayton E W—c
Evans Eugene—l c
Fonda Wm B—f
Foote Sam—l
Lathrop Wm P—f
McElroy C J—c
Owens Jas T—f
Platt W E Ins Agency—f
Solomon-Wickersham Co—f
Thorpe W V—l
Young R J—l
Zundel Geo A—l

ST JOHNS
Anderson Chas P—f
Nelson F W—f c
Poulsen M O—l

SAN SIMON
Ebsen Geo—f
Wallace A D—l
Wharton C E—l

SILVER BELL
Buchman Willis H—l c
Lee F H—f
Pryce Wm H—f

SNOWFLAKE
Smith Jos W—c
Willis A T—f

SOLOMONVILLE
Graham Co Abstract Co—f
Smith R W—l
Solomon Com Co—f

SPRINGERVILLE
Becker Gustave V—f

SUPERIOR
Kellner E F Jr—f
Neary John J—f

TEMPE
Crook & Pofford—f
Gage Geo N & Co—f
Joice & Mocur—f l
Peters A F & Co—f
Windes R A—f l
Woolf Chas—f

THATCHER
Clawson Lawrence—l
Jones D Dudley—c
Kimball Andrew—f
Pace W W—f
Snow L C—f
Snow Le Roi—c

TOMBSTONE
Brandt T R—c
Fowler W A—f
Gibson O—f
Parker A F—l
Woolery Bros—f

TUCSON
Brown H G—f
Donau Alfred S & Co—f
Franklin & Heighton—f l c
Hofman Ed—f
Hughes Samuel—f
Mayes John W—f l c
Merchants Bank & Trust Co—f c
Meyers Geo P—f
Schuster T H—l
Southern Ariz Bank & Trust Co—f c
Triggs & Ellis—f
Tucson Realty & Trust Co—f l

WARREN
Yoakum J—f

WENDEN
Young Otis E—f

WICKENBURG
Baxter R W—f
Bever Fred—c
Campbell L L—l
Curry D J—f
Curry W R—f
Murphy Mary B—f

WILLCOX
Hauser Kasper—f
Kemp S N—f
McCourt L V—f l c
Morgan H A—f

WILLIAMS
Campbell J S—f
Spellmire & Amundsen—f
Williams State Bank—f

WINKELMAN
Bailey Harry S—f
Ruple Wm—l

WINSLOW
Beck W E—f
Burbage W H—f l c
Burbage & Nelson—f
Keyes Geo H Jr—f c
Moore John C—f
Spellmire & Lyons—f

YUMA
Colman C H—f
Ewing F L—f
Michelson Geo—f l c
Modesti A—f
Sanguinetti E F—f
Yuma Exchange & Realty Co—f
Yuma Title Abs Co—f l c

ARKANSAS

ALEENE

Johnson R L—l

ALEXANDER

Blevins Geo B—l

ALICIA

Pool Chas G—l

ALMA

Black L W—f
Jones W M—f
McGehee J F—f
Richards John T—f

ALTHEIMER

Ashcroft Thos B—f
Few A P—l
Furr H L—l
Goldstein F—c
Higginbotham H G—f
Thomasson L—f

ALTUS

Adam Joe N—f c
Pendergrass Wm J—f

AMITY

Olds W H—f

ARGENTA

Argenta Real Estate &
Ins Co—f l c
Davis Thos—f l c
Gerlach Jas—f
Twin City Bank—f l c

ARKADELPHIA

Condry B F—l
Merchants & Planters
Bank—f
Daniel Jno T—l
Townsend J D—l
United Fire Insurance
Agency—f c

ARKANSAS CITY

Thane H—f l c

ASHDOWN

Bush R G—l c
Head Clyde—l
Johnson & Jarnagin—c
Marr S C—l
Toland H L—l

ATKINS

Barker J M Jr—f l c
Burris J F Jr—f
McCollum A J—f

AUGUSTA

Augusta Land & Invest
Co—f c
Bank of Augusta & T Co
Battle J G—l
Collier L N—c
Hutchins A L—l

AUSTIN

Bizzell James M—l

BALD KNOB

Best E E—f l c
Wynne Ernest B—f l

BATES

Claybrook C E—l
Ellis Groover C—l

BATESVILLE

Neill Ernest—f c
Padgett-Glenn Insurance
Agency—f l c
Paxton Thomas—f l c

BENTONVILLE

Avery—C W—l c
Benton Co Abst Co—f
Blake J T—f l c
Craig C R—f
Fishback W M—f
Peel D W—f
Tucker Abstract Co—f

BLACK ROCK

Irby A S—f
Pitts T J—f
Roe L W—f c

BRINKLEY

Bacharach S—f l c
Mitchell & Mitchell—f l c
McCreight E T—f c

CAMDEN

Benson F P—f
Brown & Powell—f c
Green D W—f
Smith Warren—f
Snow & Co—f c
Stern L M—c
Thornton T I—f

CLARENDON

Brown & Ewan—f
Graham & Vaughan—f
Graham W M—l
Hooper J W—l
Kerr J M—l

CLARKSVILLE

Clark M E—l c
Coffee H D—f l c
McKennon R H—f
Montgomery J J—f
Ragon W A—f

CONWAY

Bahner Abst Co—f l c
Dunsway J D—f l c
Durham C E—f l c
Lincoln Mrs Effie—f

DARDANELLE

Adams L C—f c
Baynham Jas—l
Collier E G—f
Farmers Bank & Trust
Co—f l c
Fowlkes W L—f
Goodier Geo—f
Hall L C—f
McCray A S—l
Nolen Max—f
Parker J M—f

DE QUEEN

De Queen Abst Co—f l c
McCown & Mallory—f l c
Smith F M—f c

DERMOTT

Dillender K—f c
Nichols H W—f
Remley Esley P—f

EUREKA SPRINGS

Bare & Swett—f l c
Fetty R H—f
Lobsop Julius—l
Wilson Russ D—l c

FAYETTEVILLE

Cravens & Co—f l c
Dritt, W O—f
Eason & Co—f c
Guaranty Trust Co—f c
Mulholland C A—f l
Trent A L—f c
Wall E B—f
Washington County Loan
& Abstract Co—f c

FORDYCE

Adams S E—f l
Banks A B & Co—f l c
Morton M P—f l c

FORREST CITY

Izard R J—f l c
Pettus & Fogg—f l c
Taylor Knight & Co—f l c

FORT SMITH

Andrews J M—l
Arkansas Valley Trust
Co—f c
Armour C W L—f
Bailey J M—f
Boyd M P & Co—f c
Brazile R E—f
Caldwell H B—f c
Devlin John—f c
Hudson R B—f
Johnston F B Co—f l
Kennedy & Albers—f l c
Lee Froebe—l
Pearkes A L—l
McManus D—l
Smulian A A—l
Tiles Geo—l
Vaile John W—f c
Walker R S—f c
Weaver J E—l
Yadon & Dobbins—f c

GENTRY

Adams E L—c
Feemster Chas C—f
Griffin & Wasson—f
Sullivan D T—f

GURDON

Childs & Nash—f l c
Nash Bertram B—f l c
Stuart R A—f c

HAMBURG

Farmers Savings Bank &
Trust Co—f c
Garnett T W—l
Hamar W H—l
Lawrence J E—l c
Smith & Smith—f l c
Woods J R—f

HARRISON

Glass H D—f l c
Hull Hugh—f l
Poyner H G—f

HELENA

Allen E M Co—f c
Friberg A—l
Friberg G H & Son—f c
Guaranty Loan & Trust
Co—f c
Meyers Aaron & Son—
f c
Meyers Jos. C—l
Walker Abstract & Real-
ty Co—f c

HOPE

Hempstead County Ins
Agency—f l c
Roebuck & Anderson—f
l c
Spragins & White—f l c

HOT SPRINGS

Arkansas Trust Co—f c
Avery J H—f
Cook R T—l
Dodson In. Agency—f l c
Goodwin F J—c
Kempner Ike—f l c
Little W J Ins Agency
—f c
McCallan T J—l
Taylor Harrison—l c
Wootten & Rector Inc—
f l c

JONESBORO

Altman T W—f
Ashabronner C D—l
Brooks G G—f
Cartwright O—f
Elder H A—l
Freeze & Cole—f
Haughton H H—l
Johnson W A—l
Jonesboro Trust Co—f c
Maywood—W A—f
Osborne P S—l
Riddle J F—l
Robertson R E—f l c
United Ins Agency—f l c

LITTLE ROCK

Adams & Boyle—f c
Arnold J D & Co—l c
Arnold Clyde C—f c
Bankers Trust Co—f c
Bay J W—f
Bilheimer J H—f l
Bohlinger Antoine—l
Bright R C—l
Bright W A—l
Browne Wm T & Co—f
l c
Campbell G H—c
Central Bank & Trust Co
—f
Citizens Investment &
Security Co—f
Cotnam T T—f
England Loan & Trust
Co—f c
Evans Stephen N—l
Fowler A S—l
Frazer G P—l
German Trust Co—f c
Hatfield Frank C—f
Hollis J H—f
Hogan Joe—l
Hunter A J—f
Johnson & Cotman—f
Kirkwood & Culpepper
—f
Leigh L B & Co—f
Little Rock Trust Co—f
Long L W—l
Mason W S—f
Mercantile Trust Co—f c
Mills R H & Co—f c
Pollock M D—f
Price, Ledbetter & Mey-
ers—l
Price Joseph L—f
Ramey H H—l
Redding Sid B—l c
Remmel H L—l
Rossner & Walther—f c
Shoffner E G—l
Smith A L—l
Southern Trust Co—f c
Sugarman Victor—f
Union Trust Co—f c
Wittenberg Frank—f
Wood G B—l
Woodson John B—f
Worthen W B Co—f c

<p>LONOKE Couch W T—f c Fletcher & Son—f c Goodrum A B—l Robinson E R—l Young W H—f</p> <p>MAGNOLIA Cross W R—f l Farmers Bank & Trust Co—f Franklin Taylor—l McNeill J C—f Monroe T A—f</p> <p>MALVERN Young J E—f l c</p> <p>MARIANNA Clark E H—f Harrington Sam—l Robertson J T—f l Shorten W J—l Smith R H—l Thompson J H—c Weld-Dupuy-Mixon Co—f l c</p> <p>MENA Board R B—f Dennis, Kelly & Stratton—f MacLafferty Will S—f c Sharp E M—f l c Van Wagner Fred—f</p> <p>MONTICELLO Payne Geo C—l Todd R H—l c Wells E B—f Wood C B—f c</p> <p>MORRILTON Cozort, Stephens & Neal—f Hembre A V—f</p>	<p>Massey & Orrell—f Moose & Scroggin—f l c Rainwater & Hellums—f l</p> <p>NASHVILLE Follett J L—l Planters Bank & Trust Co—f l c Power J M—l Rodgers W C—f l</p> <p>NEWPORT Hite C R—f l c McCollum H E L—l Phillips & Ferguson—f l Sink Geo M—f l Southern Land Co—f l c</p> <p>OSCEOLA Burchfield W—f Fletcher & Ward—f l c Gaylord C H—f Moore C L Jr—f l c</p> <p>OZARK Bill W C—f c Conasta W C—f Nickall H A—f</p> <p>PARAGOULD Adams, Virgil—l Block & Co M F—f c Ford & Kitchens—f c Jarrett J C—l Lambert John J—l Landrum J V—f c McHaney Sam P—l Paragould Trust Co—f c Presson A M—l Thompson J L—l</p> <p>PINE BLUFF Cross M C—l Haycock Chas—f</p>	<p>Home Insurance Agency—f l c Knox Hunter H—l Mills Jno L—c Mills R H M & Sons—f Rogers N R—l c Rosenberg F M—l Taylor & Co—f</p> <p>ROGERS Bryant B F—f Carr & Hatcher—f c Forwood Reginald—f c Harris Lee M—f Henderson J M—f c Larimore F E—l Stevens M C—f Walker Berry E—f c</p> <p>RUSSELLVILLE Cole T C—f c Pope County Real Estate Co—f c Reed S J—l Webb J A—f c</p> <p>SEARCY Lightle J E—f Plant J Z—f c Ross & Moore—f c Sanford & Watkins—f c Yarnell T A—f</p> <p>SILOAM SPRINGS Barnes J F—f Cooley C—f c De Spain C E—l Grant Wm A—l Harris T M—f Lindsay H L—f Martin L M—f Moss Bros—f Real C L—l</p>	<p>SPRINGDALE Dodson-Renner Insurance Agency—f l c</p> <p>STUTTGART Brain S G—f Bruce Geo C—f c Denslow C H—f l Noble E H & Co, f l c</p> <p>TEXARKANA Hennegan & Godbold—f c Offenhauser F W & Co f l c Rose Andrew—f l c</p> <p>VAN BUREN Bryan H W—f c Cain Claud B—l Crawford County Abstract Co—f Creekmore & Hynes—f Furry W G—f c Southmayd L H—f Weaver Jno—f l c</p> <p>WALNUT RIDGE Andrews S W—f l Beloate W E—f Beloate & Andrews—f Blackford W T—f Bloom D—f Dowell S C—f l McCorkle & Henry—f Sloan & Erby—f Townsend Roy—f</p> <p>WYNNE Cogbill Bros—f l c East Ark Abstract & Loan Co—f l c Wynne Ins & Realty Co—f l c</p>
--	---	--	---

CALIFORNIA

<p>ALAMEDA Adams, Charles & Co—f Alameda Land Co—f Baird Mrs T F—f Banta Chas F—f Braswell Edw—f Clark Herbert D—f Dole Norman E—l Dufour William—f Hally Frank—f Hammond & Hammond—f Hanley J S—f Judd E D Co—f Judd Thos H—f McCraith Thos—f l Mehrtens H G—f l Neville F R—f Pollard Wm H—f Rommel J A—f Shaw E M—f c Stevenson D C—l</p> <p>ALTURAS Ballard C A—f Edwards R L—f Estes A B—f French R A—f Laird R A—f l Lynip B F—f Negley J T—f Niles J E—f Towle C B—f Van Loan H—l</p> <p>ANAHEIM Anaheim Realty Co—f Bache Jos M Jr—f</p>	<p>Backs F A Jr—f Baum Frank—f Behrendt-Levy Co—f Boege Chas A—f Boyd Mrs Eva H—f Clabaugh J H—l Conklin W W—l c Dickel H A—f Evans Leonard—c Gibbs Frank N—l Grim Chas F—f c Hamler & Simpson—f Hartung John—f c Horwitz A—f l Howard J S—f l Imus L E—l Ingram R B—f Klutzb B A—l c Koessel Fred—f c Kohlenberger John W—f l Phegley Ross L—l</p> <p>ANGELS CAMP Tyron & Monte Verda—f l c</p> <p>AUBURN Ekberg Peter—l Francis J M—f Huntley L—f Lukens Geo E—f Placer County Land Co—f c Prewett W J—f Reynolds A E—l Robie E T—f</p>	<p>Rodehaver I H & W W—l Stevens S M—f Wallace Mrs—l Walsh J E—f Watts S G—f Wills Agency—f l c</p> <p>BAKERSFIELD Abbott L—l Bakersfield Abst Co—f c Brockman J W—f Crites A S—f Hunt W S—f Kamprath O—f Kelly W W—f Kern County Abstract Bureau—f Mack S L—f McManus & Son—f l c Maude Helen C—f Moore R A Price Geo W—f Robinson F W Webster M E—f White E H—f</p> <p>BENICIA Clyne J—f Colman John—f Crooks W L—f l Dalton A Sr—f Dwyer Wm—f c Enos Jos—f Gnanck Gus—f Johnson G A—f Kuhland Ralph—f McConlogue John—f</p>	<p>McKay W D—f Powers M—f Prince Chas M—f l Quarney Clara—f Sanborn Joseph L—f Stevens C P—f Weinmann The F P Agency—f l c White H K—f</p> <p>BERKELEY Albel A P W—f Allen W I—f Archibald S D—l Bailey C A—f Berry R A—l Cheney & Berry—f Cooley A M—l De Graff Wm T—l Dickinson W R—f Ellis W E—f Emslie C C—f Freese N L—f Ferrier F—f Gordan E J—f Hill J M—l Hodgkin R H—l Holden Frank H—l Irwin H J—f Johnson H A—f Junk F—f Juster & Baird Lacy D B—l Langworthy R L—l Little J—f Little & Woolsey McGowan T Frank—l Mason-Duffie Co—f l c</p>
---	---	--	---

CAL.—Berkeley, Con.

Moran W C—f
Mortimer—f
Patterson & Haskill—f
Roberts P R—f
Rudolph P R—f
Schmidt Geo—f
Skidmore Chas E—l
Taylor H W
Wyckoff S N—l
Wyckoff A C—l
Young Roy J—l

BIGGS

Alderson J—f
Bacon G K—f
Barnard W E—f
Biggs Rice & Land Co—f
Brink H S—f
Brough J M—f l c
Brown C N—f
Caldwell B—f
Chatfield & Smith—f
Doty W M—f
Doty, Lyman—f
Hastings J M & Co—f
Kirk T A—f
La Point Moses—f
Lashells L H—f
Loughran T F—f
Lucas Bernard—l
Markgraf F—f
Mitchell F C—f
Parker W D—f
Pearne W G—f l c
Sanborn H B—l
Spence C C—f

BURBANK

Fischer C B—f l c
Durfin A E—l

CHICO

Boyd-Peasby Co—f
Bradley W L
Crew T N—f
Cussick Barney—f
Grabiel A—f
Hendricks Perry—l c
Hill & Lewis—f
Hintz Charles—l
Jones Jas H—f
Kerr W S—f
McGee John—l
McManus Mr—f
Marks I G
March J D—f l
Reynolds E T—f
Robinson John R—f
Roper J W & Co—f
Roth H A—f
Sears & Mastersen—f
Swain C B—f
Vadney Geo—f
Wilson & Wilson—f

CHINO

Bradley E W—f
Cooke A H—f l
Dickey W A—f
Dillon A O—f
Lefevre O L—l
McDonald D D—f l
Snyder W H—f

COLFAX

Falconer D—f
Gillen D C—f
Haffey E W—f
Kuenzly J—f
Lobner M—f l
Newman J M Co—f
West G E—f

COLTON

Hanna J B & Co—f l
Johnson D—f l c
Smith H B—f

COLUSA

Arnold Philip—f
Barrell E C—l c
Beckwith DeLay L—f
Blevens & Scott—f l c
Boedefeld L R—l
Boggs M J—f
Bowes Everett—f l
Brooks G G & Son—f l c
Brown W K—f
Butler A—f l c
Campbell J F—f
De Jarnatt & Son J B—f c
Harrington T—f c
Hicok L L—f c
Hickok H H—f
Jackson J L—f
Jackson & Russell—f l c
Johnson Grover—f c
Lewis W E—l c
Mogk John C—f l c
Pope A H—f
Pryor B A—f c
Pryor F B—f
Putnam H R—f
Rich J F—f c
Weyand E—f
Zumwalt I G—f

CORONA

Circle City Realty Co—f
Citizens Bank—f
French Sanger E—f
Garvey S W—f
Genereux E J—f l c
Gleason A V—f
Hanson N C—f
Key Bros—f l c
Kidder E P—l c
Newton I A—l
Slaten Roy R—l c
Sweet H N—f l c
Terpening M—f c
Veach Elzia—f
Walker Benj—f

CRESCENT CITY

Boesch Frank—f
Cutler T B—f
Hobbs Wall & Co—f
Kendall Ed—f
McNulty & Frantz—f

DIXON

Alfalfa Land Co—f
Bissell H L—c
Brown & McKinnon—f
Duke T B—f
Eames E C—f
Grady J D—c
Moss & Hall—f
Newby B F—f
Rice J H—f
Schulze O C Inc—f

DOWNIEVILLE

Case E L—f
Meyer H H—l

ELMHURST

Dugan Geo—l
Hood E J—l
Joseph Joseph C—l
Wilson B—l
Welchoff Mr—l

EMERYVILLE

Beaudry & Brennan—f
Carey E J—f
Coburn John C—f
Colbert J F—f
Hammersmith P W—l
Johnson Augustus—f l c
Lane Co—f
Nall Geo C—f
Scott Jos L—f
Thomson Peter A—f

EUREKA

Adams Adolph B—f
Barnum Fred—f
Belcher F—f l
Belcher Peter—f c
Campbell S—f l c
Cooper & Rager—f
Everts & McIntosh—f l
Ferrill & Palmhag—f l
Georgeson G R—f l c
Hass M J—l
Girard Eugene—f c
Hasman & Abers—f l c
Hartson B C—f
Hinch E D—f
Hunter & Owsley—f l
Jewett Wm H—l
Johnson A J—f
Keleher J T—f l c
Knudsen K—f
McGaragham Mrs B J—f
Noe & Hansen—f c
Perry Thos H—f l c
Phillips Chas M—l
Redwood Inv Co—f c
Ricks & Son—f
Roberts Chas H—f
Smith Co—f l c
Smith V A—l c
Stern Walter E—f l c
Stewart & Co—f
Swanson Oscar—l
Thompson Geo—f
Ward, Perkins, Gill Co—f c
Zane Mrs J F—f c

FOLSOM CITY

Burnham J H—f c
Clemensen H—f
Cox J P—f
Foster Mrs Kate—f
Higgins—Chas—f
Hyman I—f
McFarland R O—f
Miller O J—l
Rumsey W M—f
Wiley D C—f l

FOREST

Crafts F L—f

FORT BRAGG

Andreanni I J—f
Berryhill Realty Co—f
The Nelson Realty Co—f l c

FRESNO

Aarestrup T H—f
Alexander Land Co—f c
Andrews Geo R—f l c
Balch, George—l
Billings & Mayering—f c
Bonsell C R—c
Braverman Alfred—l
Chappell & Jones—f c
Church W A—f
Conklin P M—f
Edwards Ins Agcy—f l c
Fisk J A—f
Fresno Realty Co—f
Frisbee A G—f
Hagoepan B—l
Harner M B—f
Havner Martin B—l
Henderson J A—f
Hodgkin Geo. B—l
Jones & Luke—f c
Kahrman Wm—f
Kilby W J—f
Kirk A B & E F S—f c
Leas & Wheelock—f l c
Levy Bros—f c
Levy H—l
Locher F—l
Lucas L F—f c
Mattingly W T—f c
Meacham J L Co—f c
Muratini J—f c

Murray J J—f
Noble Bros—f c
Parson G G—f l c
Pierce-Anderson Co—f
Rahill E—f c
Reis & Ross—l
Sample C A—f
Seibert & Mattry—c
Shaw H W—f
Shepherd-Cochrane Co—f c
Smith W H—f
Stebbins & Co—f c
Sunset Realty Co—f c
Thomas-Darr Co—f c
White H F—f
Wilson G A & Son—f

FRUITVALE

Barkmeyer Henry—f
Fransden A—f
Glaze J—f
Johnson Chas J—l
Koch R W—f
Legg Chas L—f l c
Plietner H A—f
Potter S A & Co—f
Waterman F C—f

GILROY

Blake W F—f
Chesbro A W—f l c
Crawford E D & Co—f c
De Rose A—f
Fitzgerald & Co—f l c
Gilroy Commercial Co—f
McKinney L C—f
Moore S T & Co—f

GLENDALE

Kirk Wm B—l

GLENELLEN

Chauvet H J—f
Hardman A M—f
Lane C O—f
Levy M—f
Poppe Chas J—f

GRASS VALLEY

Argall M Henry—f
Barker C H—f
Biggs Elain—f
Grenfell C B—f l c
Harris W D—f
Hicks John
Jenkins C W
Nevada County Bank—f

GREENVILLE

Murray J R—f l c

HANFORD

Ainsworth B D—f
Bliss Geo—f
Brailsford W H
Bush Agency E E—f c
Chittenden, Flory & Co—f
Coe C H—f
Dunham L C—f
Farley J H—f
Goldberg Real Estate Agency—f c
Hight F R—f
Isaac F N—f
McQuiddy W R—f c
Nelson Peter F—f
Newport W R—f
Sheets H P—f c
Smith Ed T—f
Wright—H E—f l

HAYWARDS

Armstrong J D—f
Beam A W—f
Farnum J E—f
Haley W W Jr—f l c
Hanschidt Henry—f c

Lemos F I—f
Musson E F—f
Prowse Chas—f
Parker Douglas—f
Robinson H R—f
Russell T B—f
Silver Joseph H—f
Smith D C—f
Warren E S—f
Wilbert P—f

HEALDSBURG

Coffman J T—f
Hicks J C—f
Jacobs R G—f
Luce M Y—f
McConnell F W—f
Norton E M—f
Prince J B—f
Rose J W—f
Russian River Land Co
f
Warfield, Barnes & Will-
iams—f l c
Wattles, Hall & Miller
Wolcott G W—f

HIGHLAND

Barner E E—f
Barnes Gratz—l
Browning John—f
Kunzman J—f l
Randall M M—c
True A A—f

HOLLISTER

Breen P W—f l c
Farmers Exchange—f
Hamilton Bros—f
Holbrook E E—f
Hollister Realty Co—f c
McCloskey Thos—f
McPhail D F—f
Palmtag & Connor—f
Patterson John—f
Shaw Chas J—f l c
Thompson W E—f
Wilde W B—f c

IONE

Hammer B—f
Mack Geo—f
McMurray J W—f
Merrill Fred—f
Newman J—f
Perkins J D & Son—f
Sibole & Gillum
Stewart D Co—f
Swain C W—f

JACKSON

Chichizola A—f
Conlon Mrs Ela—f
Culbert C L—f
Glavich John—l
Marelia Chris—f
Meehan Jas—f
Penry Wm M—f
Spagnoli S G & U G D
—f
Speer W E—l
Thompson W G—f
Vela & Piccardo—f
Wright James J—f

KERN

Williams J R—f

LINCOLN

Brown Lloyd E—f
Fleming E A & A C—
f l c
Ingram Wm D—f
Jansen Walter—f
Musser B C—f c
Sparks Wm Jr—f l

LIVERMORE

Anspacher Bros—f
Callaghan M G—f l c

Fletcher Jos F—f
Livermore Commercial
Co—f l
McKown & Mess—f
Mathiesen F—f l c
Nissen C M—f l c

LODI

Bewley & Lodi Co—f
Bird Dan W & Co—f
Brigman & Keeney—f
Clark H S Jr—f
Coleman H B—f
Deaver E E—f
Dougherty F A—f
Ferdun C M—f
Graham R L—f
McMahon J M—f
McSherry & Brown—f
Schmidt C—f

LOMPOC

Balaam A G—f l
Klein & Lehman—f
Lompoc Produce & Real
Estate Co—f
Smith W R—f
Smith L L—f
Meals G W—f
Milling S P Co—f c
Moore F B—f
Rudolph Arthur—f

LONG BEACH

Campbell W L & Co—f
Gailbraith M W—f l
Malcolm, Davis & Ste-
vens—f l c
Rapp Ben—f

LOS ANGELES

Agency Co The—f c
Ainley F G—f
Alderson F Earl Ins
Agency—f c
Allen A A Ins Agency
—f c
Allen R W—f
Allen W H & Son—f
Althouse W L P—f
Andrew J L—f
Ansley B C—f
Aronson Gale Co—f c
Atchley T J—l
Atwood C B—l
Baer Lucien—f
Bareford C H—f
Baillie Herbert C—f c
Barham Guy B—f
Barlow & Tiedemann—f
Barrett Irvin—f
Barnet W T—f
Barrett & Daum—f
Batcheller L W—l c
Bean C W—c
Behrendt-Levy Co Inc—
f c
Bein A H—l
Bernstein B F—l
Bigford M A—c
Blair A G—l c
Blanchard E L Co—f
Blanks H—c
Bliss C H J—f
Bolle Theo.—c
Bonyng, Girdlestone &
Froehlich Co—f
Bogy Vernon C—f
Bond R J—c
Boylan James F—f
Bradford C W—l
Briggs Sidney L—f
Bristol F O—l
Brown Bros Co—f
Brown Robt A—l
Brownrigg J E—l
Brundige Ed & Co—f c
Brush R G—f
Bryan & Bradford—f
Bundy Thos C—f
Burbank & Baker—f

Burbank R E & Co—f
Burgwald H M—f c
Burke Carlton F—f
California Real Estate &
Bldg Co—f
Calkins F S & Co—f
Campbell Warren I—f
Campbell W Ross Co—f
Carter Dan F—f c
Cason E W Co—f
Chandler L B—f
Chandler R W—l
Chapman W O—f l c
Chaney L S—c
Childs, Hickes & Mont-
gomery—f l c
Clairemont Co—f c
Clark, Wesley & Co—f
Coast Utilities Inves-
ment Co—f
Coffin Franc N—l
Collier F E—l
Collins L B—l
Conaway O P—f
Consolidated Agency Co
—f l c
Cornell F D Co—f
Cornish H L & Co—f
Cramer W H—l
Crandall J E—f
Cribb E C & Co—f
Crooke P W—f
Crook & McCann—f
Crown C C—f c
Davenport R H—l
Davis R H—f
Davis, Prenzlaue & Co
—f
Dewey S B & Co—f
Deyoe J W—f
Dickinson Geo L—l
Doyle A L—f c
Dunnington F H—f
Ebner A B—l
Edwards W T—f c
Edwards & Wildey Co—f
Ege Chas B—c
Eldredge Edw L—l
Farish O E & Co—f
Ferguson D W—f
Flack E B—f
Flint & Hart—f l c
Folsom Allison G—f
Folsom S M—l
Foote H W—f c
Ford E S—l
Foster J D & Co—f
Frankel Cecil—l
Gallagher J A—f
Gardner John N—f
Gatchel C H—f
Geldert W H L—f c
Giles R J—l
Gilligan J J—l
Gilmore Geo D—f
Golden M B—f
Greenfield W J T—f
Greenwood L A—l
Griffith P H—f
Griffith John T—f
Grim Miss Laura—l
Gunter J W—l
Guy I C—l
Guy H P—l
Gwynn Alfred E & Co
—f
Haas & Burford—c
Hall Otho N—f
Hanford R H—f
Harris Charles—f
Hastings Bros—f
Heinsch-Rutler Co—f
Hill L F—l
Hillman R G—f
Hinds I B—f
Hoffman-Akey H V Co
—f
Holland Earl R—f
Hollingsworth W I & Co
Inc—f
Honsinger E R—f
Hopper C B—f l c

Howard H & Co—f
Horton G C—f
Hubbard Chas L—l
Hughes F S—f c
Humfreville Bros & Co
—f
Hunter & Camfield—f
Hurd Bros—l
Hyans E C—f
Inman G A—f
Insurance Agency Co—
f c
Jackson H R—f
Jaquette W W—f
Jergins Co A T—f
Johns R G—f
Jones S H—l
Jones-Potter Realty &
Inv Co—f
Keating-Bainbridge Co—
f
Keleher T J—f
Kellner B J—f
Kelsey F M—f
Kennedy J D—f
Kenyon & Truscott—f
Kierulff B F Jr—l
Klokke Karl C—f
Knight J O & Co—f
Kolf & Brown—f
Korbel A J O—f
Kremer, Campbell & Co
—f c
Kroesen Bros—f
Kuhl Wm F—f
Labry W E—f
Langmuir C H—l
Le Sage J Henry—f
Letteau G H—f
Lockhart O P—f
Los Angeles Fire Ins
Agency—f
Los Angeles Underwri-
ters Agency—f
Louis Underwriters
Agency—f c
Lunt R G—f
Lynch Geo A—l
Lyndall C P—f
McClelland Wm—l
McConnell & Irvine—f
McConnell A C—f
McConnell Levi J—l
McCulloch R L—f
MacDonald G W—f
McDougald Alex—f
McGarry P J & Co—f c
McIntire G L—f
McLaughlin L V—f
McMullen F E—l
McNail Victor L—f
McNeill I C—l
Mahana & Cooling—c
Malone D B—l
Mancha Matt T & Co—f l
Marsh Robt & Co—f
Marks David—l
Matthews & Matthews—f
Mathews Frank—f c
Martin Wm H—l
Maxson Herbert E—l
Merchants Realty & In-
vestment Co—f
Merritt Chas T—c
Merwin W B Co—f
Metcalf & Ryan—f
Metzger W H—l c
Metzler B J—l
Miller C—l
Miller H L & Co—f
Mines W W—f c
Moir W H—l
Montgomery C S—l
Morris Elmer C—l
Morrow J H—f
Moses-Starr Co—f
Mueller G—f
Muma Irwin J—l
Musselwhite E V—l
Nabors J B & Sons—f c
Neiswender-LeClaire Co
—f

**CAL.—Los Angeles,
Con.**

Nelles H B—l
Nieman Chas—f
Nott E E—l
O'Brien H E—f
O'Brien Tim—l c
Orsatti M—f
Osmun, L G—c
Park Bros—f
Pacific Mortgage Co—f
Pallette Baird—c
Peck E E—l
Perkins Gregory Jr—f
Perry Fred J—f
Phelps W W—f
Phillips C S Co—f
Phillis H D—l
Pirie A J—f c
Poindexter R W—f
Powers F E—f
Porter E H Co—f l c
Powers Investment Co—f
Price Ernest E—f
Price R L—f
Prinsen J A—f
Purcell G M—f
Rabe E Earl—l
Raphael Robt H—l
Quitrow Chas—f
Rathbun Geo A—l
Redpath F H Co—f
Reed A L—c
Reed C A—l
Reynolds Ralph—f
Rice Wm F—l
Richards F F—f
Richards Bernard J—f
Rogers E E—l
Robins Leigh H—f
Robertson A D Jr—l
Roberts C Wesley Co—f
Roberts T S Ins Agcy—f
Rohrer C W—f
Rouse B P—l
Rouse W H—l
Rowan R A & Co—f c
Rowe E A—f
Rule Sons Inc—f
Russell John N Jr—l
Ryan F J & Co—f
Savage W H—l
Scarborough W B—f
Scherer O F—f
Sellers Darrow H—l
Sentous Realty Co—f
Servis L B—c
Seyler Chas Jr—f c
Shaw Frank—f
Shaw W C—l
Shuster Morrow & King
Inc—f
Siegel Fred F Cmf mfmf
Siegel Fred—f c
Silent Ed D & Co—f c
Silent M H & Co—f
Skidmore Stepper &
Lockhart—f
Smith H Harry—f
Smith Hugo M—f
Smith W—f
Stacy Realty Co—f
Stark E M—l
Stark E N—l
Stephens L P—f
Stephens M W—f c
Stephens R B & Co—f c

Will Stephens**Fire Insurance****314 Security Building****LOS ANGELES, CAL.**

Stevenson G F—l
Stewart W F—f

Stewardson Wm—f
Stodghill Wm M—f
Stovel C J Agency—f
Stovel R J Agency—c
Sturdivant W B—l
Stout-Clairemont Co—f
Suydam J S—f
Swank & Letton—f
Swift C A—f
Tait C A—f l c
Talbot Chas L—f
Tandy & Story—f
Tapham & Hill—f
Taylor, Russell McD—f
Test L L—l
Theberg A S—l
Thom C C—c
Toner A L—l
Topham & Hill—f
Tressler, Sidney P—f c
Trott D M—l
Trumbower Wm P—l
Turner C O—f
Union Realty Co—f c
Urmston J K—f
Vail & Eldridge—l
Van Alstyne Guy—c
Van Slooten J F—l
Vawter J P & Co—f
Van Valkenburg Chas—f
Veasey & Hayward Inc
—f c
Vetter Louis F—f
Vickrey O A & Co—f
Wade & Whelan—f
Walker H E—l
Walsh Frank E—f c
Warde D M—l
Walton Fred A—f
Watson Ralph M—f
Weik F G & Co—f
Wheeler Bros & Pierce
Inc—f c
Whelan Weldon D—f
Whittington J W—l
Widenham Wm W—f
Wickett F A—l
Wills B G—c
Williams F H—f
Wilson J Wesley—f
Wilson Robt—l
Wilkinson Jas W—f
Woods Almon V—l
Wood L H—f
Wren W J & Co—f c
Wright - Callender - An-
drews Co—f c
Yarnall Geo S—l
Yates J P—f
Young W H—f

LOS GATOS

Angell E G—f c
Balch S D—f
Fitch J G & Son—f
Johns & McMurty—f
Lathrop M A—f
Milligan Bros & Co—
f l c
Noble & Riggs—f
Rogers Noah G

MADERA

Breslin C—f
Foster & Stahl—f l c
Dyer R C—f
Smith & Williams—f

MARTINEZ

Blum A E—f c
Bush H M—f
Daley & Dunkel—f l c
Glass F L—f c
Hale, Edson D—f l c
Hayden C H J—f l c
Lasell Co—f
Lyford Geo H—f l
McNamara J J—f c
West D J—f

MARYSVILLE

Aaron C F—f l c
Arnoldy Mat—f l c
Cooley C S—f
Harney G W—f l c
Irwin & Gluckman—f l c
Jones R D—l
Lane Frank—f l
Lytle P W Co—f
McCormick Ralph—f c
Richards Geo—f l c
White A H—f l c

MAYFIELD

Cuthbertson S M—f
Ellett Charles—f l
Hebbard F—f
MacDonald E B—c
Peers Alex—f
Ponce J P—f
Schaefer J P—f
Telmont D D—f

MENDOCINO

Brown A—f
Brown E—f
Brown H—f
Grindle J—f
Heeser A A—f
Jarvis & Nichols—f
Luiz Chas—f
Murray J—f
Packard C O—f l
Wallace W—f

MERCED

Abstract Title & Invest-
ment Co—f c
Clark E M—l
Cornett J R—f l c
Laudram H—f
Merced Lumber Co—f
Moor E L—f
Russell J E—f
Simonson & Harrell—f
Wood J D—f
Worden L G—f l

MODESTO

Abbott Mr—f c
Davis Ed—f l
Campbell & Moyle—f
Davis Ed—f l
Deyoe S F—f
Gilman R E—f
Grange Co—f
Harp J D—f
Harter W A—f
Holtham A E—f
Irrigated Lands Co—f
McCarthy & West—f
Marshall & Austin—f
Maze & Wren—f
Maze Ella C—f c
Minnier C W—f
Modesto Land Co—f
Morris C C—f
Moss & Windus—f l c
Municipal Land Co—f
Murray & Jones—f
Neil & Neil—f
O'Connor Geo W—f
Perley George—f
Pioneer Land Co—f
Rice T E B & Son—f l c
Riemenschneider Bros—f
Ross J W—f
Shoemaker A B—f c
Thomas & Walstrum—f
Weyer H P—f l c
Wheeler A W—f
Williams O H—f

MOKELUMNE HILL

Davidson S L—f l
Fitzell L—f
Greve H—f
McCarthy A H—f
Nuner C G—f
Peck F W—f

MONROVIA

Barnes L—f
Bent Mrs M E—f
Bovee Ernest—f
Bryant O N—f
Bunker J E—f
Coombs Joseph—f
Evans H J—f l c
Evans W H—f
Gilchrist H B—f
Hallock & Wade—f
Morrison A W—f
Smith R R—f

MONTEREY

Botch F A—f
Coast Counties R E &
Inv Co—f
Jacks R C—f
Jakobs Frank C—f l c
Johnson D W W—f
Monterey Inv Co (Inc)
—f c
Pryer J P Realty Co—
f c
Wright B F—f

NAPA CITY

Bickford E—f
Chapman S M—f
Davis H S—f
Emory W—l
Goodman Jas H & Co—l
Graves John—f
Hales T H—l
Hayman John—f
King E H—f c
Mount & Son—f c
Morse H—f
Sawyer H H—l
Smith A H Co—f l c
Thompson The W G Co
—f l c
Weir H—f
Wyckoff S H—f c

NATIONAL CITY

Arnold A G—f l
Burnham Jas & Co—f c
Stensman S E—f c

NEEDLES

Benedict H E—f
Butler Geo E—f
Monaghan & Murphy—f

NEVADA CITY

Badger Edw W—l
Fleming J D—f
Garthe L A—f
Hook Edgar—f
Lindley I—f
Marsh S W—f
Morgan D E—f l c
Morgan E J—f l c
Ott E N J—f
Powell E T R—l
Rector G J—f
Werry John—f
Wright H J—f l c

OAKDALE

Coleman Amos—f
Collins Phil—f
Coul Thos B—l
Halbert Edw—f
Hayes W Scott—f
Murphy Geo C—f c
Pioneer Bank—f c
Shields J J—l
Wright J F—f c

OAKLAND

Ajello F—f
Albright J W—f
Alameda County Realty
Co—f
Anthony R M—f
Arns & Kaiser—f c
Austin G W—f c

Ballard D—f
Bankhead H—f
Blodgett N A—f c
Bowes William—f
Brooks F W S—f
Burr F D & Co—f c
Cahill A E—f c
Cameron Hugh M—f
Campbell L E—f
Champion T C—f c
Chickering R—f
Christensen & Goodwin—f c
Clay I H & Co—f l
Cohen S—f
Colbert & Co—f l c
Cook E P—f
Craig & Currie Co—f c
Davenport H—f
Dobson D O—f
Dohrmann W C—f c
Drew Wm—f
East Bay Home Builders (Inc)—f c
Elrod J R Co—f c
Emigh T P—f c
Fletcher & Rohrbach—f
Fletter O W—f
Garrigue M W—f c
Gharardeli & Soule—f c
Gray C H—f c
Hall E W—f
Harrod B—f c
Holcomb Realty Co—f
Jackson S—f
Jackson S E—f
Jewell F W—f
Johnson H—f
Kelly Helen L Co—f
Kerr & McCandish—c
Kimball L M—f
King J H—f c
Knapp R A—f
Knowles Thos—f c
Koenig & Kroll—f
Lanktree J B—f c
Laymance Real Estate Co—f c
Le Ballister-Duncan Co—f c
Lee Geo—f
Lefman H—f
Lindberg O F—f c
McCartney M P—f c
McConkey E H—f
McGraw & Swin—f c
McHenry & Kaiser—f c
Magill Chas J—f c
Magill R H—f
Martens John—f
Martin C S—f
Meese Edwin—f
Metzler Jos—f
Michener W L & Co—f c
Monsen M—f
Montgomery R J—f
Morgan T W—f
Mott Frank K Co—f
Nasmith G S—f
Oakland Underwriters—f c
Perkins J M—f
Porter F F & Co—f c
Porterfield G K—f
Porteus J H—f
Reed Fred E Co—f
Reef Henry J—f
Richards C A—f
Salinger J M—f
Shrader & Thomas—f l
Simpson R W—f c
Stahl Bros—f c
Stephenson L A—f
Stromberg F W & Son—f
Stroud J A—f
Seulberger, Eccleston & Dunham—f
Thane J E—f
Taylor Bros & Co—f c
Thomas J A—f c

Thomas M A—f c
Thompson S B—f
Toohig J M—f c
Trathen A H—f c
Troy J H—f
Vail Henry R—f
Vinson Brokerage Co—f c
Walker A J—f l
Wagner & Pugh—f c
Wann U A—f
Weil & Clow Co Inc—f l c
Weld W C—f
West William B—f l
Wenham & Pugh—f c
Wheatley H M—f l c
Whitton A H—f c
Willard G A—f c
Winslow R C—f

ORANGE

Adams H Z—f l c
Clayton W H H—f
Craddick S M—f
Davis Evan—f
Frederickson C O—f
Fernald A R—f
Haynes Dorothy—f
Hemphill L W—f c
John Carl—f
Miller Helen—f
Porter J R—f
Ralph A S—f l c
Weiss E K—f c
Whitney M N & Co—f

OROVILLE

Duncan W E—f
Fetherston A—f
Gray F H—f
Lawrence J A—f
McGee John M—f
Tucker E—f

PACIFIC GROVE

Estabrook C R—f
Fritz S L—f c
Gretter W C—f
Harris Real Estate Co—f c
Lloyd Etta B—f
Norton Chas T—f l c
Strong & Kemp—f
Work T A Co—f

PALO ALTO

Cuthbertson Harry F—f
Haley A M—f
May John—f
Talbot Wm E—f

PASADENA

Allen Andrew S Co—f c
Anderson & Johnson—f
Bacon E J—f
Ball Russell—c
Banks F Alexander Co—f l c
Bannister A M—f
Becker A J—f
Benedict W G & Son—f
Blackfor E E—f
Blair W E—f
Blankenhorn D Co—f c
Blount Chas—f
Blount J S—f
Boadway L A—f
Bragdon J R & Co—f
Brainard J C—f
Brokaw W E—f
Brooks Wm C—f
Brower Chas H—f
Brown C G Co—f l
Brown R B—f
Bryan Bessie—f
Burnett C H—f
Clark H L—f
Collins J L—f
Cox W L—f
Cullen Alex—f

C
C
D
D
D
D
E
E
Engle W B—f
Fawkes F H—f
Freeland J K—f
Gaut Jas H—f c
Godber H H—f
Grattan W E—f
Graves A A—f c
Greene C C—f
Greife H H—f
Griffith O J—f
Groenendyke E—f
Gueyer C G Co—f
Hartman Edw A—f
Havener J E—f
Hill E D—f
Hobson A T—f
Hogan Co—f
Horton N T—f c
Jacobs G R—f
James C T—f
Jordan E B—f
Kendall B O Co—f
Knapp J J—f
Larson A—f
Lee E A—f
Lockwood E H—f
Long Frank H—f
McAlpine J B—f
McDonald John Co—f
McNally & Son—f
Metzler B J—f
Meyer F W—f
Miner C E—f
Mitchell L H—f
Mohler F C—f
Monfort C E—f
Mott Daniel—f
Nevin W H—f
Newell N E—f
Palmer Wm T—f
Parnay S Y—f
Pasadena Investment Co—f
Pearson A A—f l c
Pierce T M—f
Pieters J A V—f
Pinney & Nash—f
Platt Frank C Invest—ment Co—f
Putnam C E—f
Rice A A—f
Rodgers H A—c
Ryder F E—f
Scott H C B—f
Sherman H B—f
Sisson Co—f
Slaughter J H—f
Snowball-Sullivan Co—f c
Staats W R Co—f c
Stanham A G—f
Stroat Geo N—f
Strafford E H—f
Sullivan J F—f
Talbert W T—f
Tarrall G S—f
Test L L—c
Todd I M—c
Turner G S—f
Vail David—f
Vail I E—f
Virtue Curtis M—f
Welch F C—f
Wheeland C G—c
Williams B O—f
Williams J A—f
Williams T J—c
Wood C L—f
Wood Fred—f
Woodworth J H & Son—f c
Wotkyns Bros—f
Wyatt J B—f
Yarnell Geo S—c
Zueros J A—f

PETALUMA

Batchelor D W—f l c
Brainerd H P—f l c
Cavanagh E—f
Denman F H—f
Dresbach W—f
Gwinn & Tomazini—f
Higbee & Turner—f
Horn J W & Co—f l
Lawler J Jr—f
Lippitt F K—f
Petaluma Realty Co—f c
Smith Geo N—f
Winfield C R—f l c
Young Geo C—f l c

PINOLE

Cabellaria M—f
Downer E W—f
Fraser J—f
Greenfield A—f
Russo James—f

PLACERVILLE

Alderson P—f
Benson Elmer—f
Berry R K—c
Blair Jas Jr—f
Butts L T—f
Maginnis S H—f
Miersen Max—f l
Pearson J—f
Pierce-Bosquit Abstract & Title Co—f c
Placerville News Co—f c
Richards James—f
Simons D—f

PLEASANTON

Arendt H & Co—f
Benedict E L—f
Donahue & Gale—f
Hall E E—f
Kolb George—f
Kolb P—f
Mendonza John—f
Palmer J R—f
Smallwood Claud—f

POMONA

Alden Steve—f
Cave C C—f
Curran Co—f
Boyd S R & Son—f
Bradley & Eells—f l
Fitch J A—f
Folsom & Marran—f
Frisbie G L—f
Gallup J A—f c
Hotchkiss E A—f
Jones Lowell M—f
Leadingham & Lee—f
Loucks R N—f
Olds Fred L—f c
Payton W F—f l c
Potter M H—f
Ritter F W & Co—f
Short R C—f
Tufts A H—f

PORTERVILLE

Carr H C—f c
Horbach R—f
Howeth T A—f l
Konda A—f
Newbury A J—f c
Phillips W B—f
Premo W E—f c
Smith H O—f

QUINCY

Dorsch H G—f
Miller W J—f l
Plumas County Bank—f
Schneider B—f

EDWARD BROWN & SONS

General Agents,

202-204 Sansome Street

San Francisco

FIRST NATIONAL FIRE INS. CO., of Wash., D. C., Pacific Coast and Rocky Mt. Districts
SVEA INSURANCE CO., Pacific Coast and Rocky Mountain Districts
AGRICULTURAL, Pacific Coast
GLOBE & RUTGERS OF N. Y., Pacific Coast
HAMILTON OF N. Y., California
GLOBE UNDERWRITERS AGENCY OF N. Y., Pacific Coast

CAL.—Con

RED BLUFF

Cone & Kimball Co—f
Coyle W—l
Dale Chas—l
Douglas Robt L—l
Douglas Wm C—l
Feely Mr—f l c
Fortner E C—f l
Gardner Elias D Co—
f l c
Ludeman A H—f
Murdock S W—f
Poe E Herbert Co—f c
Polsley Harry—f
Stoddard Mr—f c
Swain & Warmath—f l c
Thomas P O—f

REDDING

Baker H F—f
Dean Arthur—f
Eldridge F M—f
Frisbie E C—f
Hare & Hill Co—f l c
Miller Realty Co—f
Primm F P—f
White John & Co—f

REDLANDS

Austin & Clark—f l
Biggin Geo S—f c
Brock A E & Co—f l c
Clark L W—f
Covington & Wilkins—
f l c
Fowler & Hunt—f c
Gill & Rabbeth—f
Harley P L & Co—f c
Holgate A H—f
Nahmens E N—f
Patterson & Rigby—f
Slater Horace—f
Tatnell R N—f
Waldo S S—f l
Wheat J F—f l
Winsted L M—l

REDWOOD CITY

Buck George H—f
Cullen Con—f
First National Bank—f
l c
Fox E B—f
Glennan Fred—f
Hartley Mrs J E—f
Knight C E—f
Landscheit C—f
Lovie George W—f
Mabie Carl—l
Read J J—f
Redwood City Com. Bank
—f c
Thompson E—f

RIVERSIDE

Alger & Ofstad—f
Bush B B—f c
Castleman P S & Co—
f l c
Dole Geo H—f c
Ellis & Troth—f
Flaherty T F—f
Hamlin F C—f
Kingman & Walther—f l c
Lewis A C & Co—f
Lindsay B F—f c
McCloskey W P—f
McKenzie & Pedley—f c
Milice A S—f
Morrison & Nelson—f
Post Charles A—f
Potter Harvey—f
Powell Percy A—l
Ramsey G S—l
Stonesipher C E Co—f
Taylor F P—l
Tetley F O—f
Van de Grift J—f

SACRAMENTO

Baker H W—f
Bell C E—l
Blank & Lytle—f
Brooke Realty Co—f c
Cadle F F—c
Callahan & Ryan—f c
Carly J C Co Inc—f c
Carmichael Co The—f c
Clevenger A W—l
Denton C H—c
Foye Thomas—l
Geisel E J—l
Grau H W H—l
Heilborn Realty Co—f
Hickman & Coleman Co
—f c
Johns The F J Co—f l c
Kelly E—l
Kerr A B—f c
Leonard Ben Co—f c
Mackinder W A—f c
McAnear S F—l
McClelland H A—f c
Nathan & Michel—f c
Peck Ins Agcy F S—f c
Pockwitz Leo Co—f
Reed & Elliott—f c
Robertson & Govan Co—
f c
Sacramento Underwrit
ers—f
Saunders C E V—l
Sternner J H—l
Thompson C N—f
Trainor A T—f l
Wentz J H—c
Wiard L E—f c

ST. HELENA

Blake W J—l c
Davis C E—f
Gans Robt H—f

Hooper E E—f l c
Johnson J G—f l c
Murray E M—f

SALINAS

Adcock J A G—f
Borden Jos—f
Clark W H—f
Connor J J—f c
Fontaz F J—f
Garrigus Mrs L H—f l
Kelley J J—f
Kirk Mrs Stella—f
Lang H & Zebala—f c
McCollum A J—f
Olsen J—f
Pence W M—f
Rodgers Luthor—f
Soberanes Ben—f
Thorp C H—f
Wallace D—f
Winham Bros—f
Worth & Norris—f

SAN BERNARDINO

Adair Noth
Boyd, Scott & Lothrop—
f c
Dalldorf & French—f
Downer A J—f
Draper & Curtin—f l c
Insurance Land & Loan
Co—f c
Johnson E D—l
Monahan C W—f l
Orange Belt Realty Co—f
Palmer Arthur—f l c
Rathburn Geo—f
Reed W H—f
Rogers W H—f l c
Security Investment Co
—f
Shepardson J B—f
Tompkins & Field—f c

SAN BUENAVENTURA

Aplin W B—f
Barnes G S—f
Hammons John W & Co
f l c
Hathaway L P—f l
Hearne N Sr—f
Hogue-Kellogg Co—f
Hopkins Mr—l
McDonell C B—l
McGonigle John—l c
McIntyre J F—f
Moore A L—l
Reppy John H—f l c
Roth Fred—f l
Ventura Development Co
—f l c

SAN DIEGO

Arnold C G & Son—f
Rabcock Ralph S—l
Bowler Geo F—f

Coon H K—l
Dodson A E—f
Downs J R—l c
Fintzelberg & Stienmetz
—f
Fisher Harry & Co—f c
Foote H W—f
Goodwin G & Co—f
Hansen Roy—f
Henking & Randolph—l
Kendal E L—f
Kuhn Miss S C—f
LaMar Bros—f
Lancaster & Lancaster—
f l c
Ludington W F—f
Lyon E T—l
McMurtrie L—f
Masten & Kendall—f
Niven John—f
Oesting C W—f c
Rice J A & J C Co—f
Swayne E J Co—f
Wallace J T—l
Walsh R J & Co—f
Watts Nathan—f
Wawowski Osborne Co—f

SAN FRANCISCO

Adams & Collamore—f c
Adams Wm & Co—f
Adler Jacob—f
Ahern A J—f
Alexander & Martens—l
Alison Mrs B—f
Allan & Chase—l
Allen Henry F—f
Allen H F—f
Altshuler Samuel—f
Altwater W F & Co—f
Anchor Realty Co—f
Anderson & Edwards—f
Andrews Wm P—l
Ankele J H—f
Armstrong E W—l
Arnold Frank D—l
Arp C W—f
Ashton & Gardiner—f
Associated Underwriters
—f
Auger B E—f
Avery F M—f
Babin L C Co—f
Baccala Jos B—f
Bacigalupi Paolo—f
Backus W G—l
Bacon E H—l
Baggs M—f
Bailey A T—f
Baird & McConnell—f
Baldwin & Howell—f
Barham G B—f
Barney Roy—f
Barrett E W—l
Barry W I—f
Bates H L A—f
Bath E G—l
Baxter F C—f
Beaver F H—l

Becker O W—f
 Beede Mrs V A—f
 Bell W J—l
 Bender A M—f l
 Bennett C K—c
 Beannion-Yoell Co—f
 Bergerot J A—f
 Bergerot D A—l
 Bernhard J—f
 Berson G—f
 Bertheau, Selbach & Bertheau—f
 Berton G A & Co—f
 Betts J E—c
 Beyfuss C Co—f
 Birdsall Ward—f
 Billings Geo E Co—f c
 Birlem F W & Co—f c
 Blender C K—f
 Blass J C—f
 Block Jas N—f
 Boardman Bros & Co—f
 Boggs Fred H—f
 Bohm A D—l
 Boles A F—l
 Bondeson E O—f
 Boole F W & Co—f c
 Borel Ant. & Co—f
 Borland & Johns—c
 Bosworth Chas J—c
 Bovee, Tay & Co—f l
 Bovens R S—l
 Boyer W E—f
 Boyes Jas—f
 Braun Franz—f
 Bree Thos E—l c
 Breeding W H—f
 Bridge A F—c
 Briggs W R—c
 Bridgford C A—f
 Brisac B F—f
 Britt Josephine—l
 Brizzolara Realty Co—f
 Brock M J—f
 Brooks G W—f
 Brown Carl G—c
 Brown, Edward & Sons—f
 Brown T P S—f
 Brown Walter S—l
 Browne R S & Co—f
 Browne-Scott & Dinning—f
 Brownstone H P—f
 Bruckman John—f
 Brune D—f
 Buckbee Thorne & Co—f
 Burland E G—l
 Butz Mrs F R—f
 Byrne J T—l
 Cadman John O—f
 Cambell L C—l
 Campbell W R L—f
 Canning M J—l
 Capplemann O C—f
 Carroll John M—f
 Carter John M—l
 Cary J A—l
 Catton, Bell & Co—f
 Cauhape J P—f
 Caverly R—l
 Center & Spader—f
 Chapman & Nauman Co—f
 Chickering Roger—f
 Chipman W F—f
 Chowen W A—c
 Cleverdon W T—f
 Clifton H B—f
 Christensen & Goodwin—f c
 Chung Git—f
 Clark D W—f
 Claussen H J—f
 Clay I H & Co—f
 Cobb J F—f
 Coddington E E—l
 Coffin & Co—f
 Cohn Newton G & Co—f
 Coleman H—f
 Colby G W—l
 Colthurst J E—l

Coghlan D M—f
 Commonwealth Sec Co—f
 Connolley Miss L E—f
 Connolly Robt D—f
 Connor John—f
 Coon H I—f l
 Coonley H C—f
 Cory I H—f
 Costa J—f l
 Cosgrove Thos—f
 Costello J F—f
 Cramer H Jr—l
 Craig H—f
 Creed W H—f
 Crim W H & Co—f
 Cross & Co—f
 Crowe Mrs M L—f
 Cumming A M—f
 Curtis & Gordon—f
 Curtis J B—f
 Cutler L W—l
 Danker H & Co—f
 Davidson & Leigh—f
 Davis J B F & Son—f
 Davis Samuel D—f
 Deasy J—f
 Decourtieux A—f
 De Golia E B—f
 De Groat F E—l
 de Kolty Jean C—l
 De Los P F—l
 Demartine F—f
 Dempsey Thos H & Son—f
 Desmond Mrs M A—f
 De Succa Mrs J M—f
 Detrick E Jr—f l
 De Veuve Clarence—f
 De Veuve Louise—f
 Dewey H L—f
 De Wolf Wm M—f
 Devlin F J—f
 Dobbins B W—c
 Doherty Jos W—f
 Donlon Miss Ella R—f
 Donnels H C—l
 Dornin Geo W—i
 Dowling W J Jr—f
 Duggan Jos B—f
 Dupas J M—f
 Dye Clarkson—f
 Eaton Noble H—f
 Edwards Harry J—f
 Edwards L B—f
 Edwards & Diggs—l
 Edwards Thomas—i
 Egard Wm—l
 Eggers M—f
 Ehrhardt J D—f
 Eppinger H—f
 Erskine D—f
 Eschen J N—f
 Estes M T Co—f
 Ewing J A—l
 Eyre Perry—f
 Fabj R P—f
 Falch Otto E—f
 Farrell G C—c
 Faull Ashley R—c
 Feige Mrs J M—f
 Feigenbaum L—f
 Ferguson-Breuner Co—f
 Field J H W—f
 Field R B—l
 Field & Cramer—l
 Figel Arthur—f
 Figel S & Son—f
 Finkelstein Jacob—l
 Finch W J—f
 Fish Edw P—l
 Fish Harold R—l
 Fisher Godfrey—f
 Fleming Edw B—f
 Folger & Speyer—f
 Fores H W—f
 Foster Co Geo H—f
 Foster Robt—l
 Fox Geo H—f
 Fox Morris—f
 Fox Thomas—l
 Francis Guy—f

Frank I H—l
 Frank Marshall A Co—c
 Frank Oscar S—f l c
 Franklin Benj J—l
 Franklin M & Co—f
 Frelinghuysen J S—f
 French F C—l
 Fritsch A R—f l
 Fuller J L—f
 Gale M A—f
 Gardner C L—f
 Gaskill V W—f
 Getz & Sons—f
 Getz B Inc—f
 Giacomini N T—f
 Gilbert F L—c
 Gilmore & Temple—f
 Gibbons Chas P—f
 Giles Geo A—l
 Glover J J—f
 Glucksman M E—f
 Godfrey E A—f
 Goldberg Max—f
 Goldsborough Wm T—f
 Goldsmith Bert—l
 Goldzieher S—f
 Gong Tyng—f
 Grady John H & Son—i
 Graven G—f
 Gray T P D—f
 Greenbaum J—f
 Green E F—l
 Green Miss F—f
 Gregory E H L—l
 Gregg H W—f
 Griffin S M—l
 Gross C C—l
 Grondona C F—f
 Grubb I R D—f
 Gunnison Mrs A R—f
 Gunzburger Emil—f
 Gutstadt H—f
 Guyett R G & Co—f l
 Haake Mrs E N—f
 Haas Leonard—f
 Hackett Wm H—l
 Hachmeister Chas—f
 Haight H H—f
 Haines A M Co—l
 Haldan E B Co—f
 Hammer W B—l
 Hammond J P—f
 Handy R L—f l
 Hanlon B F—f
 Harmon A K P Jr—l
 Harper F F G & Co—f
 Harrington Mrs J F—f
 Harrison A B—f l
 Harris F W—l
 Harvey & Preston—f
 Harris Thos H—l
 Hart E H—l
 Hartman A E—f
 Harwood A O—l
 Hathaway W L—l
 Hausman P G—l
 Hauer J B & Co—f
 Haufe C W—f
 Haven Chas D—f
 Havens & Du Brutz—f
 Havner M B—l
 Hawks & Pennell—f
 Hayne Benj S—f
 Hayburn James C—c
 Hays J B—l
 Healy Wm—f
 Healey Wm & Son—f
 Heard Mrs M E—f
 Hellbush H H & Co—f
 Helbing J A—f
 Henley C O—f
 Hensel Roy R—l
 Heringhi Louis—f
 Herold Rudolph—f
 Heron F W—l
 Herzberg & Son—f
 Hillman J R & Son—f
 Hewitt D—f
 Heyman O & Son—f
 Hinchman H M—l
 Hind Co—f
 Hintz J J—f

Hirschfeld Emil—l c
 Hoadley G O—f
 Hoffman & Co—f
 Hoffman S—f
 Hoadley G A—f
 Hoge L B & Co—c
 Hohwiesner F—f
 Holmes R—f
 Holman A S—l
 Hooker & Lent—f
 Hopkins O C—f
 Hughes C T—c
 Hughes J P—f
 Hughes T G—l
 Hunt G E—l
 Hunt Mrs G H—f
 Hunt Wm B—l
 Hutchins C J—l
 Hyman R T—f
 Irving W—f
 Israelsky J—f
 Italian-American Realty Co—f
 Jacks Noel H—l
 Jacobs F—l
 Johnson F J—l
 Jacobs W A & Son—l
 Jacobsen & Co—f
 Jennings Jos C—f
 Jewell F & Co—f
 Johnson Albert W V—l
 Johnson & Higgins—f
 Johnson A L—c
 Johnston J C—f
 Johnson Irving—l
 Johnson W H—l
 Jones Chas H—f
 Jones Edw M—f
 Jones Mrs I M—f
 Judah C A—f l c
 Kahn & Feder—f
 Kahn Miss T—f
 Keith J R—f
 Kelley Chas A—f
 Kelly Louis A—f
 Kelly H M—f
 Kelly McClure—f
 Kelly Miss M—f
 Kern-Neilan Co—f
 Kiefer O C—f
 Kerner & Eisert—f
 Killgariff J M—l
 Killgariff & Beaver—l
 King Mrs D E—f
 Kingston Paul F—f
 Klitgaard C J—l
 Knewing H C—l
 Knickerbocker C & Sons—f
 Knox J B—l
 Knowles H J—f
 Kohlberg A M—f
 Kronberg S—f
 Labry W E—f
 Lambert A M—l
 Lanktree J B—f
 Landgrebe, McNevin & Jones—f
 Landers J—l
 Landis & Brickell—c
 Lang & Hecker—f
 Lange E H—f
 Lange Wm A—f
 Lapachet P—f
 Langtree J B—f
 Lauray L G—f
 Lawrence J A—l
 Leavitt W C—l
 Leavy P F—l
 Leisander Geo—l
 Levensaler Jas A—f
 Levi Ben—f
 Levy Adrien—f
 Levy, Goggin & Wren—t
 Levy Sam N—l
 Lieb Co The—f
 Lillie A S Realty Co—f
 Loaiza W Co—f c
 Locke S & Co—f
 Locke-Paddon Co—f
 Lorigan Chas K—f
 Love T—l

CAL.—San Francisco,

Con.

-f

-f

f

f

r Co

McBean Richard F—f
 McCallan Jno—f
 McCormack John W—f
 McElhaney Homer—f
 McElrath J E—f
 McElroy Jos D—f
 McElroy R D—f
 McFadden R D—f
 McGaw John—f
 McGerry W B & Co—f
 McGlinchey B—f
 Macgurn F C—f
 McKaig R H—f
 MacKenzie & Underhill
 —f
 McKee & Son—f
 McLane C L—f
 Macdonald & Miles—f
 MacLay S R—f
 McMahon A E—f
 Macondray & Co—f
 McPhee & Son—f
 Madison & Burke—f
 Magee Thos & Sons—f
 Magee J F—f
 Mailliard & Schmiedell
 —f
 Mannheim Dibbern & Co
 —f
 Mann C M—f
 Mann H R & Co—f
 Martin J G—f
 Martin Thos—f
 Mather & Co—f
 Matson W H—f
 Mayer Carl H—f
 Mayer Saml D—f
 Mayrich Miss A—f
 Maxwell Mrs J D—f
 Meacham F E—f
 Meals A N—f
 Meherin M M & Son—f
 Mendell Geo H Jr—f
 Mercer Robt J—f
 Messinger Gus Co—f
 Metzler B J—f
 Meussdorffer J C—f
 Meyer Milton—f
 Meyer Samuel—f
 Mikubek W C—f
 Miles R O—f
 Miller, Henley & Scott
 —f
 Miller Thomas—f
 Miller S J—f
 Miller Harry A—f
 Miller Mrs. C E—f
 Miller W L W—f
 Mitchell Frank S—f
 Mitchell Geo M—f
 Moeller Gustave—f
 Molony J R—c
 Monson Martin—f
 Mooser & St Germain—f
 Morgan A W—f
 Morgan J A—f
 Morikawa F F—f
 Moroney J F—f
 Morrissey R A—f
 Morrissey J J—f
 Mosbacher G—f
 Mott E J—f
 Moyles Jas W—c
 Murdock Geo H & Son
 —f
 Murphy Bros—f
 Nagai Gen—f
 Nash A E—c
 Nason A G & Co—f c

Nathan Esther —f
 Nathan Paul—f
 Newhall H M & Co—f c
 Newell-Murdoch & Co
 —f
 Newton J S—f
 Nichols & Fay—f
 Nichols C C—f
 Niebling E T—f
 Nielson & Piper—f
 Nippert Paul M Co Inc
 —f c
 Norman F S—f
 Norris Jos H—f
 Norris M A—f
 Noyes F R—f
 Nymeyer B H—f
 O'Brien Jos J—f
 O'Brien T S—f
 O'Brien & Co—f
 O'Callaghan Dan—f
 O'Kane Jos D—f
 Okell Chas J Co—c
 Olde A C—f
 Oldelebr John G—f
 Oliver B P Inc—f
 O'Neill M J—f
 Oppenheimer H—f
 Orr O O—f
 Osborn R W—f
 Osborn J S—f
 Paddock Mrs B E—f
 Painter Edgar—f
 Palmer W C—f
 Parks C E—f
 Penfield F S—f
 Parrish Edw—f
 Peach Chas A—f
 Peck E E—f
 Peltret J S—f
 Perrin Howard—f
 Peterson F C—f
 Philipp C F—f
 Pistolesi F V—f
 Piver J C—f
 Plageman J C—f
 Polack S—f
 Polito J L—f
 Polk Jos K—f
 Porteous J H—f
 Potter E E & Sons—f
 Porter W R—f
 Poulsson P R—f
 Powell J M—f
 Pringle Co—f
 Purcell & Horn—f
 Purdy J E—f
 Quick Walter R—f
 Raschen Lueder—f
 Redding A P—c
 Reid Geo D—f
 Reynolds A D F—f
 Rhodes W H—f
 Richards J H—f
 Rickards C—f
 Ritter & Merriman—f
 Rittler Wm T—f
 Rivers Bros—f
 Roach J F—f
 Robbins Mrs L—f
 Robins F C H—f
 Robertson & Hall—c
 Roff H L—f
 Rohrer C W—f
 Rose W T—f
 Rosenbaum I S & Co—f
 Rosenthal C—f
 Rosier A & Co—f
 Rother & Wolfbold—f
 Rucker Jos H & Co—f
 Ruddick W J—f
 Russell W J—f
 Ryan R X Jr—f
 Ryder R S—f
 Sachs W G—f
 Sacre Harry—f
 Sagar E F—f
 Sala Jos M—f
 Samuels Chas—f
 Samuelson A M—f
 Sanborn W D—f

Sandmann H—f
 Sattinger J M—f
 Saunders H J—f
 Sawtelle Mrs A N—f
 Saxe J D—f
 Scalmaneni G—f
 Scharff I C—f
 Scherer Paul—f
 Schmitt E A—f
 Schmitt H M—f
 Schmitz Herbert L Co
 —f
 Schweitzer & Johnson—f
 Scott Geo B—f
 Seeley & Co—f
 Selover S A—f
 Shaen Jacob—f
 Shetterly John L M—f
 Shields A M—f
 Shipp John C—f
 Sidwell D J—f
 Silberberg Max—f
 Silverstein Morris—f
 Skirvin Beattie—f
 Sloan C B & Co—f c
 Smith A F—f
 Smith B J—f
 Smith C—f
 Smith Clarence M—f
 Smith Edw—f
 Smith H G & Son—f
 Smith H Harry—f
 Smith, Thomas & Thomas—f
 Sneider Geo C—f
 Snook & Nelson—f
 Solomon L—f
 Starr Geo E—f
 Stearns F A—c
 Steele Bros—f
 Steinberger N—f
 Stephens Dr W E—f
 Stephenson R L—f
 Sterling Realty Co—f
 Stern Benj—f
 Stevens J H—c
 Stevens J W—c
 Stevick Guy Le Roy—c
 Stewart F W—f
 Stewart James—f
 Stewart Mrs M E & Son
 —f
 Stiles Geo R—f
 Stolp F A—f
 Stone Frank F—f
 Stoy Sam B—f
 Straub Jos—f
 Strauss Jos M—f
 Strong, Farr—f
 Strong & Farr—f
 Sturdevant B—f
 Sullivan Daniel—f
 Sullivan John A—f
 Sullivan Wm A—f
 Surryhue F B—f
 Taleri G—f
 Tallant & Tallant—f
 Tamony Peter—f
 Taylor Bros & Co—f
 Taylor F F—f
 Terry Jos T—f
 The Agency Co—c
 Theriot J E—f
 Thiele E—f
 Thierback Julius—f
 Thomas E J—f
 Thompson S B—f
 Thompson M & Co—f
 Thornton A C—f
 Thornton A W—f
 Tobin E J & Co—f
 Tourtellot C S—f
 Trevor & Co—f
 Trittenbach G & Son—f
 Troy P & Son—f
 Tucker A J—f
 Tucker, Lynch & Caldwell—f
 Tyson Geo H—f
 Umbsen G H & Co—f
 Underhill Dr W W—f
 Vail W E—f

Vail & Eldridge—f
 Valentine E S—f
 Van Doozer A E—f
 Vedovi E—f
 Veroni Hans Co—f
 Vizzard Jos B—f
 Von Rhein Real Estate Co—f
 Voorsanger J H—f
 Walker J W—f
 Walsh A A—f
 Wann W A—f
 Waniorek M—f
 Ward C S—f
 Ward C M—f
 Ward D H—f
 Warren H B—f
 Watson Mrs M—f
 Watt Alexander—f
 Watt Rolla V—f
 Wayman Guy T—f
 Wayman & Henry—f
 Webb F R—f
 Webster Jas S—f
 Webster Percy E—f
 Weed S R—f
 Weil & Clow Co—f
 Weintraub L—f
 Weissbein Jacob—f
 Wents W B—c
 Wenzelburger A—f
 Wertheimer A—f
 Wheeler Miss Helen V
 —f
 Wheeler N H—f
 White Walter H—f
 Whitney Abbott L—f
 Wickett F A—f
 Wiley S P—f
 Willis Frances M—f
 Wilson Horace—f
 Wilson John D—f
 Wilson Jno Scott—f
 Wilson R A—f
 Wink G F—f
 Winslow R C—f
 Winter H O—f
 Wisnom John—f
 Wolf & Hollman—f
 Wolf Myron—f
 Wolte Mrs H G—f
 Woodman Realty Co—f
 Woodward Thos P—f
 Wright J W & Co—f
 Wulsen J & Miss—f
 Wynn Wm J—f
 Yoell Miss B E—f c
 Zeckendorf H A—f
 Zemansky S—f
 Zeus Otto L—f
 Ziel F R—f

SAN JOSE

Anderson Chris—f c
 Atkinson W L & Co—f c
 —f c
 Arnerich & Pratt—f
 Barnett T C—f c
 Brundidge W H—f
 Case, L H—f c
 Cavala Paul L—f
 Chace J R—f c
 Christmas & Orris Co—f c
 Clayton Jas A & Co—f c
 Cooper Challen Co—f c
 Cox Chas E—f
 Crowe & Wilson—f
 Darby A C—f
 Eaton & Heischbach—f c
 Fisher J E—f
 Foley & Shea—f c
 Foss & Hicks Co—f c
 Gover Isaac—f
 Gray W W & Co—f c
 Hall & Rambo—f c
 Hatcher & Southeimer—f
 Hinman J—f
 Hoback L D—f
 Johnson & Temple—f c
 Lean W J & Co—f c

Mayhew F—f c
 Montgomery & Son—f l c
 Murphy Mrs J M—f
 Newman Miss Ray B—f
 Pieper W—f l c
 Portal & Lorigan—f l c
 Rambo Wm T—l
 Rancadore, I—f c
 Rucker Jos H & Co—f c
 Short & Ryan—f c
 Southeimer J J—f
 Togni C—f
 Willey A L—f l c

SAN LEANDRO

Barton H C—l
 Coleman Dr G L—f
 Faust & Warren—f
 Graff R W—l
 Hale Shars H—f
 Home Realty Co—f
 Henschel Joseph—f
 Martin L—l
 Oakes W E—f
 Peralta A L—f
 Rideout C—f
 San Leandro Realty Co—f c
 Toffelmier L J—f

SAN MATEO

Anderson W—f
 Calwell & Co—f
 Casey W—f
 Coleman J H—f c
 Conway M J—f
 Goodspeed I R—f
 Husing E A—f
 Kertell Geo A—f c
 Kirkbride C N—f
 Loop-Wisnom Co—f
 Morse C M—f
 Rochex & Wiseman—f c
 Wisnom & Elting—f c

SAN MIGUEL

Bergman E—f
 McNaul Wm—f
 Murphy L D—f
 Perry R L—f
 Thalla & Co—f
 Wilmar E V—f
 Wilmar W A—f c

SAN PEDRO

Allen V C—f
 Amar & Dreifus—f
 Bickenbach W F—f
 Campbell M L & Son—f c
 Dungan & Morgan—f
 Eeward E D—f
 Quinn Richard—f
 Wallace & Son—f

SAN RAFAEL

Barney C R—f l c
 Barney C S—f
 Boyen A N—f
 Canfield W L—l c
 Cochrane M F—l c
 Courtwright W L—f
 Dewing A B—f l c
 Duffy A Z—f
 Duncan David—f
 Henry C A—f
 Hock T C—f
 Hock Toby—f l c
 Howard F P—f
 Lancel L A—f
 Magee W F—f
 Magge & Meyer—f
 Miller Fred—f c
 Mockler C—f
 Moorhead Stanley—f
 Neame E A—f c
 Schneider D N—f c
 Shearer Geo N D—f
 Turley U S—f
 Verdenal Mrs G—f
 Wilkins Harry—f

SANTA ANA

Baker Geo C—f
 Blee R J Co—f
 Collins C C—f
 Duggan W L—l
 Edgar Geo A—f
 Grace C N—f
 Grigaby Grace M—f
 Harris & Harris—f
 Kingston C A—f c
 Maury E R—f
 McFadden John A—f
 Mix W H—f
 Morgan C B—f
 Orange Co Savings & Trust Co—f
 Quick J G—f c
 Robbins O M—f c
 Robbins Mac O—f c
 Severance Eugene—f
 Stafford Wm A—f
 Turner Ben E—f c
 Wells W J—f

SANTA BARBARA

Alexander & Redington—f
 Austin Colby & Co—f
 Black George—f
 Clark Mr—l
 Dreyfus Louis G—f
 Gidney C M—f c
 Gonzalez L A—f
 Hansen E E—f
 Johnson J T—f l c
 Johnston & Johnston—f
 McComber Geo—f c
 Maguire Frank—f
 Mason Stanley C—f c
 Moore T W—f
 Park & Nielson—f l
 Perkins J J—f
 Potter & Woolman—f
 Potter G E—l
 Russell Geo W—f c
 Smith W C—l
 Thompson C A—f
 Watkins Henry—f
 Whitney F M—f
 Williams F S—f

SANTA CLARA

Birge F A—f
 Fatjo R A—f c
 Foster A T—f c
 Franck Fred C—f
 Glendenning J E—f
 Hamilton G E—f c
 Helm A T—f c
 Roll F O—f c
 Slavens & Goodwin—f
 Steinhart J—l c
 Tully S G—f
 Widney J—f

SANTA CRUZ

Blaisdell Benj—l
 Canfield C E—f l
 Collins Mrs J S—f l c
 Dake L J—f
 Day E H—f
 Gannon Thos—f
 Gardner W M—f
 Globe Realty Co—f
 Hall Henry C—f l c
 Hammer C W—f
 Hawes G W—f
 Hinds A J—f l c
 Hinds T W—f
 Hitchings & Wright—f
 Howe F R—f
 Keller Mrs L A—f
 Kelley J C—l
 Matthews Alfred Jr—l
 Matthews Alfred Sr—l
 Plaza Land Office—f
 Santa Investment Co—f
 Shore Line Realty Co—f
 Stikeman A N & Co—f
 Towne H B—f
 Wilson Bros—f

SANTA MARIA

Adam T B—f
 Armstrong C U—f
 Conkey J F—f
 Finley T R—f
 Fugler A F—c
 Gates F H—f
 Gibson E H—f
 Hart Reuben—f
 Haslam & Fulger—f
 Jones T A & Son—f
 Laughlin Deane—f
 Morris L J—f
 Preisker Thos—f
 Rice Geo S—f
 Scaroni L P—f
 Scott Geo—f
 Smith Chas—f
 Sutherland Mrs—f

SANTA MONICA

Boehme E W—f l
 Brown & Doane—f
 Kisner Mrs Charlotte—f
 Roy Jones—f
 Teqner C E—f

SANTA PAULA

McIntosh G R—l

SANTA ROSA

Alley S J—f
 Austin J S—f
 Avers G L—f
 Barnett & Reading—f l c
 Bryant Allen—f
 Burris L W—f c
 Clary Paul D—l c
 Crowell E H—f
 Davis W S & Co—f l c
 Donovan & Garrison—f c
 Fidelity Realty Co—f
 Gilman & Tucker—f
 Hall Ben F—f
 Hawley & Nathanson—f
 Hoag C E—f
 Hocker G A—f
 Johnston R L—f
 Jordan L A—f c
 Locators The—f
 Mayfield & Co—f
 Pool W H—f
 Price & Silvershield—f c
 Proctor T J—f l
 Prudential Properties Co—f c
 Realty Co S R—f c
 Reynolds W E—f
 Saar Louis—f l c
 Spencer B M—f c
 Watson & Kelly—f

SAUSALITO

Chase Dr Chas E—f

SELMA

Good W B—l

SONORA

Burden W E—f
 Elsbree A E—f
 Hampton C—f
 McGowan Geo—f
 Morgan G P—f l
 Segerstrom Chas—f l c
 Sutton F—f

STOCKTON

Ballantine W—f c
 Bonney T P & Co—f
 Bookhart F U—l c
 Braddock, Oldham & Twitchings—f
 Cadle C W—c
 Coal & Wooden—f
 Coley-Craig Co—f
 Crane Geo E Co—f
 Cutting L M & Co—f l c
 Dietrich & Leistner—f l c
 Doolittle Co—f

Eaton & Buckley—f
 Farrington & Hubbard—f l c
 Fowler, Holton Co—f
 Gianelli A E—f c
 Goode B F—f l
 Grow H H—f c
 Grunsky & Hughes—f
 Hamman W J—f
 Hammond, Jones & Williams—f
 Hodgins & Barnett—f l c
 Hornage Geo—f
 House Co C C—f
 Keys Bros—f
 Lane R P—f l
 Levy B—f
 Meyer MacGowan Co—f
 Miller R S—f l
 Nelson T A—f
 Noble & Reid—f
 Oullahan & Littlehale Co—f l c
 Peters-Wolf-Dohrman Co—f l c
 Post W H—f
 Ramsey-Emerson Co—f
 Reid Lee C & Co—f
 Rhoads W J—f
 Stitt P H—f l c
 Storey & Triolo—f
 Tully John—f
 Utt J H—f c
 Wilboit R E & Co—f l c
 Williamson H E Realty Co—f
 Wolf Geo—f l c

SUTER CREEK

Branch Bank, Amador County—f l
 Daneri John—l
 Norton V W—f l c
 Rose W L—f l
 Sarucco Frank—f
 Voorheis E C—f
 Weiner Fred—l

TEHAMA

McCune W D—f
 McLane Geo—f
 Scott D S—f
 Simpson George C—f
 Small D & Son—f

TRUCKEE

Bucknam W A—f
 Doyle P M & Co—f l c
 McGlashan C F—f
 Rutherford F M—f l c
 Smith C E—l

TULARE CITY

Ballard & Swall—f
 Ballard E S—f
 Beckwith & Anderson—f
 Billings F—l
 Burnette Geo—f
 Cook H C—f
 Curtis Wherry—f l c
 Fetting A W—f
 Gill Geo—f
 Haskell J D—f
 Henry Chas—f
 Higgins W A—f
 Jones Wm H—f l c
 Kemble E H—f l c
 Linden Hardware Co—f
 Lovejoy J O—f
 Schoenemann C S—f
 Wilder J L—f
 Zartman G W—f

UKIAH

Albertson F C—f l c
 Finney George—f
 Mannon C M—f c
 Matthews J R—f
 Poage & Ford—f c
 Strong F O—l
 Thomas J R—f c
 Weldon T J—f c

CAL.—Con.**VACAVILLE**

Akerly G P—f
 Arnold G A—f
 Arnold J M—f
 Bristow S D—f
 Chandler Co F B—f
 Crystal E C—f
 Dalto G D—f
 Edwards W H—f
 Ellison S F—f 1 c
 First National Bank—f
 Gates T L—f
 Grant Wm—f
 Killingsworth W S Jr—f
 Lawrence W E—f
 McMillan E H—f
 Platt & Sons G H—f
 Rammers R F—f
 Rippey Ray—f
 Robinson C G—f
 Stevenson A M—f

VALLEJO

Brownlie R A—f
 Collins T V—f
 Colthurst John E—f
 Coombs Ida—f
 Cooper Johnson—f
 English J R—f
 Enos F S—f
 Frey Henry—f
 Green L B—f 1
 Greenwood H—f
 Griffin & Cadan—f
 Halliday C G—f
 Hatheway Mrs A L—f
 Heegler F H—l
 Kelly Wm T—f 1
 Lynch P B—f

Madren W—f 1
 O'Hara James V—f
 Ricks C A—f
 Roney W S—f
 Saunders W G
 Talley L K—f 1
 Warford G—f
 Wilder H E—f
 Wiley A B—f

VENTURA

Bayliss W S—f c
 Hammons John W & Co
 f 1 c
 Hathaway H A—f 1 c
 Hearne N Sr—f 1 c
 Hogue-Kellogg Co—f
 McDonnell Chas B—l
 McGonigle John—l c
 McIntyre J F—f
 Reppy John H Sr—f 1 c

VISALIA

Bell J T—f
 Bell Fleetwood—f
 California Realty Co—f
 Featherstone Ed & Co—f
 Giddings C J—f
 Holley & Buckman—f 1 c
 Hughes B—f
 Jerusalem H—f
 Jordan J F & Son—f
 Johnson C L—f
 McAdams W C—f
 McPhaill L—f
 Scott S J—f
 Steel Fred D—f 1 c
 Swark J H—f
 Visalia Land & Invest-
 ment Co—f 1 c
 Ward & Westcott—f 1 c

West-Gray Realty Co—
 f c
 Willson A D—f
 Zimmerman John—f

WATSONVILLE

Attridge John T—f
 Boin Chas J—f c
 Copeland J D—f 1
 Covell J A—f
 Eaton Frank E—f 1
 Eveland Chester—f
 Form & Forest Realty
 Co—f c
 Hippeli Julius L—f c
 Holohan O J—f
 Horgan T J—f
 Investment Co of Cali-
 fornia—f 1
 Jehl Sydney—f
 Kane John F—f c
 McSherry & Hudson—f c
 Orchard Realty Co—f
 Palmtag Chas—f
 Scurich Steve—f
 Sheehy Jas—f
 Shelby Jos—f
 Sill Geo W & Co—f
 Trafton G A & Son—f
 Watkinson A—f c
 Wright Thos—f

WHITTIER

Barton S W—f
 Clayton C W—f
 Gregg, Bates & Gregg—f
 Hiatt Realty Co—f
 Hozzard G L—f c
 Lombard Mrs M—f
 Wright F W—f

WILLOWS

Avery Edward E—f 1 c

DeWitt E C—f
 Eubank J C—f 1
 Graves Jno H—c
 Hochheimer & Co—f c
 Kinkade F H—f
 Klemmer L J—f
 Parks Geo—f
 Plimpton & Hatch—f 1 c
 Reed L I—f 1 c
 Sacramento Valley Real-
 ty Co—f c
 Sehorn W A—f
 Silvey J M—f
 Sparrow H—f c
 West Alfred—f
 West Glenn—f
 Wickes C R—f 1 c

WOODLAND

Burns Land Co—f
 Clowe E T—c
 Craig & Risen—l
 Farish A L & Son—f c
 Ladue E—l
 Murray J A—f
 Musgrove J D—f
 Rathe & Nardini—f
 Reith Mr—f
 Simmons H—f
 Vosburgh C H—f
 Wheaton F H—l
 Woodland Realty Co—f c
 Yolo Realty Syndicate
 —f

YREKA

Butler C E—f c
 Fairchild J D—f 1 c
 Tebbe G A—c
 Wadsworth & Patterson
 —f 1 c

COLORADO

C. W. GILL

TELEPHONE MAIN 469

E. TYLER SMITH

BENEDICT, GILL & SMITH**FIRE INSURANCE
REAL ESTATE, LOANS****104 BOSTON BUILDING****DENVER, COLO****REPRESENT**

HOME, of New York
 HARTFORD, of Hartford
 PHOENIX, of Hartford

NATIONAL, of Hartford
 QUEEN, of America
 HARTFORD ACCIDENT & INDEMNITY CO.

AKRON

Mitchell A—f
 Plummer Chas—f
 Wilson C A—f

ALAMOSA

Anderson J W—f c
 Ball C M—f
 Buchman Max—l c
 Fuhrman R G—l
 Hess J W—f
 Kahn Etta—f
 Lake Geo E—f 1 c
 Meloney A C—f
 Moffatt W G—f 1 c
 Parkinson G W—l
 Roper J S & Co—f 1 c
 Sunde A R—l
 West & Blakey—f 1 c
 Wilbur F C—f

ASPEN

Bourquin Amos—f
 Brown L A W—f 1 c
 Donovan Wm—l
 Folsom Geo—l
 Smith M W—f

BOULDER

Adams Guy A—f
 Aldrich L W—f 1 c
 Anderson & Shellenber-
 ger—f
 Black W R & Co—f
 Breitenstein Geo—f
 Clark S D—f
 Clark W N—f 1
 Cole C C—f
 Collins A E—f
 DeBacker Frank—f
 Dunsmoor I E—f

Dwight & Rainger—f
 Fernald F B—f
 Fogg Realty Co—f
 Henry A T—f
 Housel W A—f
 Kohler-True-Gilbert In-
 vestment Co—f 1 c

Long W W—f
 McSparran J S—f
 Milburn John—l
 Nelson & McGlothlen—f
 Persons F W—l
 Place J B—l
 Ramsey J J—f
 Reich C M—l
 Roberts John T—l
 Rust Nellie—f
 Stearns R O—t
 Sutton E B—f
 Webber John A—f

White Fred—f 1
 Wilson & Webber—f 1 c
 Wolverton Edward—l
 Yerian Mr—l

BRECKENRIDGE

Burnheimer C W—f
 Fincher S—l
 Fincher A—l
 Forman Wm F—f c
 Theobald J A—f 1 c
 Waltz M J—l
 Whatley B L—c

BRIGHTON

Bower M E—f
 Kinsey G B—f
 Powell C K—f c
 Stewart C S—f

BUENA VISTA

Gregg Investment Co
The—f
Johnson G F—f
Sindlinger D C—f
The Buena Vista Invest-
ment Co—f l c
Walker G A—f

CANON CITY

Boucher W—f
Bradbury E A—f c
Brideyell W T—f l c
Combs L—f
Dickinson Grant—l
Frederickson Arthur—f
Haynes T A—l
Hodgin & Sharman—f
Houston D J—f
Hutton & Augustine—f
Kennedy J R—f
Landen & Irish—f
Linkins C A—f
McEniry T J—f
McFarlane A—f l
Mayhew Wm—f
Rogers John—f
Rowland W B—f c
Sparks W L—f
Weaver Cyrus—f
Wood, Harley—l

CENTRAL CITY

Davis & Brown—f l c
Lake H H—f l c
Parentau E V—f
Seymour Bennett E—f c

COLORADO SPRINGS

Auld J M—l
Avery Henry—f l c
Bennett Chas P—f l c
Christopher W T—f c
Colorado Investment &
Realty Co—f
Cook Miles—f
Dunnington F H—f c
Fertig C T—f l c
Fyffe L C—f
Hastings-Allen Co—f c
Hopkins Chas D—f
Interstate Investment &
Realty Co—f
Jonson Wm F—f
Kennedy Matthew—f c
Lawton A J—f l c
Leipheimer N—f
Manning W H—l
Martin A P & Co—f
Mitchell H H—c
National Realty Co—f
Patton Realty Co—f
Perkins Morton & Co—
f c
Pond Realty Co—f
San Juan Realty Co—f
Schisler Jos H—f
Scurr Harry A—f
State Realty Co—f
Sterling J E—l
Stote-Kernochan Agency
f l c
Sun Realty Co—f l c
Thomas A E—c
Warner W W—f
Western Realty Co—f
William A B—f
Williamson W W—f l c
Wills, Spackman & Kent
—f l c

CRIPPLE CREEK

Berbower & Diamond—
f l c
Harris H C—f l c
Holmes P J—f c
Kilpatrick & Hanley—f c
Loud Geo R—f c
McKelvy W C—f c
Wood Geo T—f c

DENVER

Abbott J J—l
Abrams A L—l
Adams F C—f
Allen J T—l
Allen S M—l
Anthony T D—l
Appleman L P—f
Arnold & Jones—f
Barker A L—l
Barrows G A—l c
Bartels Bros—f
Beck Geo W—c
Benedict, Gill & Smith
—f c
Bennett & Myers—f c
Bennett C D—l c
Bishop-Cass Inv Co—c
Bishop F L—f l c
Block J H—l
Boner A S—l
Booth W W—l
Bosworth E M—l c
Bowen Alfred W—l
Bradley Seth B & Bro—f
Bramble W E—l
Brann Ralph M—l c
Braun-Stovall Co—c
Bren R R—l
Brinker W C—l c
Briscoe F—l
Brooks C D—l c
Brown James B Jr—f c
Brown R—l c
Buchenaw H E—c
Buka Ludwig—c
Busby F E—l
Carter J A—l
Cashman & Evans—f c
Cella J J—f
Central Savings Bank &
Trust Co—f
Chapman F A & Co—l c
Chapman F A—l c
Chissell E J—l
Cleveland N—l c
Clifford E A—l c
Coates T J—l
Cobb C D & Co—f
Cockrane Jackson—l
Collins M W—l
Connors John—l
Conway-Bogue Realty
Inv Co—f
Costigan E P—f
Cowell D J—l
Cowles I R—l
Craft W T Realty Co—f
Crary J H Jr—l
Culbreath J A—l
Cullom J P—l
Curtan C W—l
Custer H J—f
Daly C J—f l c
Daly Thos F—f l c
Davis G C—f
Davis J M—l c
De Haven S C—l
Dollison W A—c
Dow J Neal—l
Dunaway Wm B—l
Edmonds J Frank—f
Edwards J Stanley—l
Eichelberger W C—l
Elderkin J K Ins Agency
Co—f
England F—l c
Eppich Luckenbach—c
Fabling J S—l c
Felton Geo C—c
Fleming Bros—f
Fleming Jas A—l
Forrester F H & Co—f
Franklin J I—f
Frederick H—f
Frick Conrad—l c
Galloway W K—l
Gallup-Stoddard Agency
Co—f
Gardner H C & Co—f
Gardner J R—f

Gaylord Paul B & Co—
f l c
Gemmil J R—l c
German-American Trust
Co—f
Giberson H P—f
Giddings H K—l
Gilchrist G G—l c
Gildersleeve A M—l
Giles D R—f
Gleeksman Mossis—f
Goldbaum Max—l
Graves Byron C—f
Griffey C E—l
Grossman L—l c
Grund A R—l c
Hall L S—l
Hammond James G—l
Handy-Stovall Inv Co—f
Hanssen P J—l
Harris A O—l
Hartford Ins & Inv Co
—f
Harmon Aug—l c
Harrison Jos H & Co—l
Hartford E H—l c
Hegarty J H—l c
Hibernia Bank & Trust
Co—f
Higgins Dan—l c
Higgins H B—f
Higgins W J—l
Hitchings T C—l
Hitchings Van Schaack
Inv Co—f c
Home Realty Co The—f
Homer W J—l c
Hoover J J—f l c
Howard W N—l c
Hooyer R E—l
Hunsaker H A—l c
Hutton W E—l c
Hymer-Loomis Inv Co—f
Hynds D M—l
Imperial Ins Co—f
Jacobs & Edmondson—f c
Jackson Ira B—l
Johnson C A—l c
Jones & Jones Inv Co—f
Jones A E—f
Jones L C—l c
Jones W E—l
Kalischer S—c

Lutz C A—l
Lyons & Johnson—f
McClain W S—c
McClurken S B—l c
McElrain E T—l
McGary J J—l c
McGregory J—l
McGregor John—l
McGrew Thos F—f
Macklin S B J—l c
Main D L—f
Maitland & Moritz—c
Malo O L—f
Maloney J W—l
Maltby C P & Son—f l c
Mason W F—l
Merritt E S—l c
Miles W A—f c
Miller Arthur P—l

E. J. MILLER

General Agent

Denver.

Colorado, Utah,
Wyoming and New
Mexico

Miller O B—l c
Monash E—f l c
Moody D L—l c
Mooney J D—l c
Murphy J P—l
National Safety Vault
Co—f
Newcomb H W—l
Newcomb Realty Co—f
Newkirk G A—l
Nickolis S J—l
Nordsiek W E—l
Norton J T—l
Ockel E—f l c
Ornauer Harris—l
Orr Moritz Agcy Co—f
Owen W R Jr—f c
Our L C & Co—f
Packard Agency Co D C
The—f c
Parker D L—f
Pearce H G—l c

THE W. F. KELLER AGENCY CO.

General Insurance Agents

Fire, Accident, Automobile, Boiler, Burglary, Liability
Compensation, Elevator, Fidelity and Surety Bonds.

832-834 GAS & ELECTRIC BLDG.
DENVER, COLORADO

Kellogg F C—l
Kellogg F P—c
Kendall J T—l
Kennedy J E—l

Peters & Co—f l
Peters-Cooper Duckels
Agency Co—f l c
Philip C T—f
Pierce M El c

H. T. Lamey, Mgr. H. P. Giberson, Ass't. Mgr.

BRITISH AMERICA ASSURANCE CO.
NORD DEUTSCHE INSURANCE CO.
WESTCHESTER FIRE INSURANCE CO.
WESTERN ASSURANCE CO.

BUSINESS PLACED IN: Arizona, Colorado, Idaho,
Kansas, Montana, Nebraska, North Dakota, South
Dakota, New Mexico, Utah, Wyoming.

Lanehart J F—l
Lewis J D—f
Livermore A E—l
Lockyear & Co—l c
Long M Ella—l c
Luckenbach H L—f l c

Preus & Martin—l
Prier G H—l
Probst H H—l
Provident Real Estate &
Loan Co—f
Randolph Geo E—l

COL.—Denver, Con.

Reeve W S—l
 Reich Chas M—l
 Reinhold O—l
 Revoice F W—l
 Rigden H J—l
 Rigsby Vechel—l
 Ritchie J T—l
 Rogers A G—l c
 Rose & Steel Agcy Co—c
 Ross F R Inv Co—f
 Rubincam H C—l c
 Rudd A S—l c
 Rudolph E E—l
 Rutherford M—f
 Salle A C—l
 Sanger-Van Gilder Agcy Co—c
 Schaefer C—f
 Schayer Bros—f
 Schayer M M—f
 Schneidemanted Agency Co—f l c
 Schroeder C A—l
 Schuyler Gerald L—f c
 Scott Thos C—f
 Shandal M C—l c
 Showalter P H—l
 Skinner W—l
 Sleyster B A—l
 Smiley A M—f
 Smith E Tyler—l
 Smith H—l
 Smith J H—l c
 Smith R W—l c
 Spahr P R—l c

DURANGO

Berri H G—f l c
 Glaser B—f l c
 Local Security Co—f l c
 Pingrey Agency—f c
 Rockwood & Perkins—f l c
 Tiffany G E Sr—f
 Turner J W—f l c

FLORENCE

Blun Inv Co—f l c
 Carmody Mr—f
 Cofky W W—l
 Houston D H—f
 Jack Edwin—f c
 McCandles J V—f l c
 Montgomery & Hillix—f
 Sander J T—f
 Wilkes G H—c

FORT COLLINS

Adams Rollin E—f
 Avery E D—f c
 Brooks W H—l
 Clammer S H—f l
 Fort Collins Abstract Co—f l c
 Fothergill & Atherton—f
 Glessner E J—f
 Harris D L—l
 Kinnison H J—f
 Larimer Co Abstract Co—f
 Lewark W T—f

Cox Wm J—l
 Delaplain M O—f l c
 DeLong Horace T—f l c
 Forey M—f
 Garms V C & Co—f c
 Glasco N A—l
 Halbouer F W—f
 Home Loan Inv Co—f l c
 Kelly-Hall—f c
 Lough C R—f
 Magill R L—f
 Memilt F F—f
 Milne & Milne—f
 Neff A A—f
 Rhone Henry R—f l
 Rich C B—f l c
 Schwenker A C—l
 Smith Chas A—f
 Sperry D W—f c
 Sperry J F—l
 Stone D T—f
 Udlock Inv Co—f c
 Wright D B—f l c

GREELEY

Ahlstrand C T—f c
 Baker F E & Co—f
 Beer C W & Son—f
 Carrel C C—f
 Colony Inv Co—f c
 Crone J V—f l c
 Dowell Harry L—f
 Jackson & Ferguson—f c
 Knight H C—f c
 Littell Chas E—f
 McClenahan A M—f
 Morgan Realty Co—f
 Moses M J—f
 Mumper A L & Co—f
 Riley Alfred—f
 Sanborn & Houston—f l c
 Sanborn Carl B—f
 Sides Ira I—f c
 Statler Geo D—f
 Walsh M J—f l c
 Woodruff & Son—f

GUNNISON

Corum W H—f
 Berky E C—l
 Downey Annie M—l
 Gordon John—f l c
 Johnston Laura—f l c
 Lake H F—f l c
 Nourse E M—c
 O'Leary Timothy—l
 Palmer Edwin G—f
 Sills C T—l
 Winslow C W—c
 Zoellner C P—l

HOLYOKE

Colver Harry—f
 Haver J W—f
 Helland W G—f
 Higinbotham W E—f l
 Kelsey W D—f l c
 White R N—f l
 Zimmerman Philip—f l

IDAHO SPRINGS

Burke Jos—f
 Bush & Bonner Agency Co—f l c
 Clear Creek & Gilpin Trust Co—f c
 McClelland George E—f
 White Richard Insurance Agency—f l c
 Wilkins John A—f

LA JUNTA

Albera Victo—f c
 Beerbohm & Hart—f l c
 Dunlap Blanche—f
 Inge R C—f
 McCauley & Mahoney—f
 Mendelson S R—f
 Miller M—f
 Norton Clara M—f

Seeley C L—f c
 Winchell G H—f c
 Wood S E—f c

LAS ANIMAS

Faulkner S B—f
 Frey H—f
 Herron Bros—f c
 Howard Realty Co—f c
 Kiertz L G—f
 Kreybill F—f
 Moore J W—f
 Morley W P—i
 Risley E S—f
 Scott P G—f c

LEADVILLE

Johnston Laura—f l c
 Kilkenny M J—f l c
 McCarty Margaret—f
 Stickley Ins & Realty Co—f l c
 Vranesic Peter—l c
 Youe William—f

LONGMONT

Bump J E—f
 Dwork A F—f
 Emerson & Buckingham B & Trunks—f
 Flander Agency The—f c
 Home Real Estate Co—i
 Holmes F S—f
 Nowlen & Pratt—f
 Rugtvet O G—f
 St Vrain Realty Co—f
 Schwalby Ed—f
 Secor & Secor—c
 Smith G E—f l
 Stuphen R G—f

LOVELAND

Allen E S—f
 Austin Jno—c
 Banks W E—f
 Cunningham J G—c
 Dalziel J G—l
 Eesig Chas—f
 Fountain Rufus R—f
 Gifford D H—l
 Glaser E—f
 Goddard Arthur H—f l c
 Hagler Luther—l
 Hayward Reed—f
 Henderson C B—f c
 Hilliker J A—l
 Kelton O A—f
 Kempton Jas B—f
 Kilburn M R—f
 McVay Zenas—f
 Mehaffey W S—f c
 Moore Chas E—c
 Moore Land Co—f
 Moore Wm C—c
 Osborn C W—l c
 Pitts E H—l
 Riker J D—l
 Rinker Le Roy—l
 Rollins G M—f
 Shaw T I—f
 Snook Chas W—l
 Williamson W N—f
 Winchell F O—f
 Woodmansee C O—f

MANITOU

Penfield H R—f
 Ross H J—f l c

MONTE VISTA

Boutwell Geo B—f
 Brady M—f
 Clark W J—f
 Corlett C M—f
 Cramer O A—f
 Edmon Charles—f
 Goudy A H—f l c
 Hecker John—f
 Heilman S S—f
 Hurd H C—f l c
 Loser Oscar—f

FREDERICK W. STANDART*Representing*

Liverpool & London & Globe, Springfield, German
 American, Niagara, Fire Association, Phoenix of
 London, Scottish Union & National.

1615 CALIFORNIA ST.**DENVER, COLO.**

Stearns John L—l
 Steels N C—l
 Stewart A H—l

**THE W. H. STEWART
 AGENCY CO.**
 General Agents
 Prussian National
 Globe and Rutgers, N.Y.
 726 GAS & ELECTRIC BLDG.

Stough Mattie B—f c
 Thies & Desserich—f
 Thomas S J—f
 Thompson Chas E—l
 Thompson-Olmsted Inv Co—f
 Tibals E R—f
 Tucker W E—c
 Tuttle J F Jr—f
 Urich J C—c
 Van Gilder Agcy Co—c
 Vincent M E—l c
 Waddell R S—c
 Wadsworth H L—f
 Wadsworth & Wadsworth—l c
 Walker J R—f
 Walton D W—l c
 Warner J D—l
 Wheeler S—l
 Wheelock J M—l
 Whipp H G—l c
 White Frank G—f
 Wilkins & Cornish—f
 Willard C A—l c
 Willey U S—f
 Williams Jas & Co—f
 Wilson W Rollo—l
 Winne W W—l
 Wyatt J V E—c
 Zeagler D A—l c
 Zirkle H W—l c

Miller Edwin A—f
 Montgomery T J—f
 Northern Colo. Securities Co
 St Clair M M—f c
 Schlichter E A—l
 Smith R T—f
 Tedmon B S—f c

GEORGETOWN

Foley J B—l c
 Tomay John—f l c

GLENWOOD SPRINGS

Beardsley A L—f
 Cardwell Wm—f
 Darrow C W—f l c
 De Lan S J—f c
 Dickson A J—f l
 Edinger George—f c
 Keck Christian M—f c
 Logan Investment Co—f
 Parkinson W S—f

GOLDEN

Benedict Charlotta—f
 Broad Geo—f c
 Pfeiffer C A—f
 Quaintance C F—f l
 Snyder B F—f
 Ward Thos—f

GOLDFIELD

Schwerdt Christian C—f

GRAND JUNCTION

Baldwin Richard—f c
 Brown Charles H—l
 Bruner E W—l
 Case E N—f
 Coe F W—f

Martin J A—f
Robinson & Robinson—f l
Rutherford & Karalec—f
Sanford W C—f
White W E—f

MONTROSE

Catlin & Blake—f
Deeble Jor—f
Fing H C—l
Gilbert Geo O—f
Howe J W—f l
Johnson Chat K—f l
Leisy R A—f l
Moynihan C J—f
Redding W O—f l c
Reeves A F—f l c
Stivers John L—f
Wagner Adam—l

OURAY

Day Geo V—l
Frakes David—f c
Home Mrs C E—f l c
Jordan Chas F—f l c
Knous Wm L—l c
Rathmell & Doane—f c
Reader I P—l
Stevenson Ben—l
Wheeler E E—c
Whittington E O—f c
Wolverton Frank—l

PUEBLO

Apex Realty & Ins So—f
Brayton E & Co—f
Brooking J C—l c
Bruce J A—c
Byrnes John—f
Cambron Charles—f
Cambron W F—f
Campbell Arthur—f
Campbell Wm M—l c
Crawford S F & Co—f
Crockett E I & Co—f
Currie H S—f
Davies G M & Co—f
Downen T J—f
Elliott Realty Co—f
Evans Geo C—f
Gillespie W A—f
Globe Fire Ins & Inv
Co—f c
Harvey J G—f
Haver E B—f
Hawkins J M—f
Hermesmyer Chas—f
Herrington George—f

Hiles F A—l
Hoffman J W—f
Jachetta M—f
Johnson J Will—f
Keen Bros—f
Kelly Thomas—f
King Inv & Lbr Co—f
Leach Realty Co—f
Lewis Thos L—f
Mallaby Campbell Inv Co
—f
Meston Geo D—f
Middlekamp Agency Co
—f l c
Morris C R Realty Co—f
Parker B J—f
Peach Wm—f
Pollard Inv Co—f
Price A L—f
Ragle & Co—f
Rambo Ira D—f
Ray Realty & Ins Co—f
Reno S F—f l
Robertson John—f
Ruddick M T—f
Sare J M—l
Smith O G—f
Snyder H O—l
Stickney Chas H Ag'cy
—f
Townsend S W—l
Veith J B—f
Vroom J L—f
Walker C C—f
Watkins Bros Realty Co
—f
Williams R R—f
Wilson Jos R—f

ROCKY FORD

Anderson Mrs Mary J—
f c
Beymer Arthus S—f
Boney R W—f
Bowman J W—f
Cook Charles—l
Dye R H—l
Fenlason L R—f c
Gobin W B—f
Greene D H—l
Hauck & McKelsey—f c
Hill T J—f
Latson & Boggs—f c
Long F C—l c
McClurg W J—l
Reifel P J—f
Steele W C—f c
Whitlock D T—f

SAGUACHE

Boyd W F—l c
Slane W M—f l
Tarbell Chas—l

SALIDA

Beck J S—l
Berrian E C—f
Brush F W—f l c
De Weese J W—f c
Gimlett F E—f
Gloyd F W—f c
Johnson C F—f c
McGuire B F—l
Matthews & Bromley—f

SILVER CLIFF

Haskell E J—f l c

SILVERTON

Brown Geo D—f l c
Cooper R H—f l c
Fast August—f l c
Hollingsworth E V—f
Lonergan Miss Eliza—f
Pamquist Wm—f

STERLING

Barney P D—f
Barthalow D A—f l
Brown G C—f
Brown O—f l
Burke J P—f
Davis H B—f
Fortner E R—
Funk C J—f
Hanley Mr—l
Hays W L—f
Henderson F J—f l c
Hinkley H D—f
Jackson A D—f
Jameson J A—f
King A H—f
King W E—f
Kinzie C W—l
Milford Mr—l
Naugle S E—f
Propst W C—f
Rigby V—l
Sidel A E—l
Simons G S—f
Smith C F—f
Watts V B—f

Weaver Mr—l
Wellman E W—f
Woodard C H—f

TRINIDAD

Bailey Chas—f l c
Bennett & Wilson—f l c
Brigham E—f c
Commercial agency Co—
f c
Day E H—f c
Dunlavy Ag'cy Co—f c
East Sam J—f l c
Hammond James—l
Herron D J—l
Home Security Inv Co
The—f l c
Hubbatt Agency—f l c
McCarty & Smith—f l c
McGlashan & Gow—f l c
Madrid J M—f l c
Reese Geo—l c
Seig & Messersmith—
f l c
Tipton F M—f
Tipton C F—f
Vosbeck & Dunlavy—f c
Williams F A A—f c
Williams L W—f

VICTOR

Coates Tom—l c
Hartford R R—l c
Hopkins Mrs Emma—f
Kingsley Agency Co The
—f c
McDonald P—f c
Reagan J T—f
The Simonton-Hendire
Agency Co—f l c
Weipper P J—f c

WALSENBURG

Dick Geo—f c
Mazzone Victor—f l c
Walsen & Lawson—f l c

WEST CLIFF

Adams F E—f
Beardsley G B—f c
Dickson Asa—f
Falkenberg G E—l c
Kenney W F—f
Merriam W E—f

CONNECTICUT**CHARLES E. PARKER**

Manager New England Department

Insurance Co. of North America of Phila., Pa.

Philadelphia Underwriters of Phila., Pa., and

Alliance Insurance Co. of Phila., Pa.

50 STATE STREET

HARTFORD

CONN.

ANSONIA

Bartholomew J H—f 1 c
 Broderick D J—f
 Cohn David E—l c
 Crossman M A—c
 Gordy E S & Co—f 1 c
 Hull A E—f c
 Malumphy M D—f
 Nelson William A—f
 Remer C E—l
 Smith Jas T—f c
 Terrell Lucius—f 1 c

BERLIN

Deming F—f 1
 Robins E G—f c
 Sugenhing Max—l
 Woods F B—l

BETHEL

Gilbert H A—f
 Gilbert W A—f
 Kyle H F—f
 Smith J C—f
 Woodman Howard H—f

BRANFORD

Barker Earle A—f
 Bradley J A—l
 Callahan J P—f
 Clapp W H—c
 Foote W R & Son—f
 Goldsmith Fannie P—f c
 Griswold Samuel A—l
 Hosley B F—f
 Isbell E E—f c
 Johnson G—l
 Kinney F J—f
 Martin C H—f
 Morton I W—l c
 Robins H G—f
 Upson J E—l

BRIDGEPORT

Anderson Percy P—f 1 c
 Anderson & Co—f 1 c
 Antignoni A M—c
 Apgar W F—l c
 Apstein David—l
 Banks John W—c
 Beardsley Clifford W—f 1
 Beers G B—c
 Blackman H L & Son—f
 1 c
 Blatz W D—f c
 Bonyman Bertha—c
 Boothe David B & Co—
 f c
 Bradley J C—f
 Bridgeport Land & Title
 Co—f 1 c
 Broderick Richard H—l
 Brown Fred E—l
 Brown B H—c
 Brown R H—l
 Brown R P—f
 Buckingham Walter T—c
 Burr & Knapp—f c
 Castle Clifford E—l c
 Catlin & Bright—f 1 c
 Chamberlain W W—l
 Clark Alfred H—c
 Clark Roy E—f 1 c
 Cogswell Geo W—f
 Cole Chas C (Inc)—f c
 Connolly R T—l
 Converse H B—l
 Cooley R W—l c
 Cooney Bernard—f 1 c
 Cosgrove Cath E—l
 Cowan P A—l
 Crossley J H—f 1 c
 Cubelli Jos—c
 Curtis E P—l
 Darling L R—l
 Delbis Jos L—f
 Devine James—l
 Devitt & Co—f
 Edgar A J—l

Edwards Chas A—f 1 c
 Edwards Louis R—l
 Farren F A—l
 Fisher John J—f 1 c
 Fraunberger E L—l c
 Gale Thos B—l
 Garner Wm & Son—f c
 Gaynor J F—l c
 Giddings & Hughes—c
 Gill L J—c
 Goldbach Chas—c
 Goldman H—c
 Goodsell G W & son—f
 1 c
 Goodsell Zalmon & Co—
 f 1 c
 Graham W R—c
 Greenhill A A—l
 Griesinger Wm & Son—
 f c
 Griswold A W—f 1 c
 Harris H—l
 Hasbrouck F E—l
 Hatfield W A H—f 1 c
 Hatheway Geo T—f c
 Havrilla A—c
 Herman Warren S—c
 Heske A—c
 Hirsch Marcus—f 1
 Hoffman F R—l
 Hubert C—c
 Hull J D—c
 Hurlock Bertha M—f
 Hurlock E W—l
 Johnson John A—l
 Kenney Michael A—f
 Kerns P H—c
 Kochiss J L & Co—f 1 c
 Lee Bernard F—l
 Lindakag Eric—l
 Lineburgh Caraher & Co
 —f c
 Lineburgh W G & Son—
 c
 Loewith S & Co—f 1 c
 Lyon H M—f c
 McCutcheon E M—c
 MacGregor James—f 1
 Mando A H—c
 Miller Paul—c
 Minitier John J—c
 Moore John W—l c
 Neal Arnold A—f c
 Nelson J F—l
 Nichols W J—f
 Okleyewig Francis—f 1
 Orton E J Co—f c
 Phelan Jerome—c
 Phelan Bros—f
 Phillips C W—l
 Pike Benj F—f
 Pinkerman W & Co—f
 Prendergast Wm B—f 1 c
 Price W J—l c
 Pugh Jas L—c
 Quint Joseph—l
 Rahrig S F—c
 Redfield W M—f
 Richardson Geo H—c
 Ripley Edwin L—l
 Robinson F D—l
 Robinson Miss Emily—l
 Ryburn J J—f
 Saltman H B—l c
 Sears J M—c
 Selleck J F Jr—f c
 Senger Henry J—c
 Smith C C—l
 Smith John—c
 Spafford & Malette—c
 Staples Jas & Co—f c
 Stein Max—l
 Tesch Gustave C—l
 Thompson C E & Sons—
 f
 Tolman Wm—l
 Treadwell E E—c
 Vars M T—l
 Walsh Bros—f
 Warner John A—l
 Warren Tracy B—f 1 c
 Watson David F—f

Watson T L & Co—f c
 Whitney D R—f 1 c
 Whitney Rob't G—l c
 Whitney & Sturgis—f c
 Williams Arthur Jr—l
 Williams E S—c
 Wilde Jonathan—c
 Wilson A M—l
 Wilson W C—c
 Wintter & North—f 1 c
 Withington Aug 1—c
 Woods G E—f
 Wootton Chas L—l c
 Zimmer Bros—f

BRISTOL

Beckwith C B—l
 Coughlin J J—l
 Cray James—f 1 c
 Dunbar E L—f c
 Gordon Chas N—c
 Heffernan Daniel J—f 1 c
 Holden Jas F—f
 Mason C V & Co—f 1 c
 Muzzy A J—f 1 c
 Peck M L & Son—f 1 c
 Snow Worthing V—f 1 c
 Spicer Walter E—f 1 c

CANAAN

Dutcher C T—l
 Finney Edwin C—c
 Fuller Allyn—f 1 c
 Lansing J H—f c
 Whittlesey & Adam—f c

COLCHESTER

Adams W P—f
 Baker A A—f
 Buell & Wilhard—f 1 c

COLLINSVILLE

Darling Chas S—f
 Humphrey Harold—f 1 c
 Jenkins C S—f 1 c
 Jones Henry P—f
 McGarrigle Frank—l
 Mitchell Munroe E—f 1 c
 Perkins H B—f
 Sullivan Wm H—f
 Thayer C W—f

CROMWELL

Barrows-Cadella I—f 1 c
 Beaumont T W—f
 Boardman A—f
 Bowers Edw W—f
 Buggie W H—l
 Butter Ralph S—l
 Edwards & Jones—f
 Jewell Harvey—l c

DANBURY

Alexander R S—c
 Bailey E W—c
 Booth J R—c
 Bulkley N T—f 1 c
 Conley F S—c
 Corbett D T—f 1 c
 Cottermole A—l
 Crofutt F B—c
 Davis Howard H—f 1 c
 Fay J F—f 1 c
 Higgins J S—f
 Hodge Eber A—l
 Krom Arthur G—f 1 c
 Mayer Sol—f
 Merrit G W—f 1 c
 Olmstead Wallace G—f
 1 c
 Pearce Reuben B—f 1 c
 Pierce F W—c
 Reed L—f 1 c
 Schoonover C A—l c
 Sheehan E—l
 Stevens H B—l c
 Stevens Chas W—l
 Taylor C L—f 1 c
 The Stevens-Hodge Corp
 —f 1 c
 Wildman W E—f 1 c

DANIELSON

Bill A G—f 1
 Brown Geo S—f 1
 Kelley W P—f 1 c
 Pellett Ray—l
 Wilbur E B—f 1 c
 Wood E O—l c
 Woodworth A V—f

DERBY

Atwater Wm C & Sons
 —f 1 c
 Birdseye T S & Son—f
 Booth Edward N—f
 Byrne R J—f
 Dziadih Gabriel—f 1
 Hickey Brothers—f
 Home Trust Co—f c
 Johnston John F—l
 McEnerney J I—f
 McMahon D E & Co—f
 c
 Reilly J W & Co—f
 Sloan C H—f c
 Sloan W E—f 1 c
 Wall John P—f
 Wernsman Charles A—f
 Whitney Herbert L—f c

EAST HADDAM

Comstock W S—f 1 c

EAST HARTFORD

Bell R H—f
 Jessen H A—f
 Liebert A C—l
 Merriman Chas Co—f 1 c
 Olmstead Carroll & Co
 —f c
 Roberts Homer C—f

ENFIELD

Brainard H K & Sons—
 f c
 Burbank Clarence—f
 Davis Henry—f
 Hathaway Allen B—l
 Oliver Geo—f
 Potter J H—f

ESSEX

Coulter Thomas D—l
 Deming Niles O—l
 Hutchinson John I—c
 Knowles M C—l
 Parker L P—f c

FAIRFIELD

Pickett E W S—f c
 Wakeman Bacon—f

FARMINGTON

Crandall H L—f 1 c
 Root Lewis—f c

FORRESTVILLE

Gillern J A—l
 Holden J F—f 1 c
 Matthews F R—c

GLASTONBURY

Carrier Geo H—f
 Carter C P—f c
 Curtis Frederick R—c
 Garrity F W—l c
 Gildersleeve Lloyd—f
 Hetschell E A F—l
 Hollister A E—l
 Holmes H J—l
 Olcott Frank L—l c
 Outtrim E W—l c

GREENWICH

Bearn George E—f 1 c
 Cameron Charles—f c
 Chamberlain Robt L—f
 Cooke Thomas N—f 1 c
 Dayton Henry—f
 Duff James F—f 1 c

WALTER L. WAKEFIELD

FRANKLIN A. MORLEY

GEO. I. WATSON

ESTABLISHED 1847

Wakefield, Morley & Company

General Insurance Agency

252 Asylum Street, (Hartford Life Building) Hartford, Conn

Private Telephone Exchange Connecting All Departments.

Connecticut General Agents

CALEDONIAN, COLONIAL, DETROIT NATIONAL, NIAGARA,

PEOPLES NATIONAL, ROYAL, UNITED FIREMEN'S

FIDELITY DEPOSIT CO., Balto.

ROYAL INDEMNITY CO., N. Y

NATIONAL LIFE INSURANCE CO., Vermont

Agents for Hartford and vicinity of 25 Insurance Companies

Ferris Wm J—f
Finnegan Frank—f
Finney B F—f c
Franklin Edson—f
Mead Elkanah—f
Meany Wm S—f c
Montgomery Chester—f
Ritch Gilbert M—f
Ritch Wm E—f
Thompson Raymond B—f
Timmons L—f c
Wellstood Robt & Son—f l c

GROTON

Allen Frank W—l
Baker M Milton—l
Bailey Henry L—f c
Cone A—f
Denison Walter R—f
Edgecomb Frank J—f c
Gallup Frederick—f l
Morgan Lydia E—f

GUILFORD

Chapell R D—l c
Dudley W A—l
Griswold Chas—l c
Keast Wm G—l
Monroe James H—f
Post Charles H—f
Rolf Frederick H—f

HAMDEN

Badger Robert E—l c
Clark Charles F—f
Kenyon Walter T—f
Spencer Frank N—l
Warner E G—f
Webb Paul—f

HARTFORD

Abbey Fred G—l

Allen, Russell & Allen

209 Pearl Street
Hartford, Conn.Fire, Marine and
Tobacco Insurance

Alverson David S—l c
Anderson J Verner—f l c
Archer Eugene S—f
Baker W E & Son—f l
Barker E B—f
Barton M H—l c
Beardsley & Beardsley—f l c
Beardsley Elliott G—f
Beckerley Wm R Co—c
Benjamin S R & Co—f c
Birdseye A J—l c
Bliss Harry E—f
Blumenthal Max—f
Boynton K W—l
Brewster James H—f

Bridgman Robt L—l
Bronk F—f
Buck Howard C—f
Buckland Chas E & Chas E Jr—l
Burgey F W—f
Buths Jos & Son—f
Buttersworth Paul M—f c
Campbell & Keeney Co—f
Carvalho B W—f
Carroll J R—f
Case A C—f
Chapin Agency—f
Chapman R P—c
Chapman Silas Jr—f l c
Clarkin J H—f
Conklin H W & Co—f l c
Conway Chas J—f
Cornwell S D—f
Cosgrove P A—f
Cowles E S—f l c
Coyle James L—l
Culver B M—f
Daly John F—f
Deacon W H—f
Doty S C—f
Dunkum R O—l
Fisher Geo B—f c
Fothergill John V—f
Fox T E—f
Furnival G M—l c
Gagnon O D & Co—f
Gilligan Wm & Co—f
Goodenough H B—c
Godbee Jas M—c
Gorton J C—l c
Gorton P G—l c
Griswold Fredk A—l
Hammer F H—f
Hannah Chas C—f
Hartford Realty Co—f
Helion John J—f
Herrup S E—f
Hill Herbert C—f
Hinckley A G—l c
Holt Chas E—f
Hooker & Penrose—f c
House Albert H—f
Howard A E—f
Howe Horace S—f c
Johnson Agency—f l c
Johnson M W—c
Kaplan David & Co—f c
Keane Jas H—f
Kennedy Jos P & Co—f
Knox Arthur S & Co—f l c
Knox Harold—f
Knox John B Jr—f
Knox R C—f l c
Krotashiner Jos—f
Lamb John W—l
Leroy & Marzan—f
Lewis Arthur & Co—f l c
Long H C & Co—f
Loomis John C—f
Loyden Fred R—l c

McEvoy W J—f
McManus & Holcomb—f l c
Marquardt H C—f c
Mayer Jerome—f c
Miner Chas H—c
Merriman The Chas Ag'cy—f
Newfield Edw & Co—f
Newton Loomis A—f
O'Brien Edw F—f
Parker Chas E—f
Penrose Howard M—c
Potter Geo B & Co—f
Rice R J Jr—c
Richards & Thompson—l
Ripley G W—l c
Robens Lee C—l
Rogers, Roger & Rogers—f l
Royall W L—l c
Rusk C M—f l c
Sanborn W A—f
Scheide W C & Co—f
Schreiner Carl—f
Schuchhardt Chas—f
Schwab J—f
Seide & Co H W—f
Seide R—f
Shepard Chas E—l
Shepard & Roberts—f l c
Small F F & Co—f l c
Smith Frank G—f
Smith Robert K—l
Smith W N—f
Snow & Co—f
Snow & Thieme—f
Staples Geo W—l c
Starkweather Chas M—f
Stockder & Gaines—l
Stone D G—c
Sturham C F—f
Thompson A R—l
Thompson John L—l c
Wakefield, Morley & Co—f l c
Ward Wm—f
Watson Geo I—c
Webster & Co—f l c
Whitmore H B—f
Williams Fred H Jr—l c
Woodford Alton E—f c
Young H S—f

HAZARDVILLE

Bridge A G—f l c
French W E—f l c

JEWITT CITY

Burdick A C—f c
Hourigan John A—f c
Leonard J E & Son—f c
Webster Herbert C—f c

LITCHFIELD

Clock, Elgin—f
Duffie & Clark—f l c

Marsh, Wm T—f l c
Mason F B—f l
Weeks Eli D—l

MANCHESTER

Bosso Angelo—l
Carney Robert E—f l c
Clark F B—f l c
Duffy Elmer—f
Kelley Wm—l
McKeevers Geo—l
Manning Frederick R—f
Modeen Fitz—l
Rich R G & Co—f c
Rohan James—f
Skinner A H—f l c
Smith Robt J—f l c
Vibberts H L—f c

MERIDEN

Borst F C—l
Chamberlain A R—l
Cloonan Jas F—f
Cooke Florence M—c
Decker & Gumprecht—f
Ekmark F J—f
Elmore The C H Co—f l
Gardner A H & I I—f l c
Holt & Stevens—f l c
Mischler Geo—f
O'Neil & Flynn—f
Page & Pardee—f l c
Plumb Josephine M—l
Reynolds M G—f
Squire The W H Co—f l c
Stowell W O Jr—f l c
Strickland & Dreher—f l
Twiss Bruce C—l
Tyler Chas H—c

MIDDLETOWN

Annino Jos S—f
Babcock Sam'l—f
Bacon J E—f c
Boughton A L—f
Bouteiller W H—l
Brainerd Olyn A—l c
Butler's Ins Office—f l c
Chase Daniel W—l
Coughlin & Coughlin—f c
Edwards & Jones—f l c
Guy & Bullock—f l c
Hull Wilbur S—f l c
Lawton Jas—f c
Santangelo Lee—f c
Wright John L—f

MILFORD

Brotherton W B—f
Caywood Anna E—c
Chester Clark—l
Durand W C—f
Fowler C M—f c
Irving Walter M—l

CONN.—Milford,**Con.**

Milford Trust Co—f
 Munson George W—f
 Platt C W—c
 Roberts G A—f
 Smith Geo J—f
 Smith H C—l

MONTVILLE

Bradford G H—f

MYSTIC

Denison Daniel B—f l c
 Hinckley Frank H—f
 Hoxie John H & Son—f
 Packer T E & Co—f l c
 Philips John W—f l c

NAUGATUCK

Bingham S D—f c
 Dayton, Rumney & Wig-
 more—f l c
 Hungerford C F—f c
 O'Loughlin Thomas—f
 Sweeney Jas E—f l c

NEW BRITAIN

Abrahamson J A—l
 Alford F H—f l
 Atwater J F—f l c
 Barnes L M & Co—f
 Cadwell Frank S—l c
 Christensen Agency—f l c
 Cox & Dunn—f l c
 Crandall R E Co—f l c
 Crona Peter—l
 Danielson Aaron—f l
 Deming J O—l c
 Edelson Louis & Co—f l c
 Gillin Chas H—f l c
 Hatch The W L Co—f
 l c
 Holmes F W—l
 Home Banking & Realty
 Co—f l c
 Humphrey H D—f l c
 Latham W E—f
 Morton Harry E—f l
 Munson E H & Co—f
 Murray P J & Co—f c
 O'Brien Terrance H—l c
 Parson D A—f c
 Quigley Geo A—f l c
 Riley DeWitt—f l c
 Schultz & Costello Inc—
 f l c
 Star Real Estate & Ins
 Co—f
 Stark Co The—f l c
 Steele Chas E—l
 Sterns & Lockwood—f l c
 Tracy W C—c
 Upson A W—l c
 Watson James J—f l
 Zimmerman F M & Co—
 f l c

NEW CANAAN

Baxter W S—f l
 Green F E—f l c
 Morse R B—l
 Wheeler W A—f l c

NEW HARTFORD

Goodwin Scott G—f c
 Jones Clarence E—f c
 Jones Frank W—f c
 Jones H Roger—f c

NEW HAVEN

Adams Donald—l
 Adams John—f
 Allen H W—l
 Allen Henry P—l
 Andrew Clarence C—l c
 Anthony The Willis M
 Co—f c

Badger Robt E—l
 Bahr W J—l
 Bailey Chester A—f
 Baker James—l
 Baldwin Jos B—l
 Barclay A H—l c
 Barnett Wm—c
 Batch Henry J—l
 Bates S W—l
 Beckley Franklin E—l
 Beebe H F—l
 Beecher Realty Co—f
 Beers Robt A—l c
 Bishop & Co—l
 Blake C A—f
 Blakelee Waldo S—f
 Blatchley Jacob E—f c
 Blin J S—c
 Bollman F E—c
 Bowen Raymond B—l
 Brackett Wm H—l
 Braddock Henry A—f
 Bradley Geo—l
 Bradley J C & Co—f c
 Bradley Walter—l
 Bretzfelder H C—f l c
 Bromley Chas B—l
 Burton's Ins Agency—f c
 Callahan Eugene A—l
 Campbell Jas P—l
 Cannon, Morse & Co—f c
 Christensen H E—l
 Coan & Bunnell—f c
 Condon John A—f c
 Cooke Ed F—l
 Cooper F G—f l
 Cornell Leo—l
 Dayton Willis M—l
 De Vita Enrico—f l
 Del Grego Eugene S—f
 Dillon & O'Brien—f
 Dray E L—l
 Dudley F A—t
 Dunn John E—l
 Eberth Frank C—f c
 Ellithorpe Ira V—f c
 Ess B F—l
 Evarts Frank A—l c
 Failer Thilo—l
 Fay Harold—l
 Fields The W T Co—f
 Fienstien Louis—l
 Finler F W—c
 Fitzgerald W E—f
 Flynn James F—f l c
 Gates T V H—c
 Gilson Thos L—f c
 Gillette John B & Son—
 f
 Gilson Edmund St. L—
 f c
 Gluckman J—c
 Gordy E S—l c
 Granel Frank R—l
 Groden M F—l
 Gunn Ed J—l
 Gurian M W—l
 Hallock E E—l c
 Hamilton F S—f l c
 Hart S W—l
 Hauff John A—f
 Hays & Allen—f
 Helsenbeck M—c
 Hemingway & Chamber-
 lain—f c
 Herz H—f
 Hill Chas R—l
 Hoadley & Hoadley—f
 Hoskins Burton L—f
 Hotchkiss William M—
 f c
 Howarth Thos S—f l c
 Hugo's Philip Sons—f l c
 Hunt Fred'k J—l
 Jones N H—c
 Judd Reginald—c
 Kautz R L—f c
 Keane & Donnelly—f c
 Kelley Geo E—l
 Kelly James B—f
 Kennedy J B—l
 Kerrigan J C—f l c

Ketchum-Wellington—l
 King Ed G—c
 Kirk William A—c
 Kleiner M—c
 Kohn Bros—f
 Leonard M J—l
 Lincoln Allen B—l
 Lindley Est R Lea—f
 Lomas & Nettleton—f c
 Ludington M E—l
 McGann James E—f
 McNeil V F & Co—f c
 Macy P G—l
 Maher J P—l
 Main Walter A & Son—
 f c
 Mansfield Louis A—f
 Mason Co The—f c
 Mason Frank H—f
 Maurer John F—f
 Metzger Fannie—f
 Moeller C R—f
 Morris Geo E—l
 Morse W A—c
 Mortgage Inv Realty Co
 —f
 Munigle John T—f
 Nettleton G E—l
 New Haven Real Estate
 Title Co—f
 North's Ins Agency Inc
 —f l c
 Notkins Matthew A—f
 Oggeson J O H—l
 Patten & Eaton—c
 Peck G L—f l
 Perry Wm C—l
 Peters J S—l
 Phelps Albert H—l
 Podoloff Abraham—f
 Porter C H—l
 Powes J J—c
 Pratzner Jules—f c
 Pupe Antonio—c
 Reed J F—f l c
 Rice F J & Co—f c
 Rice Morris—l
 Richards Benjamin F—l
 Robinson O B—l
 Rollinson Fred'k B—f
 Rosan C D—c
 Rosenbluth Louis M—f
 Rove H K—f
 Russo Paul—f
 Ryder Mark—f
 Sausser J H
 Schiffer W B—l
 Schmermond J F—l
 Shepard H H—f
 Slayton Lucius C—l
 Sloan John T Co—f
 Smith Elmer E Co—f c
 Smith G—l
 Smith Joseph H—l
 Snyder Wm H—l
 Spiro Adolph—l
 Spreyer Charles—f
 Sternschuss L—l c
 Stetson Isaac M—l
 Straub M—f
 Sturtevant R L—l
 Swezey & Kelsey—f l
 Taintor Nelson C—l
 Thompson C E & Sons—
 f c
 Tice J W—l
 Townsend Fred P—l
 Underwriters Agency Co
 —f l c
 Wallmo Pere G—l
 Ward Fred'k M—f
 Ward Fred'k S—f
 Warren Herbert C & Co
 —c
 Weaver E H—f c
 Webb Paul—c
 Weld N J—f c
 Weld Wm E—f c
 Welch Lewis S—l c
 Wilson Chas & Co—f c
 Yeomans C S—l c
 York S A—c

NEW LONDON

Adams A—c
 Buckley D M—l
 Chappell Wm S—f c
 Coit Wm B—l
 Colonial Realty Co—f c
 Crandall F D—f c
 Crandall Lewis—c
 Daboll E V & Co—f c
 Dillon Thos C—f
 Doton Ed S—l
 Edgar Janie L—f c
 Graves J M—f l
 Hill James H—f c
 Hollandersky Meyer—f c
 Holt Fremont A—l
 Johnson Wallace—f c
 Learned J C & Sons—f c
 Lord R & Co—f
 McGinley Bros—f c
 May Jas R—f c
 Miner S H—f
 Parmelee C F—c
 Parmelee F H—f c
 Prince S—f
 Real Estate Exchange
 Inc—f c
 Sauter E J—l
 Sheridan P A—f c
 Shurts P H—f c
 Shurts A H—c
 Stearns A C—f l c
 Weaver H C & Co—f c
 Whitcomb H F—f c

NEW MILFORD

Mygatt R F—f l c
 New Milford Security
 Co—f c
 Todd C A & A G—f l c

NEWTOWN

Bartram D S—c
 Curtis H H—f
 Holian Thomas M—c
 Leonard W A—f l c
 Mitchell Robt C—f
 Pitzschler Edward S—i
 Skiff Chas W—l
 Waterhouse Irwin W—l

NORFOLK

Collar Walter W—l
 Cowles Joseph N—f l c
 Johnson P W—l
 Selden S A—f c
 Standard H A—l
 Stoeckel R B—f c

NORWALK

Balcom Thomas C—f c
 Byington William H—i
 Curtis Chas E—f c
 Dann Horace E—c
 De Pierue Otto—l
 Field Frederick H—f l c
 Hayes John T—f c
 Hull D S—f
 Lawrence John M—f l c
 Layton J M—f
 Mead Melville E & Son
 O'Brien Peter O—l
 Raymond & Pollard—f
 Stuart Edward C—f
 Taylor & Golden—f l c

NORWICH

Beckley T H—f c
 Beckwith A A—f c
 Case J L—f l
 Clark A A—l c
 Craney J F—f c
 De Pierue Otto—l
 Donohue F D—f c
 Driscoll E J—l
 Fontaine L J—f c
 Fuller J E & Co—f l c
 Guy Tyler D—l
 Hewitt G L—c
 Higgins E W—c

Hill Wm F—f
Hull G Curtiss—f c
Jones Isaac S—f
Knox Herbert L—l
Lathrop J L & Son—f c
Learned B P & Co—f l c
Mabrey L—l
Moran John A & Son—f c
Murtha F J—l
Nicholas Tarrant & Co—f c
Palmer & Rogers—f
Parker John F—l c
Prentice E A—f
Root E T—l c
Royce F I—f c
Wergasen H D—l
Young Wm B Jr—f c

PAWCATUCK

Burdick A E—f
Casey W H—f c
Cowley Thomas—f
Girven Samuel—f
Higgins Michael—f
Hillard Dr W H—l
Martin Aubert G—f
Prentiss I Edw—f
Whiteford Edwin—f c

PLAINFIELD

Adams S L—f c
Danielson B W—f
Goyette Louis—c
Jerome Chas A—f l c
Mott Arthur E—l
Salisbury E A—f
Salisbury E E—f c

PLAINVILLE

Hart F A—l
Hastings F D—l
McLeod A A—f c
Ryder M P—f c

PORTLAND

Butler J Allen—f l c
Butler & Co—f l c
Edwards Chas H—f c
Goodrich H W—f l c
Hjalmar Bostrom—f

PUTNAM

Carpenter J R—f
Davis Frank O—l c
Fuller Lucius H—f l c
Geissler Mahlon H—f c
Gorman Richard—f l c
Mann J H—f l c
Seward F W—f l

RIDGEFIELD

Cornen C A—f l c
Crane Thaddeus—f l c
Davis H H—f
Denton S S—f
Gilbert R L—c
Hoyt & Wildman Agcy
The—f
Kennedy Thos J—f
Mignery Geo A—c
Reed Louis—f
Sargent Geo A—c

ROCKVILLE

Bissell L & Sons—f c
Bodman Harry—l
Carroll James—l
Fahey John E—l
Garvan Thomas—f l c
Hayward Mrs Arthur—f
King L C—f
Knebel Edward—l
Randall & Randall—f
Rice Geo C—l
Scheiner Henry—l
Scott Mrs A E—f
Thomas John B—f l c

SALISBUARY
Finnegan Thomas—l

SAYBROOK

Burke Edw G—c
Marvin Chas R—f l c

SEYMOUR

Atwater C J—f
Boies C S—l
Culver S Hart—f c
Howard Henry—f
McNerney M E—f c
Seymour Trust Co—f c
Strapp John—f

SHELTON

Atwater W C & Sons
Beard Bennett N—f l
Bentley Jos W—l
Charamalla Peter—c
Cohn David E—c
Fuller Chas W—l c
Gaynor M J—l c
Pender John F—c
Shelton Bank & Trust
Co—f l c
Sloan Chas H—f
Warner H H—c

SIMSBURY

Chandler W Woods—f l c
Eddy John C—f
Eno Geo C—f
Gemlot H A—l
Hall Chas W—f l
Marks H H—l c
Pattison Geo E—f l
Phelps J O—c
Small F F & Co—f

SOUTHINGTON

Brown Franklin G—f
Elliott Richard—f l c
Gridley J W—f l c
Hemingway-Lewis Ins &
Realty Co The—f l c

SO MANCHESTER

Rich Geo F—f
Skinner A H—f l c
Viberts H L—f

SOUTH NORWALK

Becker F C—f
Canty Thos H & Co—f
l c
Crocket Wm G—f l c
Dokus Stephen—f
Dreher Chas L—f
Field Fredk H—l
Hull Dennis—f c
Lawrence J B—f l
Layton J M & Co—f l c
McGovern Chas T—f
Powers, Ladrigan & Co
—f
Taylor & Golden—f l c
Wilcox S—f

SOUTHPORT

Perry H H—f c

STAFFORD SPRINGS

Converse J C—l
Hanley W E—f
Harwood Chas F & Co—f
l c
Heald W H—f l c
Murray Patrick—l
Sanford F G—l
Siswick George—l

STAMFORD

Abbott G H—f
Anderson J M—f
Ayres E M—f
Benninghoff F S—l
Bell Harry—f c

Bishop & Rockwell—f l c
Blackman D H—l c
Dunn M L—f
Finney John—f
Fitch Gilbert L—l
Fitzgibbon R J—f
Foote H W—f
Gurley F B—f
Hanrahan John T—f
Hoyt Thomas—l c
Jenkins Geo—f l c
Jessup W H—f l c
Jones Chas S—f
Jones & Valentine—f c
Kimball A J—f
Krumreine Guy S—f l c
Miller Herbert S—f l c
Rhinehart L D—f l c
Taff Fred A—f
Valentine & Vick—f l c
White W N—f c
Wood F P—l

STONINGTON

Anderson Jerome S—f
Hammond Lewis E—f l c
Hull A C—f
Robinson Geo H—f l c
Ryan John H—c
Trumbull Frank—f

STRATFORD

Allen Edw P—l
Belden Isaac L—l c
Booth D B—f
Burton F B—l
Davis Jas W—f
Esposito Vincenzo—f
Foster Chas B—c
Mathews Chas O—f
Parkerton Asa L—c
Peck & Wood—f
Peck C H—c
Peck Louis E—f c
Rhoades David L—f
Sammis Frank R—f l c
Smith Geo J—f
Stevenson McLeran—f
Stowell James—l
Thompson J W & Co
Agency—f
Wilcoxsen Albert & Son
—f

SUFFIELD

Burbank W E—f
Corrigan E M—l c
Crane Amos B—f
Graham Bros—f c
Prior C H—f
Reid S N—f l c
Root James N & Co—f
Spencer Chas L—l c
Spencer Clinton—l c
Wilbur E E—f c
Wilson W J & Son—f l c

TAFTVILLE

Collins John T—l
Benoit Adolphus—l
Fontaine John C—l
Kendall Wm C—l
Kinder Ralph—l
McCarthy Joseph H—l

TERRYVILLE

Fenn J C—f
Haase Oscar—f l c
Sturr J—c

THOMASTON

Burley Thomas—l
Canfield Thomas—f
Carr Jas—l
Lyons Thomas M—f
Stoughton Henry E—f c
Thomas E A & Co—f c

THOMPSON

Covell Marcus A—f c

THOMPSONVILLE

Brainard D & H K—f c
Brown F J—f
Burbank C D—f c
Dutton F O—f c
Gorman M J—f
Gowdy Tudor—f l
Gowdy Willis—f
Hannebery Patrick—l
Hughes W J—f
Mellor John—l
Mulligan W J—f c
Palmer N P—f l c
Sexton W G—l c

TORRINGTON

Batters Jas—f
Bogardus L—f c
Brooks & McNeil—f l c
Burns E J—f
Burns T M—f c
Handlin J L—f
McLaughlin Thomas P—f
l
Mallette J E—f l c
Penley Geo—f
Raiano Charles A—f
Reid J B & Co—f l c
Wilcox A H & Co—f l c

UNIONVILLE

Fuller Harry—l c
Georgia C T & Co—f l c
Humphrey Lucius E—f
McMahon T L—l
Reeve John A—l
Rourke Thos S—f c
Wetherbee Mabel E—l c

WALLINGFORD

Cook L R—f
Cowles Dixson—c
Davis Henry L—f c
Downes Michael F—f
Griffin P J—f
Hapgood Wm H—f
Harrison R—f
Hill Chas C—f c
Martin J A—f
May Edwin—l
North & Lonauette—f c
Peneman Harry F—f
Phelan John G—l
Roach James C—f
Wilkinson A K—f

WASHINGTON

Bader W J—l
Barrett Cras O—l
Hickok Wm B—f
Kilborn Frank J—f
Lyman Harry L—l
Seeley S F—f c
Stilson J B—l c

WATERBURY

Atwater W C & Co—f c
Atwood Henry W—f l c
Bronson & Dennison—f
l c
Brown F J—f c
Campbell S E—l
Carmody M F—f
Carter L R—f
Geraghty John J—f c
Hauser Alexander H—f
Hynes J A & Son—f c
Judd & Tuffer—f c
Kaiser M—f
McEvoy M J—f
Root & Boyd—f l c
Rowlands H L Ins
Agency—f l c
Ryan John—f l c
Schlegel W J—f c
Segur H D—f l c
Simmons Frank W—l
Tierney D H—f c
Welton N J—f c
William S P & Son—f

CONN.—Con.**WATERTOWN**

Bidwell Chas W—f
Kelly T J—f l
Magee R V—f l
Rowland's Ins Agency—
f l c

WEST HARTFORD

Andretta A S—f
Hiscock L P—l
Roberts Chas F—f
Rockwell & Dart—f
Scarborough G F—f
Small F F & Co—f
Smith F S—f
Whitmore H R—f
Wrightman & Hough—f c

WEST HAVEN

Blake Chas O—f
Chamberlain Chas G—f
l c
Chandler L P—f l
Crane L P—f l
Main W A & Son—f c
Orange Bank & Trust Co
—f
Richards Benjamin F—
f c
Skiff Walter S—f

WESTPORT

Banks Wm H—f c
Hyatt J G—f c

Morton Jas—f
Penney Wm F—f
Raymond F M & Co—f
Sherwood H R—f l c

WETHERSFIELD

Adams Mabel H—f
Bannon J Elmer—l
Cruttenden W B—f
De Lamater R W—l
Goodale A R—l
Griswold F A—f
Hart E H—l
Robbins Fanny M—f
Savage W W—f
Story A N Jr—l c
Teele Henrietta—l
Wilcox Edmund M—f
Woodhouse E G—f

WILLIMANTIC

Adams A B & Co—f c
Arnold L H—f l c
Baldwin J B—l
Blanchette & St Martin
Co—f
Bowen A J—f c
Comtois David P—f
Elliott Geo S—f c
Harries James—f l
Hills P S—f c
Kelly Thomas J—f c

Lincoln & Boss Lumber
& Coal Co—f l c
Lyman D A & Co—f c
Moriarity Michael—l
Mustard James P—l c
Morrison J H—l
St Martin Wilfred—l
Sullivan Michael—l
Sweeny W J—f
Twomey James—f l

WINDSOR

Barber Strong H—f
Cowan K B—l
Cutter H L—l
Dann Howard B—l
Down Edwin G—f
Eddy Norman T—f
Frost Ralph W—c
Gamerdinger C W—l c
Gilligan Wm & Co—f c
Goslee C H—f
Harvey W E—f
Hayden O M—l
Holroyd F H—c
House Albert H—f l c
Jones Amanda K—l
Kernan E J—f
Lennox A E—l
Loyden F R—f
Mastaglio Geo W—f
Ransom Julius E—f
Small F F & Co—f
Scarborough G F—f

West Frederick A—l c
Wilson Leland P—f

WINDSOR LOCKS

Coogan Jas T—f c
Cutler Henry L—c

Maher Edward—f l
Mather V L—f c
Outerson James—f c
Shea Daniel L—l
Sterling Gilbert B—l

WINSTED

Carrington G M—f c
Claffin Chas—f
Dart G W—f c
Frery R S—c
Hagan Samuel—l
Hayes M T—l
Messenger Merritt—l
Moore C B—f l c
Moore D S—f l c
Moore Ins Agency—f c
Pierre Henry J—f c
Reidy E L—f
Shelly J P—f
Smith Jas—f

WOODBURY

Allen L J—f
Capewell C H—f
Mitchell & Capewell—
l c

DELAWARE**DELAWARE CITY**

Clark W H H—f
Stanley P—l

DOVER

Denney Wm D—f
Dover Ins Agency—f c
Fisher C W—f
Hazel J H—f c
Morris & Dawson—f c
Slaughter & Baker—f
Stott Robt—l
Watson Amos A—f

GEORGETOWN

Mustard W B—f
Robinson & Co—f

LAUREL

Ellis W H—l
Fowler E M—f
Gunley C S—l
Kenney S L—f
King Harvey—l
King Wm F—l
Moore W W—f
Phillips C L—l
Rodney W K—f l c
Spicer J D—l
Wootten E E—f

LEWES

Mauil & Ingram—f c
Marshall C C—f
Vickers P B—f

MIDDLETOWN

Beaston Eugenie—f
Beaston H S—l
Cox A G—f
Letherbury W S—f
Vallient J R—l

MILFORD

Barker Charles—f
Carlisle Dr P T Jr—f
Causey T P Esq—f l c
Herring Wm G—f
Holcomb T C—l
Marshall G Chester—f
Short & Hall—f
Will Howard—l
Williams Robt H—f

MILLSBORO

Houston Henry A—f
Lingo C—l
Quatlander H P—f

MILTON

Conwell Wm W—f
Hopkins Robert B—f
Lank & Black—f
Megee G E—l

NEWARK

Donnell S M—f
Hossinger J—f
Taylor Wm H—f
Wilson J P—f

NEW CASTLE

Bungy Howard M—l
Eliason J T & L E—f
Hickman William—l
Holiday H—l
Kline J R—c
Lancaster B F—c
McClurg Grover—l
McGrory Patrick—f
Wise Loomis O—l

ODESSA

Brown J G—f

SEAFORD

Brown N H—f c
Curtis, Laura—f
Heuston G M—f
Hurley Leon S—l
Lank Wm T—f
Miller W H—f
Roach G W—l
Willin M—f

SELBYVILLE

McCabe Caleb L—f
Selbyville Mfg Co—f
Townsend J C Jr—f
Williams & Scott—f

SMYRNA

Boyer Hy D—f l
Hoffecker W O—f l c
Reynolds S J—f

TOWNSEND

Hodgson Richard—f l c
Maloney Daniel B—f

WILMINGTON

Allen & Montgomery—f c
Bird, Ford & Co Inc—f c
Burnet & Saulsbury—l
Bye Benj—f c
Cleaver S G—f
Cox Charles D—f c
Crory A A—l
Faulk Lambert J—f
Fisher Wm J—f
Gibbons & Moore—f
Gilpin Van Trump &
Montgomery Inc—f c
Gurney Chas—l
Hawkins & Co—f
Highfield Wm J—f
Knox W W—f l c
Kreer Geo W—l c
Lupton R C & Co—f c
Lusley Robt W—c
Moore & Hawke—f
Morris Wm T—c
Owens James B—l
Palmer Chas B—l
Pierson C E—f l c
Price James F—l
Ratlidge J P—f
Richardson J R—f
Shepperd Frank—l
Smith M C—f c
Swartz Arthur W—l
Townsend Geo R Co—f
Vandever Aubrey—f
Watson W P—f

DISTRICT OF COLUMBIA**WASHINGTON**

Adams, Eugene G—c
Addison A D—f
Adkins James & Co—c
Affleck Invest Co—f
Albert Leon E—f l c
Alexander Sidney—f
Arms & Drury Inc—f

Bailey G Gordon—f
Baker A H & Co Inc—f
Ballard & Lanham Inc
—f
Barbour F K—l c
Barbour Jas F—f
Barker C R—f

Belt, O'Brien & Co Inc
—f
Bieber Saml—f
Bishop A G—f
Boland Thornton P—f
Bond Geo M—f
Boss & Phelps Inc—f
Bost Jas L—f l

Bowen E C—f l c
Bowen L L—f l c
Bradley J H Co Inc—f
Bradley R E—f
Brashears Edw S—l c
Brashears Shipley Jr—
f l c
Brown T Janney—f l

Brown Thomas P—f
Brown W A—f c
Browne Alex B & Co—f
Burwell R Page—f 1
Cahill J A—f
Campbell Arthur B—f
Campbell J C K—f
Carpenter M S—f
Caton Jas H—f
Caywood & Garrett—f
Cherry Jno M—f 1
Chesley & Chesley—f 1 c
Chew N L & Co—f
Childress J W—f
Clark Bruce E—f
Clark Ernest J—1
Clark J D—c
Clark Watson F—f
Cleary Danl A—f
Cleveland Bruce—f
Cochran Warren—f
Collins W H—f c
Coombs Wm D—f
Crapster W B—1
Dammann Adolph—f
Davis F E—f
Davidson & Davidson—f
De Lashmuth Thos J—f c
Dent W G—f
Dolph J M—f 1
Drown O B—f 1
Drury D H Roland—f
Dunigan F S—f
Dunkum G E—1
Duval L Kemp—f c
Duvall W Clarence—f c
Edgar Wm A—f 1 c
Edwards B N—f
Edwards J L Inc—f
Ellerson & Wemple—f
Ellett Wm D—f
Ellis Wm R—f
Equitable C B Associa-
tion—f
Fisher T J & Co Inc—f
Fitch, Fox & Brown—f
Fitzgerald Maurice—f
Forest C M—f
Fox A F Co Inc—f
Fraser Bros Inc—f
Friebus T—f
Gadsby J Eakin—f c
Gardiner & Dent Inc—f c
Gasch & Birge—f c
Gill Herbert A & Son—f
Goldenberg, Moran & Co
Inc—f
Goff M LeRoy—f 1 c
Graham F W—f
Green James M—f
Green Thos A—c
Groomes L W—f
Groor Paul F—f
Grubb Harry J—1
Hagner Randall H—f
Hardy W B—1 c
Harris D Fulton—1
Harrell John B—f
Hart J W—1
Hayden & Speich—f
Heiskell Jesse L—f
Henderson Geo—f
Hendrick J T—1
Herbert Jos A Jr & Co
—f
Hewlett E M—f
Higbie Alfred & Co—f
Higgins John J—f
Hill W C—f c
Holton Wm S—f
Hood Chas E—f
Houghton A C Co—f
Howenstein H R Co Inc
—f c
Hume R S—c
Hunt Henry J—f c
Huske & Smith—1 c
Huyck J V N & T B
—f
Interstate Ag'cy Co—c
Jackson Harry J—c
Jackson W B & Bros—f

Jerman Chas H—f
Johns John Lane—c
Johnson & Adams—1 c
Johnson D H Co—f
Johnson G M—f
Johnston Geo J—f
Johnson R H—f
Jordan Geo C—1
Keefe Thos J—f
Kenney O L—c
Key-Smith & Co—f
Kindle Chas H—f
King Geo S Co Inc—f
King L M—f
King Wm L F—f
Klee Chas W—f 1
Kleiner John J & Co—f
Klopper W H—1
Knox & Caldwell—f 1
Knox W S—f 1
Kolb J L—f
Krewson E D—f 1
Lawford & McKim—f c
Lea D M—f
Leetch Frank P—f

RALPH W. LEE

708 14th Street, N. W. Washington, D. C.

Fire Automobile Liability
INSURANCE

National of Hartford
Phoenix of Hartford
Queen Insurance Co. of N. Y.
St. Paul Fire and Marine
Sun of London

New Hampshire Fire
Rochester-German Underwriters Agency
Western Assurance Co.
Massachusetts Fire & Marine
Maryland Motor Car Insurance Co.

Correspondence Solicited

Legg Edgar K Jr—c
Leipold R H T—f
Leonard B & Co—f
Lewis & Jones Co—f
Lewis Edward T—f
Lieberman & Hawn—f
Linkins Geo W & Son—f
Lipscomb L S & Co—f
Livingston G S—f
Luchs M J—f
Lynch Geo W—c
McEuen Chas A—f
McGrann W H Co—f
MacElwee Jas A—1 c
McKinlay W—f
McLachlen Banking Cor
—f
Mandler H F & Co—f
Mark Le Roy—f
May Frederick—f
Metzrott Marshall &
Livingston—f
Middleton D W—c
Middleton F E—f
Midyette D R Co—f
Miller Caleb S—1
Miller J H & Son—f
Miller Julian Hite—f
Mills L J—f
Mitchell Paul V—f
Moore & Hill Inc—f
Moran Chas R—f
Morgan Bros Inc—f
Morgan T P—1
Morrison Robt M—f
Mosher L B—c
Muir C S & Co Inc—f
Murray W O—f 1
Nicholson & Co—f
Nicholson Leonard L Jr
—f
Norment & Smith—f
Offutt Henry W—f
O'Neil Frank A—f
O'Sullivan Thos B—f
Parker C H Co—f
Parker E P—1
Parker Frank M—1 c
Parker Geo T—f c
Parker M M & Co—f
Parsons W H—1
Penn C J—f 1

ALEXANDER K. PHILLIPS

ESTABLISHED 1888
GENERAL INSURANCE

304-312 LOAN AND TRUST BUILDING, WASHINGTON, D. C.
North British and Mercantile Insurance Co. of London and Edinburgh
Westchester Fire Insurance Co. Newark Fire Ins. Co. Virginia Fire
and Marine Insurance Co. Indemnity Mutual Marine Assn. Co., Ltd., of London.
Newark—(for Automobiles). Employers' Liability Assurance Corp. Mutual
Life Insurance Co. of N. Y. North British & Mercantile Ins. Co., of N. Y.
North River (Fire) Ins. Co., of N. Y. Risks written in Maryland & Virginia
Local and Long Distance Telephone, Main 6121
SECRETARY The Potomac (Fire) Insurance Co., Chartered
by Congress March, 1881.
Insurance On Everything Insurable, Anywhere

Phillips & Sagar—f
Pilling J W—f
Piser W N—1
Poe Francis B—r
Pollard Wm L—f
Pratt A S & Sons—f c
Prince Leslie E F—1
Pugh Bruce T—f

Story & Cobb—f
Strasburger Lester R—f
Sullivan J D—f
Swartzell, Rheem & Hen-
sey Co—f
Swormstedt J S—c
Taliaferro Sidney F—1
Tamplet P H—1
Taplin H N—f
Tarring E—c
Terrell & Little Inc—f c
Thomas F H Co—1 c
Thomas J Benson—f
Thompson D D & Co—f
Thompson Ernest G—f
Thornton H L—f
Towers L Jr—f
Tripp & Worthington—f

TYLER & RUTHERFORD, Inc

730 15th Street, N. W.
Washington, D. C.

Commercial Union Assur. (Ltd.)
London.
Fire Association of Philadelphia.
Home of New York.
Northern Assurance of London.
New York Underwriters Agency.
Pennsylvania Fire Ins. Co. of Phila

Underwood & Co—f
Wainwright Geo S—1
Walker A E & Co Inc—
f 1 c
Walker S H—1
Walker W H—f
Walsh E J—f
Walsh T D—f
Walshe P J—f
Ward W M—c
Washington Loan &
Trust Co—f
Weaver Bros—f c
Weaver Clarence—f c
Weber Maurice H—1
Weedon J C & Co—f
Weedon Thos A—1
Weighman A J—f 1
Welch H S—f
Weller Insurance Agency
—f
Weller Jos I—f
Werber Waldemar—f 1 c

THE W. H. WEST CO.

815 15th Street, N. W.
Sole Agents

Liverpool & London & Globe Ins Co
Hartford Fire Ins. Co.
Phoenix Assurance Co., of London.
Providence Washington Ins. Co.
Williamsburgh City Fire Ins. Co.
Globe Indemnity Co.

Westcott Edw S—f
Westcott Horace H—f
White Oscar W—f
White E L—f
Whitman Vernon H—f
Willcox Chas H—1
Wilcox, Hane & Co Inc
—f

Quinn John Co—f
Quinten W D—f
Quinter W S—f
Ramey E E—f
Randall Jos F—c
Rawlings Frank T Co
Inc—f
Rawlings Wm A—f
Real Estate Inv Co—f
Real Estate Trust Co—f
Rhodes Chas A—f
Richardson Chas T—f
Ricketts Agency, The
f 1 c
Riggs E F—f
Roberts Chas F—f 1
Ronsaville Wm H—c
Rosenberg & Co—f
Ruoff Leonard F—c
Russell Percy H Co—f
Rust David N—f
Rust H L—f
Sansbury N L Co Inc—f
Saul B F Co Inc—f
Saunders W H & Co—f
Schwartz E P—f
Scriviner John F—
Security Storage Co—f
Shannon & Luchs—f
Shannon Herbert T—f
Shea James F—f
Shields Chas A—f
Shoemaker I E—f
Shoemaker L P—f
Shreve Chas S—f
Shriver A A—1
Simon Morris—f
Simpson H K—f
Simpson J R Jr—1
Simpson-Sullivan Co Inc
—f
Smith The F H Co Inc
—f
Smoot Francis Le B—f
Speich Emanuel Sr—f
Stabler Albert—1
Stabler L H & Co—f 1 c
Stabler L M—f 1
Stetson F—f
Stewart H C & Son—f
Stone & Fairfax—f

DIST. OF COL.

Washington—Con.
Willett & Reinecke Co
Inc—f

Willett Albert W—f c
Wilson F P—l
Wilson J N—c
Winter H—l c
Wolf & Cohen—f l c

Wood C Irving—f
Woodward Jas M—f
Worthington Geo Y &
Son—f
Worthington Wm C—f l

Yellett R E L—f
York Jos M & Son—f
Young & Elliott—f c
Young & Simon—f c
Zantinger O B—f

FLORIDA**APALACHICOLA**

Messina & Dodd—f
Ruge John G—f

BARTOW

Bartow Ins. Agcy—f l c
Colcock W B—l
Gary T W—l
Gibson & Wert—f
Goode T A—f l c
Howe J B—c
Wallace Mrs A F—f

BRADENTOWN

Barney Clark—f
Shelton O W—f
Johnson R H Ins Agcy
—f l c

BROOKSVILLE

Hathaway & McKethan
—f
Hice R C—l c
Price C M—f l c
Russell W M—f l
Trammel J M—f

COCOA

Holmes R B—f
Pace J H—f
Packard R M—f c
Taylor A A—f
Trafford A R—l c

CRESCENT CITY

Le Bree M P—f l
Chamberlin C O—f

DADE CITY

McMahon R A—f l c
Porter W I & Co—f l c

DAYTONA

Bingham & Thompson—f
Conrad & Oates—f c
Lucas Mr—f
Malby A J—f
Price I J—f
Shaffner W M—f
Smith R L—f
Sullivan W E—f

DE LAND

Bangle C H—f c
Curry & Allen—f l c
Gardner J Will—l
Gould-Wooten Co Inc
The—f l c
Hon E L—f
Honeycutt A W—f l
McDonald R D—f c
Rogers J S—f c
Surety & Invest Co—f l c
Walters R P—l
Wilson R A—f
Wright Silas B—f l c

DUNEDIN

Dunedin Zimmerman T
—f
Skinner L B—f

FERNANDINA

Chadwick L—l
Hall J B C—f
Hillyer F C—f l c

FORT MEADE

Cordery E Alonzo—f
Jordan L M—l
Meek R O—f
Newsome J A—f
Sellers G W—l

GAINESVILLE

Avera Drayton—l
Bayer Ferdinand—f c
Bullock & Brooks—f l c
Denham W L—f l c
Harrell & Burdick—l
Hill W L—l c
Hughes P C—l
Lartigan R E—l
Morris Geo P—f l c
Parrish & Son—f l c
Petty H G—l
Taylor J G—f l c
Voyle & Son—f
Webster I E—f c

**GREEN COVE
SPRINGS**

Adams M A—c
Branan Neill—f
Carter L E—f
Greer Mrs J F—f
Holt E N—f

HASTINGS

Coe Ray—f c
Waller G W—c

JACKSONVILLE

Acosta T L—l
Ahern J J—f
Aird & Wiggs—f
Anderson W W & Co—f
Baker Jas D—f
Blood M R—l
Boozar W O—f
Botts Harry—f
Buckman & Ulmer—f
Burbridge Wm—f
Comfort B M—l
Corbett W P—l
Dancy Miller H—f
Darby M G—l
Dickson Wm—l
Elmore & Elmore—f
Gill Geo W—l
Green Loren H & Co—f
—f
Groover & Co—f
Hamrick A C—l
Hardacre B E & Co—f
Hare H C & Co—f
Haughton & Osborne—f
Haynes Lawrence & Son
—f
Ingram & Ingram—f
Jacksonville Realty &
Mor Co—f
James & Paxson—f l
Jordan & Norton—f
Kinne C W—f
Leon David A—f
Leonard & McGrow—f
Lovel Ins Agency—f
Lusk & Browning—l
McMillan Realty Co—f
Mason & McCrory—f c
Mattair & Wilson—f
Norton J H & Co—f
Oberdorfer Max N—f
Palmer & Palmer—f
Parsons G F—l
Paul Chas L—l

Payne C A—f

Pipes Bros & Co—f
Race & Paul—f c
Rinke & Jackson—l
Roseborough R R—f
Shaylor & Tucker—f
Shepherd G E—l
Simmons Realty Co—f
Stockton & Barnett—f
Stockton & Butts—f
Strickland & Shields—f
Taylor Sam'l C—f
Toomer & Feeting—f
Tucker C W—f
Walter P & Son—f
Wideman John W—l
Willcox Cecil—l
Wilson & Co H H—f
Wilson E M—l

JASPER

Small Braxton—f l c

KEY WEST

Hoffman F F—l
Martin E M—f
Porter Allen Co—f l c

KISSIMMEE

Barclay J A—f
Barnett H W—f c
Breaker H M & Co—f
Cobb R W—c
Drought A E—f
Farmer Carson—f c
Jarrell Lee—f
Johnson R G—f
Livingston G C—f
Nelson & Nelson—f c
Tiller M—f
Turner C—f
Wagner D G—f c
Wells E E—f

LAKE CITY

Brown Brothers—f l
Lake City Ins Agency—
f l c
Rivers A P—f

LAKELAND

Drane H J—f l c
Mann & Deen—f l c
Marler R M—f l
Sloan D H—f l c

LEESBURG

Anderson J—l c
Fussell O L—l
Johnson & Ware—f c
Lees Miss Ida W—f

LIVE OAK

Edwards' Ins Agency—
f c
Helvenston B W—f c
McCormack F R—f c
Watson J K—l c
Williams M D—c

MADISON

Fraleigh & Smith—f c
Livingston & Morrow—
l c
Merryday Ins Agency—f
Morrow C L & Co—
Rodgers J N—f l

MARIANNA

Guyton Ins Agcy—f l c
Milton W H—f c
Ormond J A—f

MIAMI

Atkinson R V—l
Bolles & Hainlin—l
Byrd J W—f l
Church E F Jr—l
Cooley L A—f c
Dorn & Talley—f l c
Edwards A A—l
Fossey A D H—l
Gautier T N—f c
Hall C S—f l c
Hicks W A—c
Hinton T C—f
Holden J M—l
Humphreys J W—l
Jackson C H S—l
Kennedy L L—c
Law Mrs B Louise—f
McAllister Mrs E C—f
McVeigh E F Co—f c
Monroe E H—l
Morse F S—f
Mosse & Bailey—l
Muller C A—f
Napier L M—l
Norris C J—c
Peters C A—f
Realty Sec. Corp.—f c
Shine R A—l
Standard Realty Co—i
Starr Eddie—l
Tatum Brothers—f c
Turner A S—c
Walton W Emley—f c
Wilson & Bercegay—f

MONTICELLO

Carroll C T—f
Clark T L—f c
Evans W E—f c
Nobles J E—f
Simon & Hamrick—f
Tucker E W—f

NEW SMYRNA

Bouchelle L B—f c
Hamilton H I—f c
Hammond J T—c
Newell F A—f c
Sams H S—f

OCALA

Bell Jos—f c
Blalock L F—l
Davis D W—f l c
Ditto F W—f c
Lancaster J T—l
Livingston J H Jr—l
Osborn E M—f c
Reynolds L M—l
Scott G S & Son—f c

ORLANDO

Curtis & O'Neal—f
Dolive S G—f l c
Leake H B—f l
Lord & Bradshaw—f
McEwen C S—f l c
Rose W W—f
Van Buskirk J—f
Way S Y—f l c

PALATKA
Bailey G Loper Co Inc
The—f l c
Knight & O'Haver—f l c
Merrill Inc Agency—f l c
Putnam Ins Agcy—f l c
Tucker H F & Bro—f l c

PENSACOLA
Anderson E D—l
Blumer Wm—l
Bogan L E—l
Bullock J W—l
Bushnell R G—f l
Daniels Julius E—l c
Edrehi D—l c
Fisher Brown Ins Agcy
—f c
Hooton & Watson—f c
Hyer J W—l
Jernigan H M—l
Knipper Edw W—c
Knowles Ellis—f
Levy Morris—l
Lischkoff Alex—l
McHugh J P—f
McNamee J J—c
Muldon-Wentworth Ins
Agcy—f c
Partridge Ins Agcy—f c
Thornton The H H Co
—f c
Whiting F M—l

QUINCY
Avant D A—l
Davis F E—l
Gregory G B—l
Gregory, McFarlin,
Thompson Co—f
McFarlin R E L—f
Thomas P H—l

Thomson P S—f
Willis Q H—l
Wilson & Love—f

ST AUGUSTINE
Barnes Eugene L—f l c
Durrance S W—l
Floyd J B—f l c
Forward & Snow—f l c
George W R—l
Kittle & Murphy—f l c
Larson Orrin—f l
Slater H—f

ST. PETERSBURG
Avery A P—f
Carter C R—f
Durant Chas—f
Endicott J M—f
Farmer Ben J—f c
Fenderson F T—f
Foley J G—f c
Harris S H—f
Hester R B—l c
Honey J F—f
Landes Mrs Mamie—f
Lemieu I M—f
Lemieu & Appleton—f c
Meyer Arno B—f
Robinson Bros—f
Seaman M D—f
Smith & Lynch—f
Sumner R H—f
Taggart R F—f

SANFORD
Chase & Co—f l c
Connelly A P—f
Du Bose H C—f
Hart Mr—f l c
Thigpen W J & Co—f
Woodruff E L—f

SARASOTA
Barkett J F—f
Chapline J B Jr—f c
Edwards Arthur B—f
Hall W C—f c
Redd Frank—f
West Coast Realty Co—f

STARKE
Davis J R & Co—f c
Richard H C—f l c

TALLAHASSEE
Alligood Jennie—f
Andrews Thos E—f
Bethel H L—l
Bond Thos H—c
Boone Bros—f
Choate John l
Cohen L E—l
Collins O C—f
Demilly W A—f
Diamond J—f l
Gorman R B—l
Lester W H—f
Mickler R H—f
Myers C G—l
Perkins J E—f l
Quarterman W S—f
Shine R A—f l
Whitfield B C—f c

TAMPA
Carruth-Allen Realty Co
—f
Chambers J W—f
Davis G B—l
Davis W D & Co—f

Dakle Bert E & Co—f
Ellis R A—l
Fossenden Real Estate
Agency—f
Grimaldi J—f
Harper C O—f
Hatton Bros—f
Hendry & Knight—f c
Hensley Norris W & Co
—l c
Jacobs S—f

L
L
L
M
M
M
P
S
S
S
S
S
S
T
T
W

TARPON SPRINGS
Durence J R—f
Fernald L R—f
Little Webster
Vinson L D—f l c

TAVARES
Nutt Chas L—f
Tally E M—c

GEORGIA

ABBEVILLE
Baker A T—f
Cannon Martin B—c
Cook T M—f
Lawson Hal—c
Whitehurst L J—f

ACWORTH
Bailey W T—l
Davenport W E—f
Penn-Mitchell Ins Agcy
—f
Tyson G D—f

ADRIAN
Braswell & Powers—f
Brooks W J—f
Hutchinson & Lynch—f

ALBANY
Albany Ins Ag'cy—f c
Bacon R J—l
Barnes R L—c
Blum M A—f
Burnam C R—c
Bush V R—l
Calhoun S B—c
Carter & Tucker—f
Champion J P—l
Davis D G—f
Davis Jos S & Co—f c
Davis, Warren & Ventu-
lett—c
Gortotowsky Ins Ag'cy—
f c
Jones F C & Co—f
Mays & Billingsale—f
Pace Jr W W—f
Simon Ins Agcy—f l c
Tarver H H—f
Warren R H—f
West & Co—f

AMERICUS
Allison F L—f
Americus Security Co—f
Andrews W S & G W
—f
Armstrong C A—f
Council C M—f
Davenport Jas A—f c
Dudley N M—f
Ellis S B—l c
Everette T M—f
Everette T V—c
Harrold Thos—f
Hawkins Herbert—f c
Lowery M M—f
McNulty R E—f
Maynard Mr—f
Price H—f
Sheffield E D—f
Shipp H B—f c
Storey J J—c
Wheatley Geo D—f
Windsor Miss Beanie—f c

ATHENS
Abney M J—c
Anderson D G—c
Burney Geo W—f
Campbell & Barrow—f
Cobb C—c
Coleman & Parrish—c
Coleman G Y—f
Comb & Co—f
Conning L P—c
Cook H L & Co—f
Cornett W G—c
Dobbs B S & Co—f
Du Bose & Du Bose—f c
Erwin & Co—f c
French & Lochridge—f
Gholston Jno T—f
Hellner J C—l c

Hinton H P & Co—f
Hull Harry—f
Hubert J H—f
Jester J C—f
Lambert J G—f
Lampkin Cobb—f
Lenhardt R S—c
Lipcomb F A & Co—f c
Milstead A H—l c
Morton & Parker—f c
Morton & Shepherd—c
Newton C H—f
Nicholson Comr Co—f
Peoples W—f c
Phinix Barrett—f c
Rylie E S—f
Quinn L C—c
Scott E H & Co—f
Smith E I Jr—f c
Upton S C—f
Wilkins S B & Co—f c
Wilkins-Stephenson & Co
—f c
Wright Tate—f

ATLANTA
Akers & Skinner—l
Akers F M—l
Anderson N T—l
Angier Clarence—l
Ansley & Johnson—f

BAGLEY & WILLET

GENERAL AGENTS
Georgia and South Carolina
Penn Mutual Life
Ins. Co.
Fourth Nat'l Bank Bldg.
Atlanta, Ga.
Good Contracts. Desirable Territory

Baker Sam'l C—f
Bardwell R N R—l
Barnett R B—f
Baughan E A—c
Bickerstaff, Richards &
Co—f
Brooks A L—f
Burke Norman D—f
Burr F W—l
Byrley J H—l
Caldwell R T—f
Calkins F C—f
Callaway J M—f
Cameron John S—l
Carpenter Guy—f
Chapin W E—f
Clapp B K—f
Clark R N—f
Clarkson E D—f c
Clower R P—f
Cole F W—f
Coleman F W—f c
Collins Geo H—f
Cooper G W—f
Crandall Fred G—f
Crandall G L—f l
Curd John C—f
Daniel T H—l
Dargan Milton—f
Dargan Milton Jr—f
Dargan & Hopkins—f
Davis Carl R—f
Davis Coke S—f l c
Davis Harry—l
Davis J Dorsey—f
Dickey E I—f
Dickey J L Jr & Co—f
Dickson G P—f c
Dodd F—c
Douglass Payton—c
Dunlap Edgar—f
Eggleston & Prescott—f
Fitten J T—f

GA.—Atlanta, Con.

Fitzsimmons A F—f
Foreman R L—l
Francis W M—c
French & Lockridge—f
Fuller W R—f
Gates A O—f
Gay Edw S—f
Geiger H C—f
Gillespie James—f c
Glass H E—l
Godfrey C H—f
Griffin Bros—l
Griffith W H—f

**AARON HAAS
SON & HOWELL**

General Agents Atlanta, Ga.

Southern Dept: Providence Wash-
ington Ins. Co., Auto Branch; Mary-
land Cas. Co., (Ga., Central Ala., East
Tenn. & South Carolina); Fidelity &
Deposit Co. (Ga.) Local Agents:
Royal, Glens Falls, Yorkshire, &
Providence Washington.

Haas & Co—l
Haas & MacIntyre—f c
Hall Vernon—f
Hancock R C—f
Harris Dan B—f
Haskell W W—c
Hatcher Cliff C Ins Agcy
—f c
Hawkins W E—l
Hill Ashby E—f
Hill Ins Agcy W H—f
Hirsch H H—f
Hoke C F Jr—f
Hope G M & Co—l
Hoyt W R & Co—f
Jackson & Orme—c
Jerome & Brown—f
King Wm—f
Latimer W R—f
Le Crow C V—l c
Lester E C—l
Lewis J F & Co—f
Lipscomb Patillo Ins
Agency—f c
Lowe & Johnson
Lynch & Blalock—f
Lynch T J—f
McCleaskey L D—f
McGehee C C Jr—l
McNevin W L—c
Maddox S T—f
Manry Bros & Heston—f
Mathews Ins Agcy—f
Meyer P C—f
Montgomery C D—f
Mullin J H—c
Newell Alfred C & Bro
—l
Nortchen C S—l
Nutting J R & Co—l
Oberdorfer Eugene—c
Olson & Smith—c
Ottley-Knowles-Miller
—f c
Palmour & Wells—l
Patillo & Brown—f
Penn J E—l
Perdue & Egleston—f
Perry Boyd—f c
Phillips Chas W—f
Pickett John D—l
Rascher H—l c
Reed & Martin—f c
Reid Robt C—f
Rhett & O'Brien—f
Riley J L & Co—f c
Rowland John T—c
Sherfessie Louis—l
Shreve T C—f
Shropshire A J—f
Skinner J M—l
Smith Wm H—l
Smith, Thornton Winn &
Co—f

Spratlin, Harrington &
Thomas—f c
Thomas & Thomas—l
Thomason A R—f
Thorn C C—c
Thornton John R—c
Tumlin Ins Agcy, A B
—f c
Vaughan F Wade—f
Waldo & Redding—c
Walker & Spencer—f c
Walker B P Jr—f
Walker W I—l c
Weaver C B—f
Weasley, Johnson & Wil-
lingham—c
White W Woods—l
Whitner J C & Co—f
Wilder Allen—l
Wilhelm J E—l
Williams Bros—f c
Williams G R—f
Williamson J A—l c
Wright J L & Co—f
Wright A R—l
Wight & Butt—f
Young Rosser Goodroe &
Co—f c

AUGUSTA

Alexander & Goodwin
Inc—f c
Allen J V H & Co—f c
Armstrong J L—l c
Armstrong T J—f
Barrett H Gould—f c
Beane F E—f
Boyce F L—f
Carroll R E—l
Cohen J J Co—f l
Cohen Mrs I—f
Costello E J—l c
Dawson W R & Co—f c
DeVaughn A H—l
Gardner W S—f l
Hackett & Bell—f
Harris Chas—l
Heard I T—l
Jackson W M Jr—f
Johnson C C—l
Koon & Cooper—f
League & Duvall—f
Lee Thomas A—l
Lockhart, Lucky & Co—f
Lorick H C & Co—l
McAnnally P F—f
Martin & Garrett—f
Matthewson Mrs C R—
l c
Mulherin C C—f c
Murry Jno B—f
North Henry M—f l c
Phinizy F & Co—f c
Robertson J Miller—f
Timberlake & Eve—f
Walker John W—f c
White J R—f
Wright Miss Annie G—l

BAINBRIDGE

Bryan D A—c
Dickenson D C—f
Dykes H M—l c
Jones F S—f c
May R H—f
McClendon & Donaldson
—f
McClendon J T—f
Perry E J—f c
Townsend Co The—f l c

BARNESVILLE

Elder Edward—f c
Humphrey C H—f c
Langford E—f c
Murry Jno B—f
Owen M P—f
Smith J D—l
Tynns-Sims Co—f

BLACKSHEAR

Brantley & Pomeroy—f c
Darling E L—f
Meeks & Truett—f
Strickland A J—f
Taylor J M—f

BRUNSWICK

Burroughs W B—f l c
Cornelius J K—f
Fleming P W—f l c
Hopkins R R—f
Jackson R G—l c
King H M Jr—f l c
Phillips R L—f l c
Way A M—l c
Way W J—f
Wright James S Co—
f l c

BUENA VISTA

Clements R E & Son—f
Duncan A C—f
Hogg H Willis—l
Rainey T B—f l c
Reese A E—l
Stokes & Lowe—f l c

CALHOUN

Addington J B—f
Brownlee L C—f
Davis Bros—f c
Fuller W E—f c
Jackson E L & Son—f
Lang W W—f
Richards L C—f

CAMILLA

Acree T A—f
Baggs G B—f
Perry T B—f l c
Turner J C—f

CANTON

Blockwell F M—f
Chamless J W—f l c

CARROLLTON

Alexander T D—f
Bradley & Spence—l
Boykin S J & Son—f l
Carrollton Real Estate &
Renting Agency—f
Spence H N—f
West W W—f l

CARTERSVILLE

Field W H—f
Howard H W—l c
Howard J B—f
McEwen C—f
Milan S F—f
Norris John T—f c
Strickland E—f

CEDARTOWN

Barber J R—l
Benton E C—f l
Bunn & Trawick—c
Cedartown Ins Agency
—f l c
England Wm—f
Evans S S—f
Fielder W K—c
Henderson C K—f
Knight Agency The—f l
Morris J M—l c
Mundy W W—c
Phillips H T—l
Pitts R O—l
Sheffield-Lester—c
Stubbs A W—f
West J T—l
Willingham O—f

COCHRANE

Burney G M—f
Green D E—l
Hall Dr C T—l

Phillips L D—l
Taylor & Peacock—i
Thompson J B—f
Urquhart J C—f c
Vinson T S—l
Walker J A—l
Wynse W M—f

COLUMBUS

Armour Realty Co—f
Blackmar A O & R W—
f c
Blackmon J W—l
Chappell L H—f l c
Crawford A L & Co—f c
Dismukes & Cook—f
Edge C J—f
Flournoy-Pease Realty
Corp—f c
Gordy-Munn Realty Co
—f
Harris B H & Co—f l c
Hill J B—l
Hilsman B B & Co—f c
Hirsch Miss Addie—f
Holmes Guy M & Co—
f l c
Hunter H H—f c
Lott & Edge—l
Matthews T B—f l c
Mayo & Prather—f
Medley C R—l c
Moon J G—f
Morgan J F—l
Morton Realty Company
f l c
Moye C W—f
Murrah & Pitts—f
Powell J A—f
Spencer R P Jr—f c
Struppa H I—f
Weathers & Fleming—i
Wickham F L—l
Willcox D F & Co—f l c
Woolfolk C M—f c
Woodruff Jim & George
—f l c

COMMERCE

Carson Geo L Sr—f
Carson John M—f l c
Little T C—f l c
Stark & Freeman—f c

CONYERS

Almand W V—f
Baker R L & Co—f l c
Baldwin W T—l c
Eakes W J—f c
Flake W G—f l
Regan & Baldwin—f

CORDELLE

Baker R M—l
Bazemore O S—f
Bivins J W—f
Cobb J D—f l c
Flemming W P—f
Harris & Ballinger—f l c
Lindsley J E—f c
Macon E D—l
McKenzie C M—f l
McKenzie W C—f
Orcutt W H—l
Smith J K—l
Walters J W—l

COVINGTON

Corley J J—f
Huson H T—f l c
Lester R P—f
Turner M G—f

CUTHBERT

McDonald Geo—f l
McPherson D A—f c
Owen G H—f
Perry G H—f
Reid P M—f

DALTON

Carver Rogers—c
Osborne J C—f
Pruden F S—f c
Smith & Wailes—f c
Wailes W D—c
Warren Robt—c

DARIEN

Long Mrs Ada V—f
Space J A—l c
Spalding Kenan—f

DAWSON

Baldwin W A & Co—f
Bell J M & Co—f
Gurr W H—f
Hill E G—l
Morris J E & Co—f
Parke & Bell—f c
Saville R L & Co—f l
Smith R D—f c
Worthy K S Co—f l c

DUBLIN

Brown Moody B—l
Citizens Loan & Guar-
antee Co—f l c
Curry & Watkins—f l
Conyers S V—f l
—f
Daniell J B—l
Dillard W T—l
Dublin Brok'g & Com Co
Peters Thos Jr—l
Page & Simmons—f l
Roberson F H—l c
Williams & Smith—f

EASTMAN

Burch C C—f
Calhoun B R—f
Edwards Clements Loan
Co—f l c
Gentry R D—f c
Gentry O A—f
Herrman A—l
Murrell C B—f
Norman I K—l
Union Loan & Ins Agcy
—f c

EATONTON

Adams & Co—f
Allen John C—l
Andrews & Co W A—f
Ashurst C W—f l
De Jarnette W L—f
Gardner H L & Co—f l
Hearn W H—l
Leonard H L—l
Little W C Ins Agency
—f c
Watterson John D—l
Young R & H A—f

ELBERTON

Auld W N—f
Black & Brown—f
Black J W—l
Brewer H J—f
Champion J W—f
Hawes Wm D—f l
Hayes Z C—f l
Heard Bros—f c
Herndon Fred—f l c
Hunter H P—f
Maxwell & Tate—f
Snowden W E—f l c
Wilcox W M—f
Wright R F—f

FITZGERALD

Adams D P & Co—f
Flounor & Dickey—f
Fretwell C A—f l
Griffin T M—f
Iamrock W B—l
Justice J A & Co—f

Prentiss R J Ins Agency

—f l c
Ricker & Wise—f
Seanor J B & Co—f
Turner & Stephens—f
Wall Judge E—f
FLOVILLO

Alles R L—f
Gibson J T & Co—f
Smith R T—f l

FORSYTH

Amos Mrs J C—f
Bagle J F—l c
Carter J J—f
Hardin Chas—f
Hill C W—f c
Jackson & Bloodworth—
f c
Smith T O—f
Stephens Jno T—f c
Willingham & Willing-
ham—c

FORT GAINES

McAllister R C—f l
McLendon, King & Cas-
tillow—f l c
Mobley H L—f l
Peterson R E—f

FORT VALLEY

Carter Ins Agency—f
Gray C G—f
Hill J W—f c
Sammons C H—l c
Shepherd C L—c
Skellie W A—f
Snow Wm L—f
Troutman J F—f c

GAINESVILLE

Dozier & Dozier—f
Ham W C—f l c
Kimbrough E E—f l c
Latham George—f l c
Palmour B T—f
Rogers B A—f
Roper & Washington—f
l c
Thomas W C—l
Truslow A R—l
Whelchel B H—f

GREENSBORO

Bartzell W E & Co—f
Bickers & Chapman—f
Faust Jos G—c
Foster J M—c
Jackson W R Jr—f c
Merritt G A—c
Merritt P E—c
Sisk & Copelan—f
Smith & Armour—f

GRIFFIN

Bailey D J—f c
Blanton Geo—f
Drake Roswell H & Co—
f l
McDowell E S—f c
Murray A S—f c
Smith J H—f c

HAMPTON

Harris E R—f
Henderson R E—f
McLair & Wilson—f l c
Moore & Tarpley—f

HARTWELL

Blackmon J B—f l
Brown L C—l
Matheson R E—f
Meredith W E—l
Peck & Craft—f
Satterfield E E—l c
Stapleton & Skeeton—f
Teasley R B & Co—f

HAWKINSVILLE

Bell W V—f c
Bozeman F H—l
Caldwell J H—f
Chalker D C—l
De Lamar K F Jr—f
Fountain A W—l
Parsons W A—c
Kagan T H—f l c
Turner S W—l
Waller A W—f
Whitefield J J—f

HOGANSVILLE

Askew Ins Agency—f
Davis & Darane—f
Mobley H H—l
Utting R H—c
Wood H P—f

JESUP

Hopps R B—f
Lattineld O F—f
Kaybon Ira M—l
Tyson W H—f

LA GRANGE

Dozier W B—f l
Freeman C T—f
Freeman Thos Ins Agcy
—f c
La Grange Ins Agency—
O'Neal V R & I F—f
Oyletree J F—f
Render & Strong—f
Seary B H—l
Willis R J—f l

LAWRENCEVILLE

Brown Sam C—f
Byrd D M—c
Hutchins N L—c
Montgomery, Houston &
Robinson—f c
Nix O A—c
North Ga R E & Ins
Agency—f
Ware C R & Co—f l

LITHONIA

Brand A M—f
Brantley L G—f
Daniel H H—f
Johnson J C & Sons—f
Lowe & Park—f
Marbut M M—f
Star I M—f l
White E P—f

LOUISVILLE

Betha & Whigham—f l
Caulk T F Ins Agency—f
Farmer & Rowe—f

McRAE

McRae Ins Co—f l c

McDONOUGH

Dickson J B—f
Greer W J—f
Low M C—f l c
Neal H B—f
Nelson D—f
Turner R L—f
Weems Julian—f l

MACON

Adams C M & Son—l
Armstrong B B—l
Bennett G W—l
Bone Wm H Sr—l
Brown W A—l
Brown E L—f l
Chesney A C—l
Clark Anderson—l
Coates Frank B—l

C
C
C
E
E
G
G
H
H
H
H
J
J
L
L
M
M
M
M
O
O
S
S

Toole T E—f
Turpin Geo B & Sons—
f c
Vickers Co—f c
West Frank B—f
Whitehead H C—f
Willingham Bros—f
Winship Ins Agency—f c

MADISON

Anderson K S—c
Anderson W D—f
Butler E W—c
Douglas T M—f
Furlow & Moore—f l
Godfrey J E—f
Lambert E R—c
Middlebrooks Percy—c
Penick L T & Co—f
Shaw H T—c
Thomason & Douglass—f
Thompson R W & Son
—f
Thompson W G—f c

MARIETTA

Anderson J T—f
Cheney Jno P—c
Clayton N E—c
Dobbs & Gurley—f
Gann G B—l
Gilbert A H—c
Groves J H—f c
Northcutt H M—l c
Powers W R—f c
Sessions J M—f
Spruell L M—f

MARSHALLVILLE

Baldwin W P—l
Haslem C C—l
Rice W H—f l
Taylor H C—f

MILLEDGEVILLE

Andrews C H & Son—f
Andrews L H—f c
Bell M S—f c
Bland M H—l
Callaway & Fowler—f
Caraker C T—l
Conn O M—f
Hall & Day—f
Hall Louis C—f l
Lane E P—f

MONROE

Mobley A B—f l c
Radford & Adams—f
Ray H A—f l c
Studdard, Holland—f l
Walker & Cox—f c

GA.—Con.**MONTEZUMA**

DeVaughn M S—f
 Dixon T A—f c
 Dykes T J—f
 Gardner G S—l c
 Gardner L W—c
 Hill Yancy—f
 Lewis Jno F & Son—f c
 McKenzie J W & Son—f
 Maffett J D—f
 Settegast J—l c
 Watkins C Z M—f

MONTICELLO

Benton T O—f
 Harvey & Henderson—f
 Harvey D N—f
 Harvey, Kelly & Burncy—f
 Jordan & Pope—f
 Leverett B—l
 McElhenney & Smith—f
 Malone Ezell & Benton—f
 Persons H P—f
 Pope H T—f l c
 Robinson, Kelly & Malone—f
 Roper A D—f c
 Wellington C E—f l

NEWNAN

Bagley X H—l
 Bryant F M—l
 Burdett A R—f
 Fisher H C & Sons Co—f l c
 Herring J R—l
 Herring R F—l
 Mann L B—f
 Murray S M—f
 Parks G E Ins & Realty Co Inc—f l c
 Parrott & Hordaway—f l c

OGLETHORPE

McCrory H G—f
 Nelson P—f
 Perry A H—f
 Powell C A—c
 Shealy L E & H W—f

PALMETTO

Bullard D B—f
 Steed F H—f

PERRY

Caten & Riley—f
 Central Ga Inv Co—f
 Cooper C F—f
 Greene F M—l
 Holtzclow E—c
 Kunz Marx—c
 Martin Jas D Jr—f
 Riley J L—l
 Strothe W A—c

QUITMAN

Baum M —f c
 Blalock C D—f
 Bennett & Harrell—c
 Bradford L M—f
 Davis & Patrick—f
 Gates A O—f c
 Grover & Co—f
 Jelks O K—f
 Long W H Jr—f
 Morris T E Jr—f
 Oglesby Wilbur—f
 Stubbs & Young—f
 Tidwell A L—f c
 Walker W A—f
 Young H L—f c

REYNOLDS

Hinton R A—f
 Pyron C L—f
 Sealy H K—f

ROCKMART

Beasley R R—f c
 Lane F D—l
 Mundy Miss M E—f
 Peacock G W—f l c

ROME

Archer Geo—l
 Arnold J P—l c
 Barclay & Quinn—f c
 Cothran G S—c
 Goetchius C B—f c
 Govan M F—f
 Graves-Harper Co—f c
 Harvey E P—f
 King Cary J & Co—f l c
 King C W & Co—f c
 Knowles W A—f c
 Ledbetter W T—l
 Ragin R W—l
 Smith Norris V—f c
 Willingham O P—f c
 Wilkerson C L—f
 Yancey H & Son—f c

SANDERSVILLE

Bashinski H—l
 Bell Wm A—f
 Cohen Louis—f
 Evans J R—f
 Holt & Sparks—f c
 Irwin & Wilt—l
 Irwin Jeff A—f
 Johnson J E—f
 Neal J M—f l c
 Paris H—f
 Tarbutton B J Jr—f
 Tyler J G—l
 Warthen & Irwin—f
 Warthen Geo D—f
 Wood E Pierce—c
 Wood W H—l
 Wood & Sparks—f c
 Wood & Turner—l

SAVANNAH

Apple J J—l
 Arline Thomas J—l
 Barger & Parkinson—f l c
 Burroughs J W—l
 Carswell John D—f c
 Cheves C—f l c
 Coakley & Schroder—f c
 Coney W M & Co—f
 Corish N P & Co—f c
 Cowan J R—f
 Daniel H C—f c
 Davant R J—f
 Dearing W D & Son—f
 Doyle L T—l
 Falk D B—l
 Farie A L—c
 Ferst Aaron & Son—f c
 Garfunkel A J—f c
 Gillespie N J—l c
 Goodman & Rosenheim—f
 Guerrard A G Jr—f
 Haines Geo S & Son—f l c
 Harmon A C—f l c
 Harrison W F—l
 Harrison W G & R C—f c
 Harty John F & Co—f
 Harty William J—l c
 Hull R M—f c
 Inglesby & Inglesby—f c
 Kohlson Fred—l
 Merkle A J—f c
 Miller C P—f c
 Moses C F—l
 O'Connor E H—l
 Palmer & Cay—f c
 Reeves W A—l
 Rowland & Rowland—f l c
 Saffold T P & T P Jr—l
 Schley & Son—f
 Schley Julian—l
 Seiler Otto—f c

Shulhafer A S—f c
 Skeffington & White—f
 Stewart O E & Bro—l c
 Stith S M—l
 Train W F & Co—f c
 West C W—f c
 Wilson W L & Co—f c

SENOIA

Freeman & Arnall—f
 McKnight J H—f c

SMITHVILLE

Burton Geo T—f
 Chance Geo W—f
 McAfee W F—f
 Randall J H Jr—f

SPARTA

Burnette J D—f
 Duggan & Berry—f c
 Walker & Halmes—f c

SUMMERVILLE

Bitting N K—f c
 Edge & Taylor—f c

TALBOTTON

Bardwell R N R—c
 Beall T N—f
 Carraker N P—f
 McGehee J H—f
 Perryman & Perryman—f c
 Smith L W—f c
 Weston H P—f

TALLAPOOSA

Howe A V & Co—f l c
 Rambo S S—f l c

TENNILLE

Daniel T S—l
 Franklin H M—f
 Gilbert H C—f
 Hatch B E—l
 Lord Iverson—f l
 Pritchard L J—f l c
 Smith C B—f
 Smith Roy—f

THOMASTON

Allen John—f
 Bethel T G—f
 Birdsong H H—f l c
 Matthews & Stephens—f
 Riviere F D—f

THOMASVILLE

Ball T J—f
 Craigmiles W E—f
 Culpepper J T—f
 Evans J F—f
 Gardner Joe—l
 Hansell & Merrill—f c
 McLean K T—l
 Mallette & Hargraves—f c
 Montgomery J S—f
 Neel Bros—f
 Parker J F—f
 Parker W M—f
 Palin W A—l
 Robinson & Robinson—l c
 Roddenberry Jno—l
 Smith E M—f

THOMSON

Barksdale & Montgomery—f
 Forney A K—l
 Hunt C F—f
 McLean & West—f
 Morris & West—f
 Shields & Morgan—f

TIFTON

Grimes R C—c
 Johnson R H & Co—f c
 Murrow R E & Ins Agcy—f
 Price J H—f c
 Tift T W—f
 Tifton Loan & Ins Co—f c

TOCCOA

Allman John I—l
 Brown B P—f c
 Davis & Davis—c
 Matthews, Stephens & Wheelless—f

VALDOSTA

Ashley J D—f l c
 Blitch & Richardson—f
 Cheney P M—l
 Dekle E E—f l
 Harrell W N—l
 Howell C K—l
 Jones Lloyd—f
 Lang Willis—l c
 Lewis J F—f
 Peoples R A & Sons—f c
 Peoples W D—l
 Richardson B S—c
 Southern Bank & Trust Co—f l c
 Strickland & Roberts—f
 Swindle J N—f

WARRENTON

Battle J H—f c
 Evans J C—f
 Fowler W H—l c
 Lee James—f

WASHINGTON

Barksdale R O—l
 Barksdale & Irvin—f
 Barksdale T J—f c
 Boyce, Ficklen & Son—f c
 Bradley W R—f
 Cozart A G—f
 Dyson J R—f
 Ficklen Bros—f c
 Lowe R E—l
 Quinn H P & Son—f
 Smith R M—l

WAYCROSS

Bennett Realty Co—f
 Bunn & Stubbs—f
 Calhoun & Caille—f c
 Deen & Burnett—f c
 Goodwin-Peabody Ins Agency—f
 Harvey J D—f c
 Knight A M & Son—f c
 Lott D & O—f
 Sharpe W W Jr Co—f
 Stanton V L—l

WAYNESBORO

Fulcher W M & Co—f l c
 Guess J E—f
 Herrington A J & Co—f
 Palmer F S—f l c
 Templeton R A & Co—f l
 Waynesboro Ins Agcy—f

WEST POINT

Bronnen A S—c
 Huguley W G—f c
 Lanier Philip & Co—f c

WINDER

Blasingame W L—f l
 Bondurant F W & Co—f l c
 Gregory C C—f
 House L A—l
 Jackson I E & Co—f
 Kilgore & Radford—l
 Kilgore, Radford & Moore—f
 North Georgia Trust Co—f
 Thomas, Carithers & Co—f l
 Thompson & Co—f

WRIGHTSVILLE

Deuh W W—l
 Kint & Thompson—f
 Mason & Bryan—f l
 Miller J T—l c
 Thompson W L—l

IDAHO

BLACKFOOT

Beebe C S—f 1 c
 Buchanan O—f
 Fisher C V—c
 Gagon G F—c
 Lee Wm A—f
 Montgomery W H—f
 Parkinson & Stevens—f
 Wright W S—f
 Young W L—c

BOISE

Arnold H W & Co—f
 Boise Title & Trust Co—f
 Bruce & Fuld Loan & Trust Co—f c
 Childs & Co—f
 Ensign & Ensign—f c
 High Ira E—f
 King S G—f
 Kutnewsky Chas F—l
 McReynolds & Whitson—f c
 Messersmith Wm G—f
 Perrault & Rossi—f c
 Phelps E J—l
 Roan H J—l
 Rogers Agency E M—f c
 Sheppard & Falk—f c
 Stein Edw Co—f c
 Tate Agency—f
 Thrailkill L W—f
 Wilson-Smith Realty Co—f

CALDWELL

Banks & Walker—f
 Beal Ralph—f
 Binford A A—l
 Blatchley H D—f
 Canyon Abstract & Trust Co Ltd—f
 Crouse J W—f
 Cupp W R—f
 Dille L S—f
 Fisk R R Realty Co—f 1 c
 Griffiths John—f
 Hall Jno P—l
 Idaho Abstract & Trust Co Ltd—f
 Isham A F—f
 Kipp F P—l
 McVey W S—f 1
 Myers A I—f 1 c
 Nichol T M—f c
 Tucker John A—f
 Wilkerson W R—f 1 c

COEUR D'ALENE

American Trust Co—f c
 Barton H H—f c
 Busby & Hopkirk—f
 Edmonds O W—f
 Fitze & Gerdes—f
 Graham Theresa M—f
 Lincoln Land Inv Co—f
 Muncey R H—f
 Petersen Joe—f c
 Pinkerton, G M—f
 Steele Geo F—f c
 Webb Co Paul A—f c

HAILEY

Ball Fred A—f
 Blaine Co Abst & Realty Co—f c
 Boone Frank S—f
 Boone S D—l c
 Bradley F C—l
 Clements A—c
 Curtis H G—c
 Ensign A W—c
 Gray B R—c
 Gray D R—c
 Hedrick J G—f c
 Heydecker Coral T—f 1

McFadden & Brodhead

—c
 Sawyer J G—l

IDAHO FALLS

Bartholemy & Pettinger—f
 Bowman F C—f 1 c
 Briggs B J—f
 Bybee F M—f
 Earl W A—f c
 Edmonds Ralph—f
 Ellis J H—f
 Hanson W P—f
 Hasbrouck H J—f
 Holste & Robinson—f
 Huffaker W D—f
 Huston & Churchill—f
 Idaho Falls Development Co—f
 Johanssen & Hartert Co—f 1 c
 Knowles & Platt—f c
 MacMullin John—f
 McConnell W L—c
 Miller & Shuttleworth—f
 Mulhall C W—f
 Sauer Adam—f
 Scott A V—f 1 c
 Steele Wm J—f
 Wheeler W E—l c
 Wright G G—f

JULIAETTA

Dunlap S T—f 1
 Porter E W—f 1 c

KENDRICK

Atcheson E P—f
 Brown John F—f
 Byrne Thos P—f
 Helpman J B—f
 Hull H P—f
 Peterson L G—f
 Porter G S—f
 Vollmer J P—f

KIMBERLY

Breckon W F—f c
 Hayes B F—f
 Ridgeway Carl—c
 Turner C G—f
 Turner W H—f 1 c
 Zuck O G—f

LEWISTON

Idaho Trust Co—f
 Landquist V—f 1
 Nickersen John E—f c
 North Idaho Title Co—f
 O'Neill E—f
 Potvin & Pittock Co—f
 Vollmer J P & Co—f
 Wann & Lomax—f
 Webb F D—f

MALAD CITY

Davis R B—f 1
 Dredge William—l
 Evans D L—f
 Fovey J C—l
 Jones Jed Jr—f
 Jones Uther—f
 Owen R T—f
 Thomas Albert—l

MONTPELIER

Gray G C—f
 Hampton D—l
 McClave E L—f
 Ridd W H—l
 Ryan W J—f
 Stuart E M—l
 Sullivan R A—f

MOSCOW

Barge W G—f
 Burke Richard—l

First Nat'l Bank—f

Hunter Wm—f
 Lewis C & M E Co—f
 Melgard H—f o
 Ostroot E E—f
 Peterson Charles—f c
 Schroeder J F—f
 Tenwick C A—f
 Thompson Bros—f 1
 Veatch Realty Co—f c

NAMPA

Bloomfield John D—f
 Brace E R—f 1 c
 Cowell J H—f
 Hickey C R—f 1 c
 Ingraham M V—f
 Kernoban F H—f
 King Durward—f
 Potter W D—f c
 Robertson E B—f 1 c
 Stephens F G—f c

OAKLEY

Calpin E E—f
 Elison John A—f
 Haight H C—f
 Harper W T—l
 Howard L W—f
 Howard T H—f
 Jack W T—f
 Randall J B—f c
 Robinson L J Jr—f 1 c
 Strong C E—c
 Tucker H W—f
 Wilburn C C—c
 Worthington S P—f

PAYETTE

Ackerman W P—f
 Albert M F—f
 Callen C F—f
 Chase D C—f
 Hambly D D—f 1 c
 Hammond A C—f
 Ireton C W—f
 Lyon L M—f
 Maule Wm—f
 Peterson L E—f
 Thurston J S—f
 Wright A E—f

POCATELLO

Andrews J H & Co—f
 Astle James—f
 Bannock Brokerage & Realty Co—f
 Bistline J M & Son—f
 Burrus Fletcher R—f 1 c
 Dickerson F W—l c
 Gray & Gray—f c
 Jackson Jr Wm S—f c
 Johnson C J—f
 Jones T D—f
 Martin A H—f
 Nielson N P—f
 —f
 Nixon S M—f
 O'Leary Henry—f
 O'Malley P C—f c
 Phoenix Wm G—f
 Rurbelmann H B—f
 Smith T B Co—f
 Song P E—f
 Stocksloger Roscoe M—c
 Turner Theodore—c
 Vestal T R—l
 White E C Co—f c
 Wilson R R—f

PRESTON

Blood G H—f c
 Condie P M—f c
 Crockett Geo E—f
 Foss E C—f
 Greaves C L—f
 Greaves J C—f
 Jensen J C—f

Larsen Nephi—f

Larson J N & Co—f 1 c
 Larson Chas A—f
 Smith A C—f c
 Webb C E—l

REXBURG

Anderson James C—f
 Comstock Ross J—f 1
 Gee W E—f
 Ricks, Hyrum & Co—f
 Wright James R—f

SAND POINT

Asher Davis—f
 Atlas Realty Co—f 1 c
 Catlin F E—f
 Edgerton E R—f
 Fidelity Trust Co—f
 Johnson Peter—f
 Lakeside Realty Co—f c
 Northern Realty Co Ltd—f 1 c
 Parrish W M—f
 Rhodes J M—f 1
 Weil Ignatz—f
 Whitaker Will F—l

SHOSHONE

Beckett J L—f
 Dianey Frank F—f
 Fuller J L—f
 Gwin Rhine Realty Co—f
 Haddock Land Co—f
 Harne W Hail—f
 Keefer J—f
 McMahn A J—f
 White G—f

TWIN FALLS

Beauchamp J C—f
 Brunck D W—f
 Cocoran M B—f
 Coggins H H—f
 Crouse R L—l
 Denton D M—f
 Fuller G C—c
 Garrell W F—l
 Heine J H—f
 Hill & Taylor—f c
 Hoover Geo W—f
 Keel J S—f
 Kunkely D M—l c
 Kunkely M W—l
 Letsch R C—f
 Lindsey J C—f
 McMartin C D—f
 McMartin C S—f 1 c
 Nelsen H D—l
 Parsons C F—l
 Pfrman Franklin—c
 Ripley & Detweiler—f
 Rogers V E—c
 Sullivan D E—c
 Swim Arthur L—f
 Thomas C D—f
 White J E—f
 Wise J H—f
 Woods T J—f

WALLACE

Featherstone A H—f
 Howarth J F Co—f c
 Nicholson A—f
 Rossi H J—f 1 c
 Whelan & Kingsbury—f

WARDNER

Jones T R—f

WEISER

Gallagher Jos T—f
 Harvey O M—f c
 Lloyd & Son—f
 McKinney R C—f
 Smith Jos T—f
 Smith Oliver—f
 Taylor Chester—f

ILLINOIS

ABINGDON

Johnson Mamie—f
Shipplett G A—f
Slough G K—f
Werts A E—f 1 c
White T J—f

ALBION

Boley Roscoe—l
Bower Wm—l c
Chism Frank—c
Colyer M—f
Curtis C C—l
Curtis W L—f
Ferriman Geo—f
Green G O—c
Harris Herbert—f c
Macauley D A—f
Marshall Chas—f
Ouindry S E—f
Schroeder E A—f 1
Strawn H J—f
Strawn W R—f
Walker A E—l
Woods Lee—f

ALEDO

Emerson W D—f
Holmes Wm H—f
Lorimer W A—f
McDonald R J—f
Morgan & Maberg—f
Rice A A—f
Sample & Son—f

ALTAMONT

Boyer Pearl—f
Dial J L—f
Geiseking F—f 1
Geiseking W G—f
Munzel P A—f
Naumer Fred—f
Rhodes J E—f c
Rhodes T A—f

ALTON

Armour H R—f 1 c
Bauer J P—f 1 c
Beeby J J—f c
Bennet F W—l
Blair Roy—f 1 c
Degenhardt C H—f 1 c
Dodson E A—l
Fisher Frank—l
Giberson Ins Agcy—f 1 c
Grossheim Joseph G—l
Guertler Peter—f c
Lane G H—l
Leverett John—f 1 c
McKinney Agency—f 1 c
Mahoney M—f c
Schleuter Chas—f
Smiley Geo H & Co—f 1 c
Sontag Wm & Son—f c
Steck J B Agency—f 1 c
Snyder A—l
Walter L E—f 1
Yeakel C F—f

AMBOY

Ives C E—f
James P M—f c
Jamison Robert—f
Leach W L—f
Lewis J E—f
Miller C P—f
Vaughan F N—f 1 c

ANNA

Alden Robt—f
Brown R E—f
Parker R D—l
Parks G C—f
Phillips A J—f
Richardson L G—l

Roberts Ins Agency—f 1
Roy J W—f
Tuthill L B—f 1 c
Walker C A—f 1
Worthington J A—f 1

ARCOLA

Bradbury W J—f
Clisby Jno R—l
Dimond Bros & Co—f 1 c
Duncan S R—f
Ernst R G—l
Lentz S R—l c
McNally Miss B—f
McLane A T—l
Midwinter Thos—f
Moore Rice J—f
Slaughter B L—c
Snyder & Snyder—f c
Tarbox G S & Co—f 1 c
Tarvos Gamaliel—f
Truitt D P—l
Weach John A—f

ARROWSMITH

Bane Earle—f
McClure Jacob—f
Raymond Webber—f 1 c
Rodman Jno—f 1
Scott H M—f 1

ATLANTA

Bevan F S—f
Cribfield R E—f
Dunham W S—f
Haines A O—f
Hoose M M—f
Stroud M E—f
Sumner C A—f
Turner C H—f
Wall Della—f

AURORA

Alschuler G W—f c
Anderson & Comer—f 1 c
Callan J P—f
Chattel I B—f
Currier R B—f 1
Dickes A—f 1
Fisk T O—f
Fritz C H & Co—f 1 c
Gould W N—f 1
Hassett M D—f
Haviland Wm—f 1
Heinz N J—f
Holcomb R—f
Holden T N—f
Jeske Max—f
Johnson J L—f 1
Kelley Ins Agency—f
Kinney W—f 1
McWethy Bros—f c
Nobles Son—f 1 c
Plummer Mary D—f
Powell, Reid & Smith—f
Reavell & Bernbrock—f
Riddle F N—f 1 c
Tomblin N W—f 1 c
Wareham C H—f
Warren J J—f
Webb H A—f
Wighel Wynne—f 1 c
Wilmarth A A—f
Woolf M E—f 1
Wroughtner C C—l c

BARRY

Crawford J K—f 1 c
Dwire Thos F—
Hailey Wm M—f
Hancock Frank—l
Mitchell J W—f 1 c
Retallic F A—f
Watson W W—f 1
White W F—f
Wike G H—f 1

BATAVIA

Andrus D B—f
Bailey Miss Mary D—f
Burke F H—f 1 c
Geiss John—f
Grimes W L—f c
Johnson N L—f
Kimbell D B—f
Kuhn J Paul—f
Larsen Hough—f
Leck Rev—l
Nels Hermanson—f 1 c
Pettit Peter—f 1 c
Smith E S & Son—f 1 c
Young J H—f

BEARDSTOWN

Condit & Condit—f 1
Garm R H & Co—f 1 c
Hunter Edw T
Listman John—f
Maney D M—f

BELLEVILLE

Becker & Fleischbein—f 1 c
Duvall R E—f
Eidman O C—f
Fleischbein Chas P—f c
Halbert Wm U—f c
Kohl Emil—l
Miller A F—f 1 c
Niemeyer Arthur—l c
Puderer F W—f
Rebhan Geo C—f
Reheis M P—f
Schott Edward F—f
Siefert Julius H—f
Siefert Wm E—f
Twenhoefel Co The—f c
Wangelin H B—f 1 c
Weber & Sikkema—f
Wuller Nic—f

BELVIDERE

Balliet J R—f c
Biester Wm—f
Collier John L—l
Fox Jos—f
Fuller D A—f 1 c
Greenles W G—f
Gridlee T C—f
Hall Mark I—f c
Iles John—f
Kirk W J—f
Perkins Miss M D—f 1 c
Pierce Geo—f
Sewell Chas T A—f
Smith G C—f 1 c
Spackman Chas—f
Starr F W—f
Tripp E H—f
Wood Mrs. Alice—f
Yount N M—f 1 c

BLANDINSVILLE

Ballou C E—f 1 c
Blackhurst Chas—f 1 c
Coffman M—f
Grigsby W A—f c
Husten Geo B—f c
Huston C R
Roberts Oscar—f
Voorhees Elmer—f
Warner Chas—c
Welch S F—l

BLOOMINGTON

Ackerman I M—f
Anderson John F—l
Ashworth S R—c
Bailey H F—f 1
Barnes & Co—f
Bent H G—f
Blair & Gilmore—f
Blair Wm A—f

Boehmer Joseph—f 1 c
Bond Frank—l c
Borlini A A—l
Bray C O—f
Bray O A—l
Brooks & Garlough—f c
Buelow Frew W—f
Bunn & Co—f c
Byrnes & Co—f c
Cady F W—l
Callahan M L—l
Campbell N M—f c
Capen's Sons—l
Chase Frank S—f
Clooney W B—l
Collison C W—l
Costigan Wm. F—f
Cowles R A—f
Cross Earl P—f
Crosthwait & Nichols—l
Darst Geo W—f 1
Dauel Louis W—f
Dickerson F E—f
Donaldson E C—l
Echols H O—l c
Everton L C—l
Falkingham J H—f
Fleming & Chisholm—f
Freese, Clark & Co—f 1 c
Gardner Wm H & Son—f 1 c
Gilmore E J—f 1 c
Green Mrs E A—l
Hall Geo W—c
Harrison James A—f
Harrison & Hall—f
Harwood H C—f
Harwood & Co—f
Harwood & Howell—f
Heffernan John F—f
Henninger A E—f
Hitchins R H—l c
Holland & Porter—f
Huston H K—f
Hull R E—l
Humes H S—l
Ireland Byron T—l c
Johnson I H—f c
Jordan & Co—f
Judy J H—f
Keas Robt K—l
Karr J W—l
Kinnie Sage H—l c
Lasley J F—l
La Teer J D—f
Livingston A—f c
McCord R N—l
McGilton Leon—l
McKee W S—c
McKee Frank—c
Mahaffey Wm C—f c
Martin Wm L—l c
Maurer F W—l
Mantle J H—c
Miller J A—f 1 c
Miller S—l
Morrissey M M—c
Morton Chas E—l
Munsell E A—l
Murray J T—l
Naffziger M E—f
Nine Chas E—l
Oberderfer E—c
Ochs Isaac E—l
Pace F B—l
Perry Logan—f c
Perry & Myers—l
Peters J L—c
Rasor & Rasor—f
Reedy W H—f c
Reyburn & Buck—f
Reyburn W E—f
Sanders J—f 1
Sanders Wm L—l
Schmidt Wm—f c
Schwulst Wm—f
Shannon N J—l
Sickman Pauline—f 1 c

Siegfried M—c
Snow Elmer E—l
Somers Philip—f
Spradling S H—f
Stanley S—l
Straight L F—l
Sumner A W—l
Sutherland F R—f l c
Swalley Geo W—f
Thomas L B & Son—f l c
Traut Geo E—f
Van Pelt Chas A—f
Warlow J B—f
Wood J H—f l c

BLUE ISLAND

Carroll James—f
Diefenbach J G—f
Hannauer Martin—f
Kallum F T E—f
Krick P H—f
Krueger Christian—f
Meyer Geo P—f
Pronger Bros—f
Reiner Andrew—f
Rudd W N—f
Schreiber Wm—f
Stein Edw N—f
Townsend A N—f
Zacharias, McCord & Co—f

BRACEVILLE

Barton Geo—f l

BRAIDWOOD

Francis Thos L—f l c
Pawling A A—f l
Steen W H—f

BRIGHTON

Brown M S—f
Clark I M—f l c
Jones T A—f
Sarius Geo—f c

BUNKER HILL

Baker Thos A—f l c
Budd W N—f
Bumann Adolf—f
Gosch John & Son—f
Mercer A E—f
Sanford T E—f

BUSHNELL

Brewbaker L—f
Chidester B H—f l c
Dodge Julian A—c
Henry Chas E—f
McElvain G H—f
Paul W J—f
Roach A—f
Truman J J—c

CAIRO

Alba A & Son—f c
Barclay P W & Son—l
Brown John T—f l c
Candee & Kleb—f l c
Childress Geo B—l
Dillow C A—f c
Feuchter & Galligan—f c
Gilbert E L Co Ins—f l c
Gulhofer Ins Agcy—f l c
Graves T C—l c
Greaney W P—f c
Halliday F C—f c
Julian R A—l
Stuart Edward J—f c
Wall J B—f

CAMBRIDGE

Anderson Geo E—f l
Arthens A L—f

Eastman C S—f
Haag N A—f
Hadley B—f
Mascall J R—f
Pratt James—f
Rogers G W—f l
Sandquist F W—f l
Taylor C B—f
Telteen L E—f
Turner C M—f

CANTON

Allton & Johnson—f l c
Bath D L—l
Berkeman Samuel—l
Clingenpeel H H—c
Cobleigh F A—f l c
Dailey G R—f
Deits R M—f
Divilbias Chas—f l
Gallagher & Ellis—f
Gallagher M A—f c
Gilmer J C—f
Hanson & Beam—f l
H
H
H
K
M
S
S
T
T
T
V
W

CARBONDALE

Atkins W S—f
Caldwell A S—f
Grater Geo W—l
Hamilton & Lewis—f l c
Hawkins, M B—f l
Kendall J S—f
Mitchell J E—f l c
Renfro R E—f c
Robertson J J—f
Schwartz Geo—f c
Smith Clyde—f l c
Smith T B F—f c
Spiller A L—f

CARLINVILLE

Arnett George—f l
Crew George E—f
David A G & Co—f c
David Helen—f
David S W—f l c
Heinz Henry—f c
Homer John—f
Homer Kate M—f
Hughes T P—f
Hulse Wm R—f l
O'Neil Ed—l
Oeltjen Fred G—f
Reinecke John—f c
Sharp Wilbur—f
Westemeier C—f l c

CARLYLE

Beckemeyer H J C—f
Berger G H—f
Bond Thos—l
Carr A P—f
Ford Thos E—f
Haderem F—l
Hilmes T B—f
Jones H O—f
Krebs J M—f
Murray H V—f
Niehoff A O—f
Niehoff H A—f
Norris W H—f
Schaefer Paul V—f
Weber H G—f
Wuller John B—f

CARMI

Boxeman Henry L—f l c
Cochran Rosco—f l c
Finch & Lethers—f l c
Harmon J H—f
Hay T W—f c
Jones John R—f l c
Kern & Pearce—f l
Martin Mrs W L—f l c
McCallister & Son—f l c
Pomeroy Frank E—f
Rebstock P R—f l c
Spicknall Richard Jr—f l c

CARROLLTON

Bowman Edwd—l
Curnutts E Z—f l
Dressel Dr—l
Eduards J R—f l c
Eldred E A—f
Erwin Robt—l
Foreman H W—f
Hodges B C—f c
Linder Clyde—l
Pierson Ornan—f c
Reynolds Oscar P—f l c
Roberts F M—f c
Robinson R G—f
Schafer H—f l
Varble Ray—f
Vivell Oscar H—f l c

CARTHAGE

A
B
B
C
C
D
F
G
H
J
M
N
P
S
S
U
W
W

CASEY

Adams B L—f c
Army J J—f
Brewer Bert T—f
David W J—f
Dixon J W—f c
Fitzpatrick R B—f c
Grisamore J R—f c
Hawkins W E—f l c
Robertson & Ruffner—f
Rosebrough D R—f c
Shimer Geo F—f c
Young D—f
Young R A—f c
Zeiter David—f

CENTRALIA

Andrews Truman—f
Bundy F W—f
Bundy J J—f
Burge W M—f
Condit S—f
English B M—f
Grag James—f
Hahn Wm F—f l c
Hobbs Jos S—f l c
Jones Miss B—f
Kurth O B—f
Lavesay Guy—f l c
Lyon W E C—f
Marshall C P—l
Melveny W E O—f
Noleman F F—f
Parkinson Miss Zetta—f
Pfaff Fred—f c
Rebe M—f l c
Robertson D B—f

Ryan O F—f
Warren W B—f l c
Youis L A—f l

CHADWICK

Cahn S M—f l c
Kerch John O—f
Muller Herman—f
Shuls F M—f

CHAMPAIGN

Bears & Clinkenbeard—
Boyer H B—f
Brown F M—f
Campbell R M—f c
Carothers G E—f l c
Coffman W H—f l
C
E
F
G
G
G
H
H
H
H
H
H
M
M
M
M
P
P
R
R
S
S
S
S
S
S
T

CHARLESTON

Alexander R C—f c
Berkley T M—f c
Bidle David—f
Burkett E A—f l c
Charlesworth F C—f l c
Digby C C—f
Donaldson W S—f
Frommell F—f l
Grant T A—f c
Grove Sam—f
Hallowell H F—f c
Heistand Geo—f
Messick H H—f c
Miller C R—f l c
Rosebraugh & Wilton—f c
Ryan O F—f
Scott W W—f c
Sellars A C—l
Shera A W—f
Shoemaker W K—f c
Wilson W A—f

CHENOA

Abbott W G—f c
Ballinger Fred—f
Ballinger Ryle—f l
Cass C W—c
Chapman W C—f l c
Clarke D T—l
Dexter H C—f c
Dillon E A—f
Eakin John H—f
Jordan A D—f
Ketchum W E—f c
Merriott Chas—f
Powers Frank—f
Silliman L L—f
Sweet O A—f

CHICAGO

A. F. SHAW & COMPANY

INSURANCE EXCHANGE,—175 West Jackson Street

INSURANCE OF EVERY DESCRIPTION

On risks where Surplus Line Insurance is required, large amounts can be cared for in Responsible Companies.

Special facilities for arranging large amounts of Insurance with GUARANTEED UNDERWRITERS at Lloyd's, London.

Automobiles, Tourists' Effects, Trophies, Valuable Musical Instruments, etc., insured under liberal Floater Forms at Lowest Rates.

ILL.—Con.

CHESTER
Beare N E—f l c
Clemens E S—f l c
Gilster Fred—f l c
Harmer Mrs S G—f
Herman Walter—f
Miller W H—f
Nesbet H B & Co—f l c
Nixon John—f
Staly C L—f

CHICAGO

Adderly J C & Co—f
Adler S J—l
Affeld, Tonk & Co—f
Aiken W J—c
Alexander W A & Co—c
Alford & Blaker—c
Alm Harry R—l c
Anderson C H—l
Andrews E E—l
Anguera Edw de—c
Angerman G C—l
Appler C E—c
Arnold A C—c
Auten A O—c
Awde A E—l
Badgerow Co—c
Baker J W—f
Bale H B—c
Barber C—l
Barnard & Co E E—f
Barker L A—l
Barnett J G—f
Barr S M—l
Barry T F—l
Bartholomay Ins Office—f
Bates Roy S—f l c
Bear Sidney—l
Bennett N J—f c
Bishop C N—f
Bishop L Brackett—l
Blaker C J & Co—f c
Blauvelt A—f
Blount F M & Son—c
Bokum N H—l
Bonfoey L P—c
Bonney C F—c
Braddock L J—f
Brennan Geo E—c
Brummel Bros—f

Established 1885

**CHARLES
BROCK-JONES & CO.**

Surplus Lines

Insurance Exchange
Chicago

Organized 1862

Phone 4595 Wabash

Members Chicago Board of Underwriters

BROWN, ANDERSON & YOUNG, Inc.
INSURANCE OF ALL KINDS

Binding facilities for excess lines at any point in U. S.
INSURANCE EXCHANGE
175 WEST JACKSON BLVD., CHICAGO

Buchanan J A—c
Bullen Chas F—l
Burch W A—l
Burrows H V—f
Byrne & Co T J—f
Cahill & Dickinson—l
Caldwell J T—f
Calkins R A—l
Callender J E—c
Cameron P F & Co—f
Cameron W F & Co—f c
Campbell J A—l
Carlson Jno M—f
Carmack E H—l
Casey A J—l
Castor H C—l
Chambers Wm—l
Chamberlain A R—l
Chapman W A—f
Chase Sam'l T—l

Crawford W—l
Critchell, Miller, Whitney & Barbour—f
Cunningham R M—f
Cunningham Secor—f
Curran O P—l
Curtis Chas—l
Dalmar Hugo & Co—f c
Darling Ira C & Co—f c
Davis A J—f
Davis C C—c
Davis C W—f
Day D A—l
Dean A F—f
Delano C H—f
Dever H A—f c
Dickson Geo—c
Dore W N—c
Doyle W J—c

Chicago Insurance Agencies, Inc.

{ Willey, Magill & Johnson }
Rogers & Rollo

Representing

American Central; Commerce; Fidelity-Phenix; Ins. Co. State of Pa.; Minnesota Und.; Milwaukee Mechanics; Pennsylvania; Providence-Washington; Royal.

Insurance Exchange Chicago

Childs, Young & Wood—f c
Clark C C—f
Claypool R E—c
Cleveland Chas B—l
Cleveland J D—f l
Coar Geo F—c
Cochran J W—f
Coffey J J & Co—f
Collins Arthur—c
Collins E J—c
Collins S T—f
Conkling, Price & Webb—c
Cook E B—l
Cooper C E—l
Cooper Thos—l
Corlies & Cloidt—f
Cory John D & Co—f
Coughlin J G—f
Cox P J—l

H. de Roode & Co.

Insurance
Agency

Insurance Exchange

**DOUGLAS BROS.
& RICE, Inc.**
SURPLUS LINES

Insurance
Re-Insurance
1523 Insurance Exchange
CHICAGO, ILL.

**LONDON & LANCASHIRE
FIRE INS. CO.**

ORIENT INSURANCE CO.
LONDON & LANCASHIRE
GUARANTEE & ACCIDENT CO.

Charles E. Dox, Mgr.
29 So. La Salle Street, Chicago

Drake D G—l
Dreibus O J—l
Dugan A G—f
Durgin J E—l
Earl L G—f c
Early Frank A—f
Eckel Chas H—c
Eddy H C—f
Eldredge Chas H—c
Elcil & Loeb—f
Elwell N—l
Emerson J H—l
Enger & Barnett—f
Engstfeld G C—c
Farraday W—c
Fatch E P—c
Faulkner & Ettelson—f l c
Ferguson Bernard A—l
Fisher Geo M—f
Fornoff H—l
Forrest Geo L—c
Foster F L—l
Foster Geo R & Co—c
Fox H—c
Fraher J J—l
French Geo T & Son—c
Fugit M W & Co—f
Funkhouser M L C—f
Gadsden & Kohtz—f
Gage J S—l
Gallagher T E—f
Garvin Geo E—l
Gehrke Geo—c
Gelderman W M—c
Gerrish & Mackie—c
Gilbert Geo A—f c
Gilbert, Swanson & Co—f
Ginsburg E—c
Giradin Jules—l
Glidden H H—f
Gobel Harry—f c
Goldsmith S H—c
Goodman Thos & W A—f
Goodwin E M—c
Graham A J—c
Graham A T—f
Greenbaum H—l
Greenbaum S—c
Griffiths J C—f
Grogan M J—c
Gurney A G—l
Guston G C—f
Haarvig L M—c

MOORE, CASE, LYMAN & HUBBARD

Insurance Exchange, Chicago, Ill.

LARGE WRITING CAPACITY — PROMPT SERVICE

Representing

HARTFORD FIRE OF CONN.
ST. PAUL F. & M. OF MINN.
NATIONAL FIRE OF CONN.
LONDON ASSURANCE CORP.

PHOENIX OF CONN.
CITIZENS OF MO.
NIAGARA DETROIT UND.
FRANKLIN FIRE OF PHILA.

EQUITABLE F. & M. OF N. Y.
CENTURY OF EDINBURGH
HARTFORD ACCIDENT & IND. CO.

Commissions allowed non-resident Brokers and Agents on Insurance on Chicago properties
Rate schedules furnished and inspections made.

Surplus lines written in large stock companies and Lloyds, London

Critchell, Miller, Whitney & Barbour

INSURANCE EXCHANGE, CHICAGO

SOLE AGENTS FOR

Phoenix of London, Eng.
Commercial Union of Eng.
Camden of New Jersey
Security of Conn.
Imperial of New York

Springfield F. & M. of Mass.
American of Newark
Commonwealth of New York
United Firemens of Phila.

We write all classes of Insurance

FRED. S. JAMES & CO.

175 WEST JACKSON BOULEVARD, CHICAGO

Connecticut Fire Insurance Co. of Hartford
Fidelity-Phoenix Fire Insurance Co. of New York
Mechanics & Traders Insurance Co. of New Orleans
British America Assurance Company of Toronto
National Fire Insurance Co. of Hartford
German Alliance Insurance Co. of New York

Merchants Fire Assurance Corporation of New York
Calumet Underwriters
North British & Mercantile Insurance Co. of England
General Insurance Co. of Paris.
Casualty Company of America of New York
National Surety Company of New York

Binding Contract with Guaranteed Underwriters at Lloyds, London

Surplus Line Department for Central and Western States

Central Insurance Co. of London
Legal Ins. Co. of London

Essex & Suffolk Equitable Insurance Co. of England
Gresham Fire & Accident Insurance Society of London

New York Office, 123 William Street

All Kinds of Insurance

MARSH & McLENNAN

INSURANCE EXCHANGE, - - CHICAGO

REPRESENTING

Alliance Insurance Company, Philadelphia
Continental Insurance Company, New York
Farmers Fire Ins. Co., York, Pa.
Fidelity Underwriters, New York
Fire Association, Philadelphia
Firemans Fund Insurance Co., San Francisco
German American Insurance Co., New York
German American Fire Insurance Co., Baltimore

Insurance Company of North America, Philadelphia
London & Lancashire Fire Ins. Co., Liverpool
Philadelphia Underwriters, Philadelphia
Zurich General Accident & Liability Ins. Co.
(Liability, Auto, Accident, & Health)
New Jersey Fidelity & Plate Glass Ins. Co.
(Plate Glass)
National Surety Co., New York (Burglary)

SURPLUS LINES AND AUTOMOBILE INSURANCE

Lloyds London and Stock Companies

Minneapolis—300 Nicollet Ave.
Montreal—17 St. John St.

New York—19 Cedar Street
London—23 Leadenhall St.
Denver—1615 California St.

Duluth—314 Superior St.

ROLLINS-BUROICK & HUNTER CO.

CHICAGO
175 W. Jackson Blvd.
NEW YORK
59 John St.
REPRESENTING

Globe & Rutgers Fire Insurance Co.
 Rochester German Underwriters of the German
 American Insurance Co. of New York.
 Pacific Fire Insurance Co. of New York.
 Stuyvesant Insurance Co. of New York.
 Hamilton Fire Insurance Co. of New York.

Insurance Underwriters' Agency of the Insurance
 Co., State of Pennsylvania.
 Buffalo German Insurance Co. of New York.
 Millers Nat'l Insurance Co. of Chicago.
 Reliance Insurance Co. of Pennsylvania.
 Nat'l. F. & M. Insurance Co. of New Jersey.
 Zurich General Accident & Liability Insurance Co.

Binding Contracts—Lloyds, London
 Surplus Lines.

Commissions Paid to Non-Resident Brokers and Agents.
 We write all classes of insurance.

ILL.—Chicago, Con.

Habel & Woessner—f
 Haines J M—c
 Hall W G—f
 Halle E G—f
 Hallweger J F—c
 Hammond L D & Co—f
 Hancock F A—c
 Hansen H M—f
 Harless W W—f
 Harvey Geo M & Co—f
 Haskell, Miller & Co—f
 Haut John—l
 Heim Ernest—f
 Hemstreet W J & Co—f

**Herrick Auerback
& Vastine**
**INSURANCE
IN ALL ITS BRANCHES**
**Insurance Exchange
CHICAGO**

Herrmann Geo & Co—f
 Hess Geo R & Co—f
 Heublein C M—l
 Higgins W—l
 Higley Chas—f
 Hill Wm E—f
 Hintzpeter H C—l
 Hoagland W L—f
 Hobart & Oates—l
 Hobbs H W—l
 Hodge H B—c
 Hogan Chas J—l
 Holmes F F & Co—f
 Holmes W E & Co—f
 Howes B C—l

**R. W. HOSMER &
COMPANY**
**INSURANCE
of all kinds**
**INSURANCE EXCHANGE
CHICAGO**

Huncke Carl—f
 Huncke O W—c
 Hunt Fremont H—l
 Hyman, Hutchinson &
 Thackery—c
 Ingalls H H—f
 Ingram E—l
 Ireland J R—l
 Jackson J W—l
 Jacobs W F—f
 James Fred S & Co—f l c
 Janney J W—l
 Jenks M L—c
 Johnson O W—l
 Jones Fred E R—f
 Joyce & Co—c
 Kendall J S—l
 Kinney E D—f
 King Carl D—c

Klinke A W & Co—f
 Knight Jos C & Co—f
 Knowlton H B—l
 Knox Thos M—l
 Kohtz L O—f
 Kramer Herrman—l
 Krause P J—l
 Kress W G—c
 Kuhns & Pogge—c
 Lampert & Keller—f
 Lamson G W—l

**Royal Insurance Co.
(Limited)**
**Geo. W. Law
MANAGER**
**Royal Insurance Building
CHICAGO**

Lawson F W—c
 Lawson W M—c
 Lemay W G & Co—f
 Letterman & Chamberlin
 —f
 Letton H W—f c

Lewis I J—f
 Lindauer Max—l
 Loeb's Ins Agency—f
 Lorenz F A—l
 Lust Geo F—l
 Lyman, Richie & Co—f c
 Lynas Thos R—l
 McCabe & Hengle—f
 McCary C J & Co—l
 McCaslin Paul—c
 McCrae A L—f
 McCune J D—f
 McGillen John & Co—c
 McGillicuddy D M—l
 McGregor P D & Co—f
 McKee & McKechney—c
 MacLean Nelson R—c
 McKenna John—c
 McLeran G R—l
 McGuire G—l
 McIntyre Miss J C—l
 Magill Henry P & Co—f
 Manning Geo R—c
 Marsh & McLennan—f c
 Martin John D & Co—f
 Mason F B—l
 Maverick M—l
 Meeker Chas W—c
 Meeker-Magner Co—f
 Merchants National Ins
 Agency—f
 Merrill T B—l
 Meyer J H—l
 Mills Jos—l
 Miller W A—c
 Mitchell Elizabeth M—l
 Monahan W F—l
 Montgomery Geo W &
 Co—f c
 Moore, Case, Lyman &
 Hubbard—f l c
 Moore Geo C—f
 Moore J J—c

KLEE, ROGERS & CO.
REPRESENTING

Prussian National; Svea; Atlas Assurance Co.; Nether-
 lands Fire & Life; Liverpool & London & Globe, Eng.;
 Assurance Co. of America; Westchester of N. Y.; Massa-
 chusetts Bonding & Insurance Co.; Globe Indemnity Co.;
 Federal of N. J.; Providence Washington, for Parcels
 Post and Motor Boats; Lloyds, London.

175 W. JACKSON BLVD.
CHICAGO, ILL.

C. C. CLARK

INSURANCE EXCHANGE—CHICAGO

WESTERN DEPARTMENT—ARLINGTON FIRE INS. CO.
 GEN'L AGT., ILL. AND WIS.—CINCINNATI UNDERWRITERS
 COOK COUNTY MGR.—ARIZONA FIRE INS. CO.

REPRESENTING

Arlington Fire Ins. Co.
 Arizona Fire Ins. Co.
 Buckeye National Fire Ins.
 Columbian Insurance Co.
 Cincinnati Underwriters,
 Eureka Fire and Marine
 Security Fire Ins. Co. }

Washington, D. C.
 Phoenix, Ariz.
 Toledo, Ohio
 Indianapolis, Ind.

Cincinnati, O.

Facilities for handling Excess Lines and Reinsurance

JOHN NAGHTEN & CO.

ESTABLISHED 1863

INSURANCE EXCHANGE, 175 W. JACKSON BLVD., CHICAGO

LOCAL AND GENERAL AGENTS FOR

Royal Exchange Assurance of London

Northern Insurance Company of New York
Westchester Fire Insurance Co., N. Y.

Concordia Fire Ins. Co., of Milwaukee, Wis.
Delaware Underwriters

GENERAL MANAGERS FOR

METROPOLITAN FIRE INSURANCE CO. OF CHICAGO

Telephone Wabash 1120

Automatic, 580-321

Moore R C—l
Morrell Fred—l
Morrill E H—c
Morrison & Blew—c
Morrison & Miller—c
Morrison A D—c
Moss M F—c
Munger, Vokoun, Wet-
more & Witherbee—
f l c
Murray H W—f
Napier R A & Co—f c
Naghten John & Co—f

**Arthur S. Nathan
& Company**
1925 Insurance Exchange
Chicago

Nelson Elon A—l
Nelson N A—l

NEWBURGER AND CO.

Representative Agents
Dubuque F. & M. of Dubuque, Iowa
New Hampshire Fire Ins. Co.
San Underwriters Agency of London
Prussian National Ins. Co., Stettin,
Germany.
Orient, Hartford; Boston, Mass.
INSUR'CE EXCHANGE, Suite No. 1766

Newton C A & Co—f
Norris J S—l
Oats J F—l
Oliver H R—c
Oldenburg A C—l
Osborn F H & Bros—f

Oxnam W C—f
Palmer R F—l
Parker, Aleshire & Gar-
diner—f
Pegram H C—c
Phister W B—c
Pick Geo—l
Pogge Chas F—c
Porter C J—c
Powell W C—c
Prindville & Co—f
Purnell, Conover & Dud-
ley—f
Pruyn J R—c
Quint A M—c
Randall N B—c
Rawle R R—c
Redmond J W—c
Reif E—l
Rennie A S—l
Richards Guy A & Co—
f c
Richardson O D—l
Richardson Wm & Son
—f
Right C C—c
Roberts Geo W & Son—f
Roberts O F—c
Rockwood-Badgerow Co
—c
Roddick J B & Son—f

WM. F. ROLLO W. DIX WEBSTER
ESTABLISHED 1869
Rollo, Webster & Co.,
2021 Insurance Exchange
Insurance in all its branches.
Brokers' accounts solicited.
Members of the National
Association of Insurance Agents
Rosenblatt S J—l

Ross Jas L & Co—f
Ross R H & Co—f c
Rye Fred A—f
Sabin E T—l
Sabin R H—l
Sackett R E—l
St John E A—c
Sanborn W G—l
Saur Carl—c
Sauter Fred J—f
Schmidt A X—l
Shaw A F & Co—f c
Shepherd John—f
Shields Thos—l
Shillito P B—c
Simons Wm W—c
Sinai B J—l
Skelton J L—f
Smith Ezra—l
Smith J B—l
Smith Jesse E—l
Smullen A & Co—f
Smyth-Coamba Co—f
Sonnen W J—f
Snow Jas C—l
Speck Geo W—l

Starkweather & Shepley
(Inc.)
Fire, Marine
and Casualty Insurance
INSURANCE EXCHANGE BLDG.
(See Providence, R. I., Boston,
Mass., and New York City
List.)

Stauch Geo—l
Stauch Martin—c
Steele W L—f
Stewart W H—c

Stoffels O A & Co—f
Stone C A—l
Strong Jos H—l
Stuart G D—c
Sullivan W—f
Switzer E H—l
Taft & Rockwood—f
Tate W W—l
Teall Edward M & Co—f
Teller M M—l
Tennant Robt G & Son—
f l c
Thackery T W—c
Thomas Geo K—c
Thompson C H—f
Thompson F R—f l c
Thompson T W—c
Tillotson E W—c
Torpe A Jr & Co—f
Touhy S Rogers—f
Tramel Geo—l
Travis C M—c
Ullman A I—f
Vail Chas W—l
Vastine & Grogan—f c
Wadsworth Chas—l
Wagner J T—c
Waibel J E—f
Walker H H—f
Wallace B L—c
Waller, Chandler & Gray
Warner H S—c
Warren, Moore & Jones
—f
Watkins L H—c
Wayne H L Co—f
Webb L H—c
Weil A V—l
Wemhoener L—f c
Westenberger J—l
Westerhold W J—c
Wetzel Chas A—l
White Chas A—c
White H M—l

George W. Childs

Frank R. Young

Donald M. Wood

CHILDS, YOUNG & WOOD

Insurance Exchange

Chicago, Illinois

INSURANCE IN ALL ITS BRANCHES

Royal Indemnity Company

Providence Washington Insurance Company

Westchester Fire Insurance Company

Glen Falls Insurance Company

ILL.—Chicago, Con.

Whitlock R J—f
 Whitney B—l
 Whitney R S—l
 Wickes P L—c
 Wilber H P & Co—f
 Wilcox, Peck & Hughes—f
 Wilder W L—c

WILE, LOEB & GUTMAN

Representing: Aachen & Munich Fire, Ger.; City of New York, N. Y.; Cincinnati Underwriters of O.; North Brit. & Merc. of Eng.; Palatine, Ltd. of London; Sterling Fire of Ind.; Va. F. & M. of Richmond; Ins. Co. of N. Am.; United States Fidelity and Guaranty Co. (Burglary and Liability Ins.) Gen. Agts. for Ill. of the New York Plate Glass Ins. Co.

1921 Insurance Exchange
 175 West Jackson Blvd.

Williams H G—l
 Witkowsky & Co—f
 Wittekind G F—f
 Wood T P—c
 Wrenn Everts—l
 Wright H D—l
 Wyman & Palmer—l
 Yager L E & Co—f
 Young Collins—c
 Zaneis Geo F—c

CHILLICOTHE

Daugherty Jas W—f c
 Mitchell E A—f c
 Mitchell Wm A—f l c
 Pettett H C—f c
 Titus J A—f
 Zinzer & Scheeler—f l

CLINTON

Argo George—f
 Barnett A—f
 Bentley E B—f c
 Bright John—f
 Bryant Chas F—l
 Campbell H A—f
 Carter William J—f
 Danks Nellie—f
 DeBoice Benj—f
 Hand J T—f
 Hinchcliffe Morris—f
 Hoff Grover—f c
 Hughes Warren—f
 Ingham Leonard—f c
 Klarr Adam—f
 Lewis Edwin J—f c
 Luttrell James—f
 McArthur Nellie J—f
 Marvel George—f
 Miller A F—f
 Milligan T E—f l
 Mitchell E B—f
 Morelan Andrew—f
 Nichols Geo F—f
 Poland O H—f l
 Robb G L—f
 Rolofson John T—f c
 Sumners J R—f
 Sweeney E J—f
 Wilson Rayburn—f c

COAL CITY

Bennett H—f
 Campbell Joseph—f l c
 Young L K—f

COLLINSVILLE

Bardsley E C—f
 Chandler N W—f
 Holzweg & Thomas—f
 Kneedler & Look—f
 O'Farrell Tony—f
 Schurmann & Co Henry J—f c
 Simpson Edw & Co—f
 Smith John F—f
 Vigna John—f

COWDEN

Moore—f l c
 Prater B E—f c
 Zeigler Chas E—f c

CRESCENT CITY

Harwood L C—f
 Hotaling R H—f l
 McDermott P—f
 Nightingale W R—f
 Ruhle G L—f
 Schwer L—f
 Sternberg John—f

CUBA

Applebee J O—f
 Cole F H—f c
 Herbert J E—f l c
 Lane K—f
 Marshall Wm—f
 Snively G E—f c
 Taylor C D—f

DANVILLE

Adams Ins Agency—f c
 Covey A B—f
 Davies F L & Son—f
 Ferris F M—l
 Geddes J F—f
 Grene Jas L—l
 Gunnell O J—f
 Hendrich F E—f c
 Hendricks F L—l
 Hoff & Young—f
 Hopper O F—l
 Lane C & Co—f
 Linck Wm—l
 McClenathan C V—f
 Marsh John S—l
 Moore D G—f
 Osborne J W—l
 Palmer C K—f
 Partlow E R—f c
 Patterson H C—f
 Payne W J—l
 Phillips, Snap & Espen-scheid—f l c
 Platt L & Son—f l c
 Royse J P—l
 Runyon & Cannady—f c
 Shannon C R—l
 Webb David—l
 Webster J W Agency—f l c
 Wolfard, Shane & Wolfard—f c

DECATUR

Allen A C—f
 Baker R S—l
 Baldwin F W—f c
 Barth J W—f
 Bennette & Shade—f c
 Bohon R S—f
 Bouruff T W—l
 Bruick & Edman—f
 Burks C A—f
 Burtshi J L—f
 Combe W E—f
 Crabb & McNabb—f c
 Crane J W—l c
 Dinges J B—l
 Dorell Geo F—f
 Drake J L—f c
 Durfee & Durfee—f
 Fitzgerald J E—f c
 Haines Eideth—f c
 Hankins C S—f
 Hansan H N—l
 Hill L A—f
 Hoy S P—l
 Johns C H—c
 Johnson & Dimock—f
 Johnson & Bobb—f c
 Keener Jas S—l
 Kuny & Sthrome—f c
 Laughlin & Cloud—f
 Lease C H—l
 Lowe H B—l
 Lyons J C—f

Lundy W I—f
 McNeil W L—l
 Miner Ernest—l
 Montgomery C W—f c
 Montgomery R R & Son—f c
 Mosberger & Urban—f
 Mulvain H M—l
 Nicholson C C—f
 Parker A M—f
 Paterson J E—f c
 Payne S L—f
 Penewell M E—l
 Pennington C H—c
 Pickle J M—f
 Pullen L C—f
 Randolph C C—f
 Rice & Stringer—f
 Schoenle & O'Mara—f c
 Scott C F—l
 Shirey W S—f
 Smith C C—l
 Stadler & Powers—f c
 Swarm C A—f
 Threldkeld J G—l
 Walmsley W Z—f
 Walters L C—f
 Weiss F H—l
 Wilson Arthur—f
 Wise H B—f c
 Wright W G—f
 Zimmerman & Pistours—f

DE KALB

Dowdan J A—f l
 Ferguson Chas E—l
 Fisk A W—f
 Flush F J—f
 Johnson Edward—f l c
 Kennedy A G—f
 Lemey E H—f
 McEwen H W—f
 Milligan S A—f
 Piper J M—f c
 Poust W S—f l c
 Powers John—f
 Russell A R—f
 Talbot G I—l
 Tyler S A—f c
 Wiltberger W F—f c

DELAVAN

Coburn S—f c
 Foster H—f
 Jones J O—f c
 Jones Paul H—f c
 Lawton L W—f c
 Rhoades E R—f l c
 Stone Fred—f
 Sunderland & Warner—f l c

DIXON

Brooks Clarence—f
 Dixon Realty Co—f
 Dollmeyer A C—c
 Fruin & Tingle—f l c
 Gilbert W W—l
 Haley J F—f c
 Hazeltine M J—l
 Hennekin A H
 Houghton-Vaile Agency—f
 Lewis & Raymond Co—f l c
 Morris H W—l
 Newcomer F X Co—f l c
 Petersberger Jos—f c
 Raffenberg & Son H—f
 Roe H A Co—f
 Shaulis J O—f
 Simonson A E—f c
 Smith & Leake—f c
 Smith F M—f
 Sterling J N—f c
 Street Lester—l c
 Wingert E E—f
 Wooley W W—f c

DOWNERS GROVE

Barnhart W H—c
 Blodgett W H—f
 Bush Guy L—f
 Edwards W H—f c
 Graves C G—f
 Lindley F D—f
 Naramore & Foster—f
 Shurtie & Jones—f
 Tucker J W—f

DUNDEE

Baldwin Max D—f
 Baumann H J—f l
 Bogue C P—f l
 Bohn John—f
 Holmes F E—l
 Kamp H—f
 Reese F H—f
 Rigby I W—f c
 Schmeltz E A—f
 Schultz Chas H—f
 Smith Ausberg—f
 Smith J R—f
 Weucht Henry—f

DUQUOIN

Clark S R—f l
 Cook M C—f
 Dowell G W—f
 Eaton R C—l
 Edel W F—l c
 Eichorn Chas—f l
 Evans S E—f l c
 Gill Gus—f l c
 Harris J E—f
 Hitt F Guy—l
 Horn Frank—f c
 Kelly L R—f
 Kimmel Howard—f
 Linzee Bros—f
 Messmore Miss Flora—l
 Nuding E J—l
 Parks Kate H—f
 Pierce E C—f
 Pope B W—f c
 Rogers Chas Jr—l
 Stacy N C—f l
 Stout Geo F—l
 Ward H B—l
 Weiss J A—l

DURAND

Attley W F—f
 Barningham J G—f
 Dolan M B—f
 Geary J M—f
 Graham J H—f
 Harris J F—f
 Hill E A—f
 Morris L J—f
 Patterson E G—f
 Shorb H M—f
 Van Sickle J C—f

DWIGHT

Baker John W—f l c
 Baker Roy M—c
 Diefenbach Jos A—f l c
 McWilliams Chas D—f c
 Mills Roger H—f
 Orr Burton—f l c
 Smith Frank L—f l c
 Taylor Geo L—f c
 Thompson Clyde H—f
 Weary & Snyder—f
 Weicker Louis A—l c
 Welch C E—c

EAST ST LOUIS

Abt E J—f c
 Beckwith Bros Co
 Canavan & Tarlton—f c
 Caughlin D W—f
 Caughlin Geo S—f
 Chamberlin John M—f c
 Clannahan M R—l
 Cusack P B—l
 Drummond H J—l

Drummond W R—l
Eggmann August—f
Eggmann T P—f c
Fairbrother H C—f c
Fekete Thos L—f c
Hamlin F C—f
Hancock W P—l
Harding Bros—f
Harris M L—f l c
Hissirich C R—f
Horner W H—f
McGuire & Brendell—l
McKain J T—l
McWilliams L S—l
Renshaw's J W Sons—
f l c
Schiele C J—f
Sexton & Co—f c
Sexton & Sons—f c
Siefert & Vein—f c
Sikking J B & Son—f c
Smith Leon G & Bro—
f l c
Soucy P J—f c
Steger F J—f
Tissier Bros—f c
Vielker-Wolf—f
Walrath C L—f c
Whitney R J—f

EDWARDSVILLE

Bartlett C A—f l c
Borman Jos—l c
Dale J B—f c
Estabrook W L—f c
Kremer P—f
Lusk P P—f l c
Marks Chas—f
Mudge E W—f c
Stillwell J F—f c
Sutter J R—f l c

EFFINGHAM

Althoff John—f l
Alt Henry—f
Baggett J J—f
Givin & Son—f
Holmes W S—f
Jakle M—f l c
Kagay Realty Co—f
Lake John—f l
Meeks Chas—l
O'Donnell M—f c
Overbeck B—f c
Parker H S—f
Probst J H—f l c
Rinehart W E—f c
Stewart & Ryman—f
Taylor F G—f
Worman J B—f
Wright Lester—f

ELGIN

Abelmann W H—f l
Allen F B—f
Anderson A—l
Andresen G H—f l c
Barber L F—f c
Bartholomew W H—f
Bents C H—l
Biegel Otto—f
Brown C F—f
Chamberlain & Kirkpat—
rick—f
Collins J L—l
Dumser B A—f
Ellis DeGoy B—f
Gilbert E Lew—f l c
Goecke F A—f l
Gromer W F—f
Grote Wm—f
Hubbard A H—f l c
Huelster William—l
Hunter & Given—f l c
Jencks Fred W—f c
Jones J H—f c
Lee E H—f
Lehmann Chas W—f
McBriarty C T—f
McClelland B F—l
McCrosin Geo—l

Mann E F—f
Musser P N—l
Prideaux Edw F—f l c
Richardson O D—l
Rippberger C A—f
Roach E J—f
Rose W H—f l c
Russell G L—f
Sheffner & Channing—f
Shopen & Paulsen—f
Sills Geo F—l
Tyrell C Pierce—f
Volstorff A J—f
Walsh M J—l
Wilson H R—l
Yarwood Geo R—f l

ELMWOOD

Clinch John—f
Jay Fred D—f l c
Schenck Harry—f

EL PASO

Aurbrey W W—l
Beecher J W—c
Boeworth J F—f c
Bourroughs Ed—l
Gray Elmer—c
Hammers I B—f c
Hoagland W H—l c
Horace Baker—f l c
Jenkins Katharine—f l c
Kuhn S A—f l
Larison F S—f l
Percy Andrews—c
Porter Henry—f l c
Ruston Gough—l
Schroeder C G—f l c
Shepard & Sutton—f
Smith J A—l
Waite A B—f c

ENGLEWOOD

Bawey Bros—f
McClun John—f
Morony Thos R—f
Redfield B B—f
Sharp W H—f
Spinks Wm—f
Tidholm C & C F—f
Warner J M—f
Whitley A H & Co—f

EUREKA

Baird A V S—f c
Baird H C—f l c
Colburn Byron L—f l
Danahay M E—f
Darst J P—f
Elkin Arthur—f
Felter P A—f
Fooster W H—f
Harper Jno—f l c
Johnson J H—f
Moore Amber—f
Norton S B—f
Pefer Laura—f
Radford B J—f
Robeson E E—f
Simpson W R—f

EVANSTON

Carlson A T—f
Crain G H—f
Garrison M—f
McKinnie Bros—f
Mason & Smart—f
Myers J E—f
Prindle & Co—f
Quinlan & Tyson—f c
Schuett J C—f
Wightman C A—f c
Work Agency J W The—
f l c

FAIRBURY

Agard E A—f
Carrethers C F H—f
Clandon N J—f l c
Henning Robert—f
Keck C W & Son—f l c

Luckenbill C W—l
Lynn Geo—f
McDowell & Rumsey—f
l c
McFadden J H—f
Virgin C R & Co—f l c

FAIRFIELD

Atteberry W H—l
Bennett F E—f
Borah C P—f
Brockett H O—l
Cooper & Burgess—f
Creighton & Thomas—f c
Elliott A M—f
Freshwater E D—f
Gilligan E E—l
Goodwin Sam—f l
Grubb W L—f l
Hanna P—f c
Jessop R N & Co—f
Johns G W—f
Keen A F—f
Lawrence W S—f c
Marsh Albert—f l
McLin E E—f
O'Neal James—f
Pendleton S T—f l
Spriggs G A—f
Staley G A—f
Wilson C B & Co—f

FARMER CITY

Foulks & Shere—f l
Lindsey J A—f
Reed Fred—f c
Weedman W—f c
Young W S—f l c

FARMINGTON

Berdine C M—f
Daft A J—f
Johnson R—f
Johnson & Ritson—f
Kidder G L—f
Luckey A A—f c
Parks E L—f l
Steenburg A C—f

FLORA

Arbuthnot E H—c
Chaffin H C—f
Duff D F—f c
Duff G F—f c
Duff W H—l
Ewen Ruben A—f
Golden Allen E—f
Goldsby & Riggle—f c
Jenkins Edw E—f

FOREST PARK

Grosser W F—f
Lehman Mrs Frank—f
Roos A & Sons—f
Schumaker H—f
Warnhoff W C—f

FORRESTON

De Graff L—f
Eakle M H—f
Hannis John—f l c
Myers J M—f c
Philoueer L H—f
Schell H W—f
Wertz F—f c

FREEPORT

Boehn John—f
Buckman S A—f c
Douglas S A—f c
DuFour J B J—f l c
Frueh & Stephan—f c
Gilbert Ed—f l
Gund F M—f
Hamilton & Co—f c
Held F C—f
Hildreth C F—f c
Hoy J B—f
Knorr A C—f c
Littwinski—l c

Machamer I G—l
Marvin M B—f l c
Mayer & Parsons—f
Roland I N—f c
Rosenstiel Ralph B Co—
f l c
Taylor & Frick—f l c
Temple H C—f
Wagner A F—f c

FULTON

Blodgett A M—f c
Eaton J M—f
Lein Geo—f l
McMahan & Rogers—f c
Naniga D—f
Snyder J C—f
Waite D C—f
Wilkins C J—f

GALENA

B
B
C
D
F
H
H
K
M
N
S
S
S

GALESBURG

Allen N T—f
Allensworth C M—f
Allsworth & Co—l
Anderson-Steele Realty
Co—f c
Arthur M K—l
Babbitt D E—f l
Bartlett & Robbins—f l c
Bayer P E—c
Berquist P E—f
Blaney J S—l
Boylor D M—f
Butler C C—l
Byram E T—f c
Callender W H—f c
Chamberlin Oscar B—f
Chelman J A—l
Clark Ella—f
Clark J C—f l c
Countryman I—l
Cowden Geo W—l
Craig H A—f
Crotty John E—l
Curtis J R—l
Dennison L H—f
Dickerson Chas—c
Fanstock J C—f l c
Faust F J—l
Fowler Elmer—l
Gordan F C & Co—f l
Green A S—c
Hardy, Welsh & Hardy
—f
Henderson Thos—f l c
Horrell E D—f l c
Huff B J Jr—f c
Isaac Edw R—l
Jones R E L—l
Kelley S A—f
Kost John C—f
Leath J S—c
Lee Richard J—l
Lindstrum & Arnold
Agency—f l c
Loosey J H—f l
Lutz J W—c
McCarty C L—l
McCarty G R—l
McFarland F O—c
McLaughlin B E—c
Machen Henry S—c
Maley J E—c
Mason E T S & Son—
f l c

ILL.—Galesburg, Con.

Meihsner & Son—l
 Mitchell W H—f
 Morey Hiram—f
 Morgan John W—f
 Mowrey C A P—f
 Murdock-Field Land Co
 —f
 Nelson Arthur—f
 Peterson Henry W—f l c
 Rhodes Miron—f
 Rowe T L—f
 Russell J M—l
 Sanborn L W Agency—
 f l c
 Smith L H—f
 Snouse H W—l
 Spinner W H—f l
 Stewart Maude M—f
 Sullivan W H—f c
 Sullivan W H Jr—f
 Templeton J B—f
 Thourean E W—l
 Tracy E W—f
 Twyman Chas I—c
 Walsh J J—l
 Webster Ins Agency—f
 Welch J D—c
 Wenquist O P—f
 Wills A E—l
 Wilson H L—l
 Wood H—f
 Woolsey M B—f

GARDNER

Allison W S & Sons—
 —f l c
 Barton John—f l
 Green T S—f
 Lutz J C—f

GENESEO

Bills C M—f
 Bradley B—l
 Fischer John—f
 Goember & Roberts
 Goembel W S—f
 Holunger H—f
 Hosford & Woehr—f l c
 Hoit O W & Co—f
 Luther C F—f
 Luther Martin—f
 Morrow P—f
 Reherd W R—f l c
 Schnaible P S—f
 Von Housen A W—f
 Voss W C—f l c

GENEVA

Brooks Chas—f
 Burr W A—f l c
 Carlisle A L—f
 Howell W A—f
 Kastner A O—f
 Peterson J T—f
 Stimple A L—f l c
 Wilson Jno—f

GIBSON CITY

Ball Amos—f c
 Bowersox Jacob—f
 Davidson W A—f
 Denne F H—f l
 Eggleston E L—f
 Fox J H—f
 Gilchrist A F—l
 Keith O C—l
 McKeever Wm—l
 Middleton O R—f
 Orris Harry—f
 Pence John A—f l c
 Phillips A L—f
 Rady Chloe—f
 Rady Ivy—f
 Shirley O F—l
 Ulitsch O F—f
 Yoder M F—f

GIRARD

Bechtold J Z—f
 Bowersox Jacob—f
 Hamilton & Metcalf—f
 Littlepage Ed E—f c
 Metcalf Chas H—f
 Metcalf Hal—l
 Tietzort J H—f
 Wood Frank G—f

GOLCONDA

Kerr Tony R & Son—f
 Lap & Son—f l
 McCoy T S—f
 Pope County Abstract
 Co—f
 Scott C N—l c
 Scott L A—f
 Staubitz F H—f
 Steyer Theo P—f l c
 Vaughn T Roy—f l c
 Weil G—f

GRANITE CITY

Bartlett & Rode Meyer
 Co—f l c
 Champion Geo—f
 Faulkner & Jones—f c
 Harris J B—f c
 Hill & Penderoth—f
 Homan A—f c
 Judd & Homan—f
 Koenemann & Goedeka
 —f
 Le Masters M—f c
 McCasland, Leyden &
 Todd—f
 Morris A W Realty Co
 —f c
 Reintges J C—f c
 Stallings Thos—f c
 Whitten & Champion—
 f l c
 Winkler Philip—f

GRAYVILLE

Bostick W J—l
 Charles C V—l
 Cleveland John—f
 Ellis C O—f c
 Helck Sam—f l
 Kershaw A M—f l c
 Negley G D—f l
 Seil W J—f c

GREENFIELD

Cannedy Wm—f
 Haven V H—f c
 Metcalf C T—f l
 Rollins A D—f
 Secor W G—f
 Shields H A—f

GREENVILLE

Breuchaud John—f
 Carson Eula E—f
 Clarkson I—f
 Dewey R K—f
 Gerke E L—f
 Hoiles C E—f
 Hoiles Guy B—l
 Johnston F—f
 Kirkham Perry—l
 McDonald Harry—l
 Miller Underwrit'g Agcy
 —f c
 Mitchell & Donnell—f
 Plog R L—l
 Reid-Baumberger Realty
 Co—f c
 Weaver G A—f
 White S Curtis—f

GRIGGSVILLE

Cunningham W O—f
 Hoyt E S—f c
 Sargent Wm—f
 Williamson E E—f

HAMMOND

Clark F I—f c
 Evans W R—f c
 Kizer T J—f c
 Vent J A—f l c

HARRISBURG

Abney A G—f
 Cavender & Gustin—f
 Felts L—f
 Grace, Collier & Belt—f
 Hubbard H E—f
 Joiner C E—f
 Koraker O M—f l
 Largent Eugene—f
 Ledford Geo—f
 Lewis James B—f
 Pearce J R—l
 Wills C E—f

HARVARD

Blake J C—f c
 Brandow Walter—f
 Crumb H D—f c
 Cunningham J E—f
 Diggins L O—f c
 Downs H A—f l c
 Groesbeck J W—f
 Hendricks C J—f
 Herrick Roy L—f c
 Johnson H W—f
 Manley B F—f
 O'Brien John T—f
 Peck E J—f l c
 Phelps & Axtell—f c
 Phelps Frank—f l
 Powers W H—f
 Saunders W D—f c
 Sweeney J A—f
 Vierck Chas—f c
 Weitzel R D—f
 Williams H S—f
 Young Mrs Lucy—f c

HARVEY

Applegate Chas—f
 Beck Peter—f
 Braley F A—f
 Campbell A W—f l c
 Colerick R E—f c
 Curran D T—f c
 Daniels Samuel—f
 Freese Geo—l
 Gearon & Gearon—f c
 Gerlach F A—f l
 Miller W H—f c
 Mynard H H—f
 Rogers W D—f l
 Sidle Geo—f l

HAVANA

Behmord Zelle—f
 Clauser D N—f
 Coppel C E—f c
 Cullinane A D—f c
 List E J—f
 Mitchell F I—f l c

HENRY

Applen John L—f
 Brown H L—f
 Coan M L—f
 Davis Oscar H—f l
 Hartly John—f
 Herald O F—l
 Hill J O—l
 Humphrey A G—f c
 Jacobs Henry E—f
 Jones J H—l
 Krenz J N—f
 Lord L S—f
 Phillips L R—l c
 Potter F W—f c
 Smith C E—f
 Sawyer Chris—f
 Stoner H G—f c

HIGHLAND

Blattner Louis—f l c
 Gruaz's Tim Ins Agcy

Koch Christ—f c
 Koerner J T—f c
 Marcott & Bellin—f l c
 Moser G—f c
 Pabst C T—l
 Peters George—c
 Ruegger George X—f
 Ruegger Reinhart—l
 Zeller A—f c
 Zimmerman Jos—l

HIGHLAND PARK

Andrews E E—l
 Brand Wm E—f
 Conrad John E—f l
 Dooley Mary—f
 Duffy James H—f
 Erskine D M & Co—f
 Floyd Jane L—f
 Gail E S—f
 Grant Chas F—f
 Hepburn J B—f l c
 Miller Jennie L—f
 Prindiville J W—f l c
 Roberts G W—f
 Roberts R—f
 Vail H S—l

HILLSBORO

Abbott Wm—f
 Auble W H—f l
 Barringer J B—l
 Butler & Brown—f
 Canada S D—f
 Crawford H R—f
 Cress A A—f
 Cress Edward A—f
 Frey J J & Co—f l c
 Grassell C W—f l c
 Hargrave H S—f
 Hill L V—f
 Major J Earl—f
 Miller & Miller—f c
 Strange A T—f l c
 Thompson Fred E—f l c
 White & White—f l c

HINSDALE

Ayres Frank—f
 Beaton Geo—f l c
 Coe C T & Co—f c
 Davis E F—f
 Fish Samuel H—f
 Fox Herman M—f
 McClintock Jas—f
 Perry Miss Ida—f
 Warren Chas C—f

HOMER

Dixon O P—f
 Elliott W A—f
 Krugh & Butler—f
 Ocheltree J M—f
 Rickard E T—f
 Smoot H M—f
 Thompson J H—l c
 Tudor J A—f
 Wallace Chas H—f
 Wiggins P E—f

HOOPESTON

Catherwood & Wallace—
 f l c
 Clyde Stevens—l
 Connady R G—f c
 Cooper A B—f
 Duley George W—f c
 Frank Lee—f
 Gilman L D—f c
 Greenburg Jas—f
 Hoover G—f
 Lee Frank—f
 Lee M O—f
 McClure J C—f
 McElhaney B F—c
 Rodman R—f
 Ross O O—f
 Russell L B—f
 Sibbett A C—f
 Stevens Clyde—l

Shover J—l
Wallace Forrest W—
f l c
Wallbridge J B—f
Wilson Robt E—f l c

JACKSONVILLE

Ayers Walter & Co—f c
Bancroft, King & Green-
leaf—f l c
Beck Edw Sr—f
Bronson T J—f
Buckthorp T H—f
Campbell J H—f
Doane L S—f
Dunlap & Sheppard—f
Dunlap M F—f
French C L—f
Goebel & Chenoweth—f
Gohsen L—f
Gorman Wm—f c
Gregory F L—f c
Hackett J H—f
Hackett J S—f
Hatfield E E—l
Henderson A—f
Hook M C & Co—f c
Hodgson & Ledford—f
Hurst J M—f
Jacobs C W—f l
Johnston E F—f
Keating Edw—f
Kennedy John—f l c
Knapp J E—f
Kopperd G H—l
Laning T P—f
McCullough J M—f
McGinnis Daniel—f
Miller J M—f
Morris O A—f
Osborne Marcy—l
Potter Homer—f
Saye Ed—l
Scott A O—f
Stein P J—l
Strawn & Spink—l c
Sweeney Daniel—f
Spink & Gunn—f l c
Thomson W E—f
Vaughan C J—l
Vetch W E—f l
Waggoner Ruth—f
Ward Chas H & Lathrop
H—f l c
Wisswell Geo T & Son
—f

JERSEYVILLE

Becker Jos W—l
Bowman S H—f l c
Brockman L—l
Brown J J—l
Bull H D—f
Colean J R—l
Cuttings Ins Agency—f c
Darby Wm T—l
Dolan M J—f
Dorris Bert—l
Fesenmeyer F J—l
Griggs Ed D—f c
Hamilton Paul M—f c
Heller F D—l
Keller Cosmos H—f
Kraus Thos A—c
Richards Wm P—l
Rogers J V—c
Smith Jas H—f

JOLIET

Clare Wm H—f c
Clement Charles A—f l c
Cordano Nicholas—f
Cornell M E—l
Crosbie H M & Son—l
Eib L H—f
Goodspeed Co—f c
Goodspeed Edith I Agcy
—f l c
Grinton A E—f
Hammond C W—c
Henry G W—f l

Herath J R—f l
Hopkins S C—f
Howard E E—f l c
Hughes M—c
Jordan C W—l
Keeling Felix & Son—f
Lennon Bros—f l c
Little H D—f
Loughran M F & Co—f c
Lyons J A—f
Merwin Charles B—f c
Munroe Bros—f c
Murphy P A—f l
O'Connor J—f
Oliver Realty Co—f l c
Pinneo Charles F—f
Porter A N & Co—f
Robson G W—f c
Schager A—f l c
Schoenstedt August & Co
—f c
Schlantz & Rehn—f c
Shear Geo W & Co—f
Stephen Oscar J—f c
Stern L & Son—f
Stoll C N—f c
Stoll H C L & Co—f
Walsh F J—f c
Walters Bros & Walsh—f
Ward J H—f
Waters P J—f
Wroughton J E—l

KANKAKEE

Berry J R—l
Calkins E D—f l
Carey W I—f
Carlin John I—f
Conklin C R—f l
Cornwell H L—f
Dolan James—f
Durham W M—f c
Erzinger C H—f
Fellows J H—f
Fenoville L—f
Fitzgerald B L—f l c
Hetherington L R & Co
—f l c
Kruger Otto—f
Lafond Peter—f l c
Lane H E—f l c
Look T J—f
McAnnally P I—f c
McAnnally Sarah—f
McIntyre S C—f
Mead Chas E—f
Moissant-Brousseau & Co
—f l c
Orr Jas N—f
Peterson J H—f l
Schneider Albert & Sons
—f c
Topping Harry—f l c
Tracy C L—f

KANSAS

Anderson Frank—f
Ban Cora H—f l
Dyer S L—l c
Hallock P D—l
Hurst E E—l
Korte—f
Nicols Bruce—f
Owens W E—f l c
Pinnell W S—f l c
Shaver L—f c

KEWANEE

Anderson C L—f
Anderson & Robinson—
f c
Anthony Geo A—f c
Beadle E A—f
Blake Ira—f l c
Cavanaugh A L—f l
Cundiff Geo B—l
Farr C C—f
Fischer John—f c
Fischer Michael—f c
Green R M—f
Gulschen M—l

Houle W D—f
Jones John M—f c
Koppitz & Faull—f l c
Mainwaring E—l
Morrill C A—f l c
Nelson & Anthony—f c
Neville Russell T—f c
Phillips Horace—f l c
Robb S E—f c
Smith Walter L—l
Snyder C—l
Stevens C L—f
Stull E E—f l c
Taylor R E—f l c

KIRKWOOD

Carmichael C A—f
Houston J W—f
Hubbs & Watson—f l c
Tubbs J A

KNOXVILLE

Lewis I J—f
McIntosh Josephine—f c
Nelson O C—f
Sanford Jno F—f l
Stephens Mrs Mabel—f
Tate J W—f
Wager C N—f
Wilson F E—f
Wyman A N—f

LACON

Black Mrs Anna B—f c
Devault J M—f c
Ford W H—f
Garratt C C—c
McMurtie L C—f
Maxwell R H—f c
Ong C N—f c
Richmond E D—f
Taylor B F—c
Wescott & Smith—f l c

LA GRANGE

Brown W J—l
Cossitt F D & Son—f l c
Fogg Brothers—f
Gardner Lucella Mrs—f
Lane R E—l
Perch S—f
Sackett C L—f
Sands Henry—f
Wesemann W L—f

LA HARPE

Booth J R—f
Conrady L—f l c
Coulson C S—f
Coulson Geo—f
Hungate Q W—f
Ingraham C H—f
Kaiser W B—f
Martin Bros—f
Scott T J—f l
Warner C W—f
Wilson Jas—f

LA SALLE

Cleary C—f
Duncan N W—f c
Duncan Walter—f l c
Huffman Chas C—f
Huling A—f
Wilson Robt E—f l c
Hummer Wayne—f l c
Mason W S—f l c
Mattiotti S—f
Parks W—f
Pierard J F—f l c
Plogens F M—f
Walt N H—l
Wilson G A Jr—f
Young J R & Son—f l c
Zwick C F—f
Zwick F B—f

LAKE FOREST

Anderson Joseph—f c
Chase Samuel—l

Griffith & Warren—f l c
Melody Martin—f
Wyman W J—f

LANARK

Adams Geo—f c
Glottelty J M—f
Hepfer R H—f l
Lampert A J—f
Schoen Henry—l
Shaner A B—f
Shaner John—f
Tallman G W—f
Wolf Guy—f
Yeager Joseph—f c

LEBANON

C
C
E
F
G
H
R
S
S
W
Z

LEMONT

Blesch Geo—l
Buckkeivola Vincent—f l
Grof John A—f
Shattuck Fred—f l
Tedesco Walter H—c
Walker Geo S—f

LENA

Baldwin George L—f l c
Baldwin Leslie W—f
Dunn J C—f l c
Haubach Eli—f
Krape A A—f l c
White R M—f
Wingart Geo—f

LEWISTON

Campbell Susie L—f
Fiske, Snively & Breck-
enridge—f l
Gilliam W B—f
Griffith R E—f l c
Groat Cress V—f l c
Lilly Fayette L—f
McCumber Geo O—f
Proctor C H—l
Rucker E H—f
Watson T B A—f

LINCOLN

Bates W C—f
Biewer P M—f
Corwin Chas—f c
Corwine Geo D—f l
Cossett Maud—f
Cox G H—f
Davy T S—f l c
Dawson W W—l
Fogarty Wm—f
Haller J S—f
Hodnett W E—f c
Hoover J C—f
Latham Richard—f
Maxwell & Hunter—f
Myers Benj—f l c
Parker Lynn—f l
Peck George—f l
Petrie L V—l c
Rautenberg E F L—f l c
Richardson A L—f l c
Rigdon W H—f
Ryan & Purinton—f
Ryan Harry E—f c
Schweigerhardt G J—f c
Thomas W A—l
Wakeman H F—f

ILL.—Con.**LITCHFIELD**

Barnwell C G—f l
 Bray M E—l
 Groner & Taylor—f
 Kane A L—l
 King W J—f
 Morris Wm N—f
 Neighbors J L—f c
 Neuber Arthur—f
 O'Bannon S E—f
 Oberle Louis—c
 Pound Edson—f
 Rea & Tester—f l
 Sheppard H J—f
 Smith E T—l
 Stanifer A R—f l
 Strehle J C—f

LOCKPORT

Anderson Albert—l
 Cheadle C B—f
 Cheadle T A—f
 Chidsey D—f
 Finch S W—l
 Goss C S—f
 Keely Jas E—f
 Kieg J J—l
 Marvin J L G—f
 Muehlenpfordt C H—f
 North W W—f
 Norton Geo B—f c
 Parker Miss G—f
 Pitts J R—f
 Prutsman P E—f
 Ryan P C—f
 Smith A L—l
 Spangler C H—f
 Stowe F F—f
 Walter J A—f c
 Walter F M—f
 Ward W M—f

McHENRY

Freund J W—f c
 Mead H C—f c
 Perry & Owen—f
 Satem G F—l c
 Saylor J N—l c
 Stenger Carl W—f c
 Stoffel Simon—f c
 Walsh M J—f l

McLEANSBORO

Anderson Harry—f c
 Anderson & Rawls—f
 Bowen E H—l c
 Carner & Eckley—f
 Crippin A W—f l
 Cross Jno R—f
 Denson James Jr—f
 Denson W W—f l
 Elliott Walton—f c
 Gray Wilson—f
 Hogan G W—f c
 Howard L—f l c
 McGee James—f
 McNabb C R—f
 Shoemaker J M—f
 Underwood D J—f
 Webb & Lane—f

MACOMB

Ausbury E T—f
 Black William—f
 Collins L R—f
 Cox Wm—f
 Flack C W—f
 Fuhr A B—f
 Gumbart C G—f
 Hardy Oscar—l
 Hites C E—l
 Imes Lyde I—f
 Jenkins W R—f c
 Keefer J M—f
 King J R—f
 McClellan F G—f l c
 McLean B F—f
 Norton E J—f c

O'Hara Ira J—f
 Patterson Maud—f
 Shannon Mac—f
 Sherbrie Edw—l
 Swango Ralph—f
 Tabler Harry—f
 Ulrich J H—f
 Vose L B—f
 Walker Elmer—f
 Walker W A—f

MARENGO

Beldin Geo D—f
 Boyle Dan B—f
 Colver Geo F—c
 Crissey S H & Son—f
 Gault Richard—f l c
 Joslyn Everett O—l
 Levy Malcom J—l
 McKeown O J—f
 Mead A M—f
 Mead W F—f c
 Peters John C—f
 Renwick Geo F—f
 Riley Lillian—f
 Riley T J—f
 Seward E E—f
 Smith Alfred C—c
 White Jas T—f
 Woleben N W—f l c
 York Marcus D—f

MARION

Aikman & Jackson—f
 Alsbrook Brothers—f c
 Belcher John—c
 Brown Chas A—l
 Burkhardt W S—c
 Burnett Ed—f c
 Campbell Lloyd C—f c
 Davis & Murphy—f
 Griggs Ins Agency—f c
 Finley J R—l
 Fowler J L—f
 Fowler R R—f l c
 Hentz A C—f
 Johnson J L—l c
 Joseph A H—l
 Kelley T R—c
 Lewis Arleigh—l
 Lewis & Aikman—f c
 Lewis J P—f
 Parks Roscoe A—f
 Mead Guy—c
 Mercer G W—l c
 Morrison F E—l c
 Nicks J T—f
 Williams O M—c
 Zimmerman M O—l

MARSEILLES

Brewster T D—l c
 Bruce Jas—f
 Nicholson D A—f
 Osgood Henry—f
 Roath B A—f
 Smith & Kelso—f c
 Spencer E R—f

MARSHALL

Arford E K—f l
 Black Bertha—f
 Black F R—f
 Brown R H—f c
 Claypod Charles—f
 Claypool E—f
 Cole & Cole—f l c
 Cole Charles—f
 Craig Thos—f
 Dunn J W—f c
 Emerson Ed—f c
 Greenough F W—f
 Hurst S—f
 Janney H M—f
 Janney Victor—f
 Johnson B F—f c
 Martin W T Jr—f
 Meehling J J—f
 Poorman & Tarman—f
 Shoemaker J D—l c
 Weir John—f

MASCOUTAH

Bocquet Julius C—f l c
 Lill & Lill—f
 Schreve Gust—f
 Wombacher Geo F—f

MASON CITY

Ainsworth W E—f c
 Buehrig F W—f
 Covey W A—f c
 Culp R D—l c
 Culp J S—f
 Fiddler W R—f
 Naylor E A—f
 Stone W E—f
 Walker J S G—f l c
 Walker R L—f

MATTOON

Casper Harry—f l c
 Guthrie E T & Co—f l c
 Hanrahan Jno F—f c
 Kern Charles L—f c
 Kincaid & Kincaid—f l c
 McVay W W—f
 Matton Title & Trust Co—f c
 Smith A C—l
 Sutherland & Co—f
 Spittler Noble & Co—f l c
 Tivnen & Co—f l c
 Wilson & Gannaway—f c

MAYWOOD

Adgate Mary C—f
 Benson O H—f
 Goodrich Henry K—f
 Heller Charles—f
 Hubburd Charles—f
 Maywood Trust and Savings Bank—f
 Woodward E S—l

MELROSE PARK

Carson John G—f
 Citizens State Bank—f c
 Cramer Mathew—l
 Davison Adam—f l
 Melrose Park State Bank—f
 Soffel John—l
 Vosburgh Frank R
 Wolf Charles J—f c

MENDOTA

Blanchard Geo E—f
 Buettner O J—f
 Cranwell T S—f
 Crawford R N—f c
 Feik B J—c
 Hempstead E F—f
 Kieselbach Otto C—f
 Knauer L F—f
 Lamberton J A—f
 Madden & Goedtner—f l c
 Maus E A—f
 Moore Howard—f l
 Phol Carl—f l
 Powell Chas D—f
 Reck B H—f
 Reul J—f l c
 Woods J R—f c
 Yost C—c

METROPOLIS

Anderson & Co—f c
 Flanigan B—f
 Keer S B—f c
 McKee R B—f l
 Miller & Roberts—f c
 Morris Fannie—f c
 Morris J H & Co—f
 Steers Harry—f

MINONK

Davidson & Hindert—f c
 Fort & Fort—c
 Fulton A W—f l
 Gerdes Jacob S & Co—f l c

Henderson E J—f
 Kerrigan D J—f
 Kipp S C—f c
 Layton M P—l
 Memmen U B—f
 Mingers J A—l
 Pickard Jos—f
 Schneider Geo W—l
 Simpson Jas A & Son—f
 Stoddard R B—f
 Sutton Robt R—f c
 Sutton W G—f
 Wickler & Searcy—f c

MOLINE

Anthony Mary—f c
 Burgsten S F—f l c
 Carlson Chas G—f
 Carlson Geo E—f
 Cleaveland L K & Co—f l c
 Crompton S S—f c
 Dietz G O—f
 Duncan & Jamieson—f c
 Eastman E L—f c
 Eberling Geo A—f
 Entriakin Fred C—f
 Flick G—f
 Grantz C F—f
 Gustafson Frank—f
 Horblit M—l
 Horstkamp M—f l c
 Jahns L O—f
 Kerns & Vernon—f c
 Kohler A H—f
 Lovejoy Geo A—f l
 McDonnell D S—l
 Metzgar Judson D—l
 Moore W R—f c
 Murphy Joe E—f
 Murphy Joseph—f
 Oakleaf J B & J L—f c
 Oldefest Henry M—f c
 Olsen Andrew—f c
 Parks H H—f
 Sherman Fred—f l c
 Wallace J H—f

MOMENCE

Brassard V T—f
 Brown W A—f
 Butterfield G—f
 Dundas J A—l
 France Jas B—l
 Halverson H—l c
 Harney E P—c
 Jarvis A—l
 Kirby J J—f
 Lane F E—f
 Le Messurier H D—c
 Parish Varnum A—f
 Payne Thos F—f l
 Schall W P—f
 Styles D E—f
 Tallmadge H F & F—f l c
 Tower T W—f c
 Upham T A—f

MONMOUTH

Allen J A—f
 Bowen F A—l
 Bruner G C—f
 Campbell J H—f
 Clippinger E E—f
 Copeland W G—l
 Dains E I & Son Co—f
 Davis Chas—f
 Ewing C E—f
 Giles I W—l
 Hickman Ross—f l c
 Jeffreys M G—f
 Lahl F—f
 McCray Albert—f
 Mitchell W A—f l
 Quinby & Hallam—f c
 Schall W P—f
 Sykes Mrs M E—f l
 Union Land Co—f
 Wise C S—f
 Wray R L—f
 Young C M—l

MONTICELLO

Ayre J W—f
Burgess L C—f l
Holmes Sadie—f
Kaiser H E—f c
Kuns J C—f l c
Porter & Medaris—f l c
Rodgers Wm E—f
Smith & Gross—f l c
Tatman C A—f c

MORRIS

Blasingham & Caisley—f l c
Bliss S C & Co—f c
Campbell P J—f
Erickson Ed—f l c
Foley James—f
Hilliker A H—f l c
Leach Harry—f l c
Petseys J G—f l c
Pike E W—f l c
Reardon C—f c
Sanford W G—f c
Simrall L E—f
Skelton A H—f l c
Smith, Smith & Smith—f l c
Young C D—f

MORRISON

Ackerman Chas—f
Blodgett W A—f l c
Harrington & Bruins—f
Ludens H J—f c
McBride H A—f
Macklin C G—f l c
Maxwell S A—f
Payne E W—f c
Ramsey & McCalmont—f c
Reimers J J—f c
Riordon J A—f c
Thomas F M—f
West Bros—f
Whistler L E—f

MORRISONVILLE

Campbell John W—f
Maxon Howard L—f
Nail Wm F—f
Steinburg Levy—f l

MOUND CITY

Curren & Sheehan—f
Gaunt Chas M—f
Hood Fred—c
Martin Geo E—c
Trammell G C—c
Waugh John A—f
Wehrenberg Charles—f c

MOUNT CARMEL

Bedell Mrs M T—f
Cunningham Sheridan—l
Followell Clarence—l
Hughes Wm H—f
Hughes & Chipman—f c
Kelsey Mrs J Maxwell—f
Ramsey J E—f l
Reynolds & Reynolds—f c
Russell S L—l
Seibert D F—f
Smith A J—l
Stein Geo B—f l
Stein Wm—f l c
Toombs J H—l

MOUNT OLIVE

Clavin C—c
Harlan L M—f
Keiser A C—c
Kruse Wm E—f
Neal J D—f
Nieschwitz S R—f

Reilly L C—f
Sassmannshausen F A—f c
Scheller Richard A—f
Troeger H J—f

MOUNT PULASKI

Danner F E—c
Danner G C—f c
Downing E A—f
Fuhrer Fred—f
Heckler C—f
Jarvis Everett—f
Schafer G F—f
Schafer H W—f
Smith Geo—f
Wynd H V—f

MOUNT VERNON

Baugh J W—f
Bryan B T—c
Clark F A—c
Crooker J P—f
Freshwater W W—f
Gibson J W—f
Grant Rufus—f l c
Hill & Hill—f l
Hinman Earl—f l c
Hoit C F—f
Hollingsworth Guy—l
Johnson A C—f
Legge L E—f
Menzer Frank—f
Moss N H—f
Murken F E—f
Ore Geo L—f
Pace W T—f
Peavler E M—f
Piercy N A—f
Ragan S N—c
Richardson V E—f
Smith Kirby—f
Snedaker Frank
Stephenson W J—l
Tanner A C—f
Thompson C H—l
Thompson Frank—f
Threlkeld Geo—f
Webb & Harris—f
Webb Frank C—f
Williams Curtis—f

MOWEAQUA

Ayars M S—f l c
Ayars Ralph—f c
Colbert Chas—f
Gregory H R—f c
Day H M—f
Gregory H R—f
Gregory Richard—f c
Hammil C A—f
Hudson B F—f
Snyder K R—f
Snyder R W—f c

MURPHYSBORO

Bower Dan—f c
Cotter E V—f l c
Doty R E—f
Hunt Myrta—f l c
Kane John R—f c
Kuehle & Sons—f c
McElvain R J Jr—f
McNeil Sam—f
Martin Robert P—f
Morton C H—l
Pierson J J—f l c
Probaugh Ed P—l c
Ritter Chas L—f l c
Roberts A H & Son—f
Shaw Will G—l
Smith F A—l
Tansey J L—l
Vancloster Ed—f
Watson Andrew—f l c
Watson R W—f c
Wells Joe—f l c
Williams Ben T—f c

NAPERVILLE

Christ M E—f
Egerman John—f
German Melvin—f
Myers B H—f
Rassweiler H H—f
Rassweiler Harry—f l c
Rice & Weiss—f l c
Scott Alvin—f l c
Sheldan R M—f

NASHVILLE

Carter J P—f c
Fiene Fred—f
Forman Bros & Jones—f c
Holston B B—f l c
Hosmer Henry—f c
House H H—f
Hutchings A W—f l
Stanbrook Wm—f
Tharp Amos—f
Wehmeyer E H—f

NEWTON

Arnold J F—f c
Burton Dr E E—l
Calvin A F—f
Cooper W W—f
Davidson H C—f
Fraller P R—l
Isley & Kittle—f c
Jack J P—f
Johnson E F—f c
Matheney John W—f c
Payne Harry—l
Prather T O—f
Richards L A—f l c
Robertson F H—f l
Shupp John H—f c
Stewart & Prather—f c

NOKOMIS

Gelly R & Son—f
Griffin Alf—f c
Kelley & Adden—f
Miller Harry C—f c
O'Meara A E—f
Webster W G—f c
Wild & Webster—f c
Young, Crickenberger & Kettelkamp—f l c

NORMAL

Goodwin Jno A—f
Henthorn & Lentz—f
Keady Alex—f
Learned D H—l
Miller J B—f
Sales S B—f
Washburn J N—l

OAKLAND

Bell Bros—f l
Maddox J W—f
Menaugh J F—f
Rutherford H J—f
Shepherd J W Jr—f
Smail J A—f
Widdows O B—f

OAK PARK

Allen W H—f
Barker O B Jr—f
Blackstone & Co—f
Carman S S—f
Clark N R Mrs—f
Cogswell L D—f
Cotton Harry & Co—f
Cotton W F—f
Davis E V—f
Dunlap & Co—f
Einfeldt Henry & Co—f
Fletcuft C B & Co—f
Fuller E A—f
Furlong E G—f
Gale Wm H—f
Green F W—f
Hemingway G R—f

Howe Chas O—f
Johnson Bros & Co—f
June Frank H—f
Kelly John J—f
Knott L E—f
Kringel F J—f
Leadaman H N—f
Lehman H J—f
Lloyd Wm—f
McKee Hazel E—f
Middleton E—f
Miller Peter H—f
Morton Earl—f
Nohac Jos & Co—f
Oaks W W—f
Pike Ivory H—f
Rundell Chas L—f
Taintor & Gallup—f
Thompson F D—f
Tristram J E—f
Willing James P—f

OLNEY

Baird Chas F—f
Coen H C & J T—f l c
Harris M S—f
Head I C & Son—f l c
Kaufman A—f
Keller Geo A—f c
Martin & Harrell—f c
Nelson M L—f l c
Price J B—f
Quick Chas—f
Slanker G D—f c
Stilwell C A—l
Tennyson A—f
Tippit Thos—f c
Von Almen J C—f
Wilson Jas P—f l
Yost David—f c

ONARGA

Amerman Helen—f
Amerman M T—f
Durham E D—f
Egley G B—f
Furby I W—f
Kay J W—f
Koon W B—f
Risser A B—f

OREGON

Bohner Geo—f l c
Brown Geo A—f l
Burchell F W—f c
Chamberlin C H—f
Etnyre C D & Co—f l c
Gantz Frank—l
Landers C A—f l c
McDowell R L—f l c
Myers C M—l
Perrine Walter—f
Ray E A—f
Sears Harry—l

OTTAWA

Anderson J A—l
Andrews S A—l
Barnard W H—f
Bowers R Ethel—f
Buckner & Roe—f
Cairns David—f
Caton C A—f l c
Colwell Wm—f
Curtis W W & E J—f c
Doolan & Brewster—l
Farrell T B—f
Hanifen Michael—f
Harris J O & Son—f l c
Hatheway Fred—f c
Hess Lewis—f l c
Johnson H W—f
McEvoy A S—f
Mahoney P J—f l
Olson & Heiberg—f
Pusey W B—f
Rees A G—f
Sinon W J—f
Stout Miss Elizabeth—f
Trimble Geo M—f l c
Wharton E B—f c

ILL.—Con.

PANA

Alexander Joe—f
 Antidel C L—c
 Baldwin & Baldwin—f c
 Cutler F A—l
 Ferguson H W—f l c
 Ferguson L N—f
 Gaffner C F—f c
 Glasgow C A—f c
 Griffith Logan—f
 Hills C—f
 Johnson E G—c
 Jordan W F—l
 Kirkpatrick H B—l
 Lees Ed—f l
 Maraland G W—f
 Metheny J A—f l c
 Miner H B—f
 Morgan O F—f l
 Mull E E—f l c
 Pierce F J—f c
 Pierpoint J J—f l c
 Reese J E—l c
 Turner Frank—f c
 Warren Wm—f
 Whitehouse C—f
 Woodrow Walter—c

PARIS

Beckett J P & Co—f l c
 Burt W N—f l

—f l c
 Hutchinson W J—f l c
 McCord Richard K—f
 Mann A C—f
 Moffatt N R—f c
 Redmond W E—f l
 Sheppard J A & Sons—f c
 Sheriff W B & Co—f c
 Tanner Everett—f
 Tanner Ins Agency—f l c
 Thompson J D—f
 Van Sickle S G—f
 Wright Fred W—f
 Zimmerly S E—f
 Zimmerly B A—f

PAWPAW

McMillen Chas W—f c
 Wright & Fleming—f l c

PAXTON

Bailey D G—f
 Cole J W—f
 Dunfield H E—f
 Flora W B—f l
 Fogersburg E H—f
 Froyd E T—f l c
 Guidquist Alfred—f
 Hall F L—f
 Johnson C A—f
 Johnson Victor E—f
 Johnson C E—f
 King C L—f
 Kinnison Ethel R—f
 Ludlow Samuel—f c
 McQuiston M G—f
 Nelson Emil—f
 Newman E O—f
 Shelby Chas—f
 Smith Miss Haidie—f
 Wylie O H—f

PEKIN

Allensworth B C—l
 Becker Herman—f l c
 Dunkelburg Victor—f l c

Edda James A & Co—f
 Haines James & Son—f
 Heck & Meyers—f
 Hinnens Mrs Lena—f c
 Holland C F—f l c
 Horwith George B—f
 Lohman Martin—f l c
 Lucas George H—f
 Shurman W E—f l c
 Smith John L—f l c
 Soady F W—f
 Struck Herman—f l c

PEORIA

Augustine Otto H—l
 Becker R O—l
 Bills Roswell & Co—f l c
 Blush J H & Co—f l c
 Brennan L J—l
 Bryan George—l
 Bryan W F—f c
 Callender & Co—f l c
 Casey J J—f l c
 Cons & Sears—f c
 Cummings & Son—f l c
 Drysdale Wm—c
 Fielder Wm—f
 Furst & Bourke—f l c
 Gable & Son—f l
 Gerdes, Sprague & Co—f c

Goodfellow G C—l c
 Hatfield & Co—f l c
 Kempshall & Keene—l
 Kimmel Chas A—f
 Levison Sam—f c
 McClintock W T—l
 McQuade J—l
 Maynard Chas A—l
 Monroe E D—l
 Muller Theo J—f c
 Ottenheimer S W—l
 Pattison H O—l
 Phelps R R—l
 Reagan Geo W—f c
 Reinhardt Henry—f
 Reyburn Ins Agency The—f l c
 Rousseau A W—f c
 Schriever R A—l
 Steven F T—f
 Smith Philip—f
 Spurek & Grisby—f c
 Struck H—f l c
 Trefzger Adolph Co—f c
 Velde H F—f l c
 White & Pumphey—f
 Whitney C O—l
 Wittick W A—f l c

PERU

Briel Geo—f c
 Bulfer Chas C—f
 Dauber F L—f
 Eikhoff G H—f
 Foiey John E—l
 Helmig Henry & Son—f c
 Hoberg & Hoberg—f
 Hoenschied Chas B—f
 Hooper Aaron—f
 Hoss & Lockel—f
 Hoss Gustav—f l
 Keegan P T—f
 King R J—c
 Koppen Anton—f
 Means Wm E—l
 Neurenther C A—c
 Ream Henry—f l c
 Scanlan & Massieon—f c
 Struever Rudolph F—f l c
 Wagner Wm—f
 Werling F X—f

PINCKNEYVILLE

Crawford Joe—f
 Dry Alva
 Dwyer Clara K—f
 Edwards W O—f c
 Gruner Phil—f

Kane E K—f
 Sims W W—l
 Taffee J G—f
 Timpner Edw—f
 Taylor Hoses—f l
 Trover G H—f
 Wallace T L—f

PITTSFIELD

Allen P C—f l c
 Bush W C—f c
 Diasmore John F—c
 Dulancy F D—f
 Frazier F L—f
 Haskell J R—f l c
 Heck Bros—f
 Hess J D—f
 Hesley Harry—f
 Hirshiemer L D—f c
 Hooper Chas A—f c
 Miller Hugh C—f
 Morgan S L—f
 Neibur F W—f
 Patton J R—f c
 Saylor Henry—f c
 Smith Mark—c
 Strauss Wm—f
 Turner T G—f

PLANO

Henning E W—l
 Jones W K—f l
 Leitch R—f
 Smith J H & Son—f l c
 Turpin J E—f l c

POLO

Clinton E M—f l
 Clopper Wm—f
 Coursey H W—f
 Folk Lloyd—f l c
 Griswold W—l
 Miller Geo—f c
 Mulnix F—l
 O'Kane E—f l
 Schryver M E—f l c
 Tyler Harry—f
 Wales S—f
 Zick Fred—f

PONTIAC

Armstrong Grant C—f c
 Ball Asher C—f
 Carithers E V—f
 Cates P H—l
 Greenwood & Wisman—f
 Gray W W—f l
 Greenebaum M H & Co—f c
 Herzberg S H—f c
 Hoobler E E—f c
 Hoobler Rastus—f
 Kane John L—f
 Larder H G—l
 Le Messurier C J—f l c
 Lynch Edw—f
 Lopeman S E—l
 Lovell F E—f
 Meyers D S Jr—c
 Miles Wm E—f l
 Morris J W—f l c
 Morrison R A—f l
 Myers Frank L—f l c
 O'Connell Vera—f c
 Parsons James B—f
 Philips Chas—f
 Ryerson T—l c
 Scatterday Carl L—l
 Sealer P R—f
 Simmons E A—f c
 Thompson B R—f
 Tuesberg L W—f
 Vogelsinger H E—l
 Walsh Jas R—f
 Wisman M L—l

PRINCETON

Anderson A L—f l
 Clark H A—l c
 Codington John—f c

Co-operative Real Estate & Exchange Agency—f

Ferris A H—l
 Gibbs H G—f
 Harruff A B—f l
 Henderson T B—f c
 Johnson F A—f c
 Milner Joe—l
 Palmer Thos—f
 Rudiger Joe—l
 Russell R L—f
 Skinner John—f
 Stewart F W—f l c
 Streeter T P—l c
 Swengel A M—f
 Young E M—f

PROPHETSTOWN

Baldwin S G—f
 Brennan Elwood—f
 Crook N C—f
 Devenny G F—f l
 Downer Wait—l
 Eakle S E—c
 Gilbert Rogers—f
 Graham T W—f
 Griswold Elliott—f l c
 Hill Leamon—f
 Johnson Adolph—l
 Mathis Stover & Mathis—f
 Mathis Wm—f c
 Olmsted G W—f
 Ott Calvin—f
 Paddock H E—f l c
 Petty O P—f c
 Potter G W—f
 Seeley Chas E—f l c
 Tabor T H—f l
 Wait H H—f
 Warner C J—f l

QUINCY

Bartlett Bros—f
 Bastert J H Co—f
 Berger Sim—f
 Binkert Bros—f
 Boller P—l
 Boswell L—f
 Chatten Bert—l
 Comerford W C—l
 Corrigan J B—f
 Cruttenden J W—f
 Dickhut Phil L—l
 Dines & Orr—f l
 Fuebier J—f
 Gille G H—f
 Glindeman A—f
 Heckle & Son—f
 Hendricks Herbert—l
 Hyatt Sam—c
 Kemp H T—f
 Lake H H—l c
 Lavoie L A—f l c
 Ricker H F Jos R—f
 Ruddick Lease—f c
 Shannon O—f l
 Stewart Geo R & Co—f c
 Vasen B G—f
 Wehmeyer A F—l
 Wells H S—l

ROCHELLE

Berry C H—l
 Branch E O—f l c
 Carpenter Henry—f
 Countryman M A—l
 Dunton W N—l
 Evans Arthur—f
 Fell M M—l
 Gardner C E—f
 Gardner Fred E—f
 Hayes John—f
 Hayes W P—f
 Healy Bros—f l c
 Hizer A W—f
 Hodges Ambrose—f
 Holmes D J—f
 Hooley D J—f
 Kepner C E—f
 Lake Lucy J—f

Lux Wm—f c
McConaughty E L—f c
McDonnell Edw—f
McHenry Wilbur—f c
Purvis John—l
Sheadle A B—f
Smith Fay G—f l c
Spath Frank H—f l c
Tilton P J—f
Werner Otto—f
Wirick Fred—f

ROCK FALLS

Canthin Jacob—f
Gettle C W—f
Hansen & Emmons—f
Kadel J A—f
Limerick J G—f c
Stone W T—f

ROCKFORD

Allen Harry—f
Anderson Arthur E—f
Axtell S H—l
Barrett E P—l
Baur F—l
Bowman J A & Co—f c
Boyden G F—l
Brodine G A—l c
Burr Fred L—f
Calvert & Gregory—f
Camlin John H Co—f c
Carr & Johnson—f
Christophersen G M—f
Cole & Company—f
Colehour Frank E—f c
Dame & McFarland—l
Deuel & O'Shay—f c
Dobler George—f
Eastwood & Stokburger
—f

Ferguson Thomas—f
Festerling E A—f
Fuller L S—f
Haines Anthony—f c
Hart A E & Co—f
Heil Victor P—l
Hillner C A—f
Hoover C M—f
Hopkins C C—f
Horner Frank S—f
Howe Harry—f
Hunter & Wray—f
Jilson Harry B—f l
Johnson & Shepherd—f
Johnson J V—f
Johnson Cad W—l c
Joslin J T—f
Knapp, Barnes & Co—f
Krahn F J C—f
Letts Sherman B—f
Marean Harry—f c
Merlien H A—f
Messner R C—f l c
Mincemoyer D N—l
Morgan G A—f
Mundy G W—f
Nattress J H—l
O'Connor, Ed F—f
O'Connor Kate F—f c
Parmele A G—f c
Penfield J G—f
Peterson Gust—f
Rapp J H—f
Rosecrance & White—f
St Angel Jasper—f
Saterbak Anton—l
Shimmin T E—f

Sovereign W H-f
Stokkrager Ernest C-f
Ticknor Arthur L-f
Thompson J H-l
Treat B B-l
Turney R E-l
Webster M P & Co-f
Westin C V-l
Wetzel C A-l
Whitehead J B-f c
Williams, Wormwood,
Manny Co-f c

ROCK ISLAND

Andrew F A—l
Bailey W E—f
Barnes Miss—l
Bennett Robt—f l c
Bengston & Shalline—f
l c
Blankenburg & Blanken-
burg—f
Blocklinger F W—l
Canedy F O—f c
Chamberlin C R—f
Cleland J H & Son—f
Cox P F—f
Dolly Bros—f
Eckhart & Buffum—f
Emery & Stewart—l
Freeman J L—f
Gest Kittie—l
Greif J K—l
Hayes & Cleveland—
l c

Hodgson C E J—f
Johnson G A—f
Klove A M—f c
Kirsch Paul—l
Liminger & Meyer—f
Kreis E B—f l c
Krell E—l
Maucker W C—f l c
Mayer Levi—f l
Medill Lucy—l
Reidy Bros—f
Schill H L—f l c
Schillinger Wm H—f l
Smith Wm A—f l
Stackhouse E J—l
Stewart J W—f
Walker H K—f
Weed Jas—f l c
Wheelom H L—l
Woltmann Fred—f l c
Wrigley H H—l
Xander W G—l

ROAD HOUSE

Bates Chas T—f 1 c
Ferguson W J—f
McConathy J R—f 1
Payne C W—f
Roodhouse W C—f 1 c
Starkey J W—f c
Strang W B—f 1

RUSHVILLE

Ragby John S—f
 Billingsly H M—f
 Bottenberg T E—f c
 Cole, Harvey W—f
 Dyson George—f c
 Garrison Don—l
 Glass David H—f
 Griffith Chas B—f
 Jaman L A—f
 Lewis H D—f
 Little John S—f
 Loring J M—f
 Mills Wiley V—f
 Moore U G—l c
 Mourning D L—f
 Rodewald A P—f c
 Steele G B—f c
 Taylor T J—f
 Willard B O—f
 Young Carl—f t
 Young J H—l c

ST. CHARLES

Blanchard C L—f c
Caldwell L C—f
Dalgard Chris—f
Doherty J T—f
Evans O E—f l c
Gloss H A—f
Hempstead & Son—f c
Hempstead H G—f
Holden G E—f l c
Hunt Brothers—f c
Hunt F C—f
Mellander Paul C—f l c

Olson Chas—f i c
Rockwell I—f
Rockwell H T—f i
Wettstein Karl C—l c

SALEM

Baker C A—f
Farson H W—f
Geoppner L J—f
Kagy Floyd—f
Larimer John W—f
Martin John E—f
Schwartz Bros—f
Smith B M—f
Storment W S—f
Telford E D—f
Webster Mrs Ollie—f
Williams A R—f
Williams John P—f
Wyatt R D—f

SANDOVAL

Patterson Chas—f
Reinhart Fred F—f c
Ruddick Lease—f c
Walters B. W—f

SANDWICH

Blee & Ingersoll—f
Faxon C G—f
Fosse A O—l c
Kirm J D—f c
Lewis H C—f
Stinson C L—f l c
Wheeler Chas—f l
White John—f l c

SAVANNA

Brearton & Walter—f c
Gray A J—f
Greenleaf F S—f c
Robbe H O—f c
Scripture Jesse R—f c
Smith D C—f
Strinsky Frank—f

SAYBROOK

Davison Jas—f 1
 Harper A C—f
 Lott H—f
 Means, Schureman &
 Cheney—f 1 c
 Rogers F—f 1

SHABBONA

Griffin & Co—f
Heeg W F—f
Husk J H—c
Husk Wm—f
Lovering George—t
Ray W H—f
Stein Chas F—f
Swanson J W—f
Young H W—f

SHANNON

Babb A S—f
Daniels A—f
Reddington Ed—f
Yordy Amos—f 1

SHAWNEETOWN

Daily Tom—f e
Goetzman L B—f c
Harrell E A—f c
Millsbaugh J W—f

SHELBYVILLE

Allen Edw R—f
Barbee M—l
Campbell J L—f l c
Carr S B—f c
Craig Wm H—f c
Dove Bros—f
Eiler T C—f
Embry Miss Julia—f
Hamlin H J Jr—l
Keller & Leathers—f

Miller Glen—f
Miller John D—f
Miller W H—f c
Milligan & Ruff—f c
Ragan E M—f c
Richardson W J—f
Scarborough E J—f c
Stiedly & Crockett—f
Steward C W—f
Storm Isaac S—f c
Ulmer J F—f c
Westervelt Leverett C—
f c
Ward U G—f
Zimmer J T—f l

SPARTA

Brown J C—l
Dickey James H—f
Eiker W D M—f c
Ervin A K—l
McIlwain J A—f c
McIlwain W B—f c
McKelvey—l
McLaughlin Martin H—l
Palmer F E—l
Spruel Chas—f c
Stephenson A J—f
Stephenson T B & Co—
f c
Tweed J W—f c

SPRINGFIELD

A
A
B
B
B
B
B
B
B
B
B
C
C
C
C
C
C
C
D
D
E
E
F
F
F
F

Flinn L Lawrence—f
Freund Lawrence—f l
Gard C E—f
Gard J E—l c
Garland Jas A—l
Good J H—f
Gibson C O—l
Hamilton N J—f
Hatch O M—f
Haynes Realty Co—t
Herman & Co—f
Herndon Gray—f
Hickox & Co—f c
Hickox C V—f
Hickox G C—f
Hill H B—l
Hughes A P—l
Jefferson J W—l
Jones & Bernard—f c
Jones D—c
Jones M A—f c
Jones S A—f
Jones R E L—l
Kendall A W—l
Keys Geo E—l
Kennedy F P—f c
Lanphier & Co—f l c
La Rose S W—f

ILL.—Springfield,
Con.

McRoberts R E Co—f
Milburnd Wm—f
Miller & Snape—f c
Monroe A J—f
Moon R—l
Morgan & Co—f l c
Morris E J—l c
Morton J A W—f
Murray W—l
Nortchott W O—c
Orr W A—c
Orriny Robt—l c
Petrasus Victor—l c
Pierek H & Co—f c
Piper J H—f
Pulliam L J—f
Redlich E H—l
Ridgeley T—c
Riefler C J—f c
Ritter George J—f
Rollins H W—l
Rosborough W—f
Ruckel W F & J H—f l
Ryan Frank—f c
Schemerhorn C—l c
Scott J W & Sons—f l c
Sherman A F—c
Sherwood E S—f c
Simmons Roy—c
Smith E F—f
Smith N H—f
Solenberger H M—l
Stacy W—l
Stagg Wm L—l
Staley E E—f l
Sterling F H—f
Sturges W H—l
Stewart John—f l c
Sullivan C C—f
Troxell Kindendall & Co
—f c
Turner E H—f
Valentine F E—l
Weaver J B—f
Wooding D J—f c
Workman Frank—l
Wright B F—f
Yates Harry—f
Yates W H—f l c

SPRING VALLEY

Blachley L S—f
Hercer Jos—f
Hicks Wm—f
Hollerich C N—f
Jagodzinski I J—f
Knapp C W—f c
Murphy J L—f
Smith N H—f
Sweeney J J—f
Wagner G F—f

STAUNTON

Fischer Chris C—f l c
Fischer H A—f l c
Fischer Laura—f
Panhorst Edna—f
Willoughby H H—f

STERLING

Decker J—f
Galt Wm T & Co—f l c
Greenough G D—f
Hessling J F—f
Kanally W A—f
McCloy W S—f
Miller D L—f
Palmer W P—f
Sheldon Carl F—f
Street H S—f
Ward John A—f
Ward M C—f
Ward Philip—f
Wetzel John—f l c

STREATOR

Baker Henry—f c
Bawden T—l
Benny Edw—f l c
Coley J J—c
Dicus H H—f
Essington J W—f l c
Holland W A—f c
Horack Charles—f c
Hosler H S—l
Johnson S E—f l c
Keating B T—f l c
Keating B X—l
Patterson John B—l
Pirkey J C—f c
Powers F M—f l c
Praefcke A J—f c
Robinson Harry—l
Kopf Jos—f c
Murdock Max—f
Myers Ed C—f
Rollo J P—c
Ryon O B—f c
Spencer D J—f c
Taylor Geo N—f l c

SULLIVAN

Ashbrook Vern—f
Baker Zion—f
Bolin S T—l
Cazier John W—f
Edwards C S—f c
Foster A E—f
Gaddis John W—l
Grider John T—f c
Harsh P J—f
Jennings John E—f
Lindsay Chas D—f
McPheeters Frank—f
Martin J K—f
Mattox M A—f c
Meeker R D—f c
Miller Aaron—f
Miller E J—f
Monroe C H—f c
Moutray Mark—f
Nicholson A—f
Sentel Geo A—f
Tabor Wm—c
Thompson Frank—f c
Wright Bros—f

SYCAMORE

Ahern F C—f
Buell C H—f
Conrad C M—f
Gross L M—f l
Harrington J—l
Hartzell C H—l c
Herrick W A—l
Knights H M—f
Mitchell Z B—f l c
Pond C C—f
Rompf F—l
Snow B J—f l c
Walker & Hammer-
schmidt—f
Warren S S—f l c
Waterman J R—f

TAYLORVILLE

Anderson F W—f
Brown E—f
Buck & Buck—f
Dexheimer Wm—f c
Grundy L G—f
Hunker A A—f l
Kinney Bros—f l c
Magner H J—f l c
Merry J A—f
Rhodes C A—f
Taylor Jno W—f l c
Tyler W B—l c
Wareham Fred J—f l c

TOLUCA

Ball E G—f l
Brown C A—f
Fahey Mike—f
Tracey J W—f c
Turigliatti D—f

TUSCOLA

Cantral J R—f
Duhammel S S—f c
Johnson R J N—f l c
Kagey J W & Co—f l c
McKee A A & Son—f l c
Price Harry—f
Robertson M E—f c

UPPER ALTON

Beeby John J—f l
Leverett J—f l c
Megowen J D—f

URBANA

App & Miller—f l c
Becker Wm E—l
Boggs F S—f l c
Burt T A—f l c
Coffin W E—f
Everhart Leon U—f
Freeman Gus T—f c
Goodspeed L H—f
Henderson A H—f
Henson & Burton—f
Hubbard G W—f
Lawrence D A—l
Lawrence J H—l
Lindsey Ed—f
Lindsey Geo W—f
McGehee J—f l
McLean L A & Son—f
Oldham J G & Daughter
—f l c
Parks M S—f
Parker G R—f
Prestin & Cohen—f l c
Russel Emma—f
Saffer L B—f
Sampson E W—f c
Swartz B F—f
Webber Geo W—f c
Yearsley Emmet A—f

VANDALIA

Bolin J P—f l
Brown Geo W—f
Burtachi J C—f l c
Coleman C F—f
Collins Mrs Lizzie B—f
l c
Dieckman G A A—f
Gochenour H J & N C
—f
Guinn F M—f
Henry Will—f
Houston C F—f c
Meyer Fred—c
Miller W E—f
Schenker John W—f
Weistling Dr—f

VENICE

Fechte J L—f l c

VIRDEN

Costley D W—f c
Cowen H H—f
Murphy Jas H—f
Pennington Joe—l
Shriver J H—f c
Simons H C—f l c

VIRGINIA

McDonald Hy—f l
Needham E—f
Robertson F M—f l c
Robertson J T—f l c
Robertson V E—f l c
Taylor R C—f l c
Wilson Kate—f
Yaple & Petefish—f l

WARREN

Alvin L B—f
Clark S A—f
Paul Miss Mabel—f
Richardson J W—f
Schildhimmer S J—c
Tear Harry C—f

Wilcox E J—f
Wolfe A L—f l

WARSAW

Buckert A P—f
Crawford Chas C—l
Ernst Daniel—f
Hunt M T—f l c
Knoche J H—f
Kruskopf F—f c
Raich Mrs Louisa A—f c
Sack M A—l
Van Pappelendam W C
—f
Wallace Chas E—f
White J A Jr—c
Young Chas—f

WASHINGTON

Garber E—f
Dunnington C M—f l c
Heiple Frank S—f
Miller I W—f
Rich A R—f
Stimson & Busse—f

WATERLOO

Bollinger A C—f
Bresmer Hugo—l
De Mint Louis S—f
James Bennett—f
Murphy H—f
Pinkel A H—f l c
Wolf Henry C—f
Ziebold Geo C—c

WATSEKA

Bailey J O—f c
Barber Chas E—f
Brennan T B—f c
Burdick Bert—f
Cromnecker Fred—l
Derken Fred—l
Evans Joe—f
Fanyo Frank—f
Gerdes Geo—f
Hogle W H—f l c
Ireland Jas—f
Jones I B—f
Longshore James—f
Mayrand Edw—f
Merrill J M—f l
Morgan Jessie—f c
Parker H C—f l c
Payson C H—f
Potter K—f l c
Skiff Wm—f l c
Tovey Fred—f
Trotter Wm—f
Veroni A P—l
Warren H A—f l c

WAUKEGAN

Beaubien A—f
Biddlecome M P—f
Blumberg Nathan—f
Bodasford R S—f
Diver Clarence—f
Durst & Schwartz—f
Erskine Fred S—f l c
Graves F—f
Hanna L P—f
Heydecker C—f
Heydecker E J—f
Jones C J—f
Lichtfeld E E—f l
Mark & Cady—f l
Mason Roy—f
Murray Jas—f
Orvis E V—f
Parker W C—f
Parmlee Ben—f
Smith Clarence E—f
Smith W B—f
Stripe R H—l
Swayer J S—f
Tompkins Bert—f
Weiss Wm F—f
Welch J G—f
Wiard Willard—l
Worack C A—f l

WENONA Gallagher M A—f Gregg D H—f Hodge G O—f c Judd O P—f l Judd T D—f Lauf Frank—f Moulton F M—f Taggart H M—f	Hageman Geo F—f Johnson W H—f l c Nall D—f Steven W W—f Stick A P—f l c Taylor M B—f l c Tomlinson & Sons—f l Wagoner J H—f Valette W F—f Wheaton & Son F E—f	Fatch E P—c Knox Tom—l Long J H—f	WOODSTOCK Arnold Emil—f l c Cowlin Wm H—f c Dacy Chas F—f c Field A F—f c Furman Percy—f l c Hamer Theo—c Hoy Fremont—f l Quinlan & Murphy—f c Quinlan D F—f c Richards & Jewett—f c Richards & Still—f l Silliman Frank—f l c Tappan Frank—f l c Waite E H—f l c Young L J—f l c
WEST CHICAGO Bradley C H—f Campbell A—f Dayton G A—f Elliott Edgar—f Jones B T—f Neltner Kirk K—f l c Norris C E—f Robertson J C—f	WHITEHALL Boehm Robt C—f c Chapin & Bell—f Ellis A—f l c Greer H S—f l Johnston Miss Georgia D—f Pearce Ed C—f c Tunison H O—f Winn W L—f Winters V T—f Worcester R S—f	WILMINGTON Hadsall A S—f c Keeley Felix—f Ohlhues Peter—f Stewart J B—f Watson E F—f	WINCHESTER Bagshaw W L—f l c Hogan G W—f Kellem J W—f l c McLaughlin H W—f l Smith A C—f Smith D T—f l c Smith E D—f
WHEATON Allum James—l Binder J G & Co—f c Darling W H—f Fisher H A—f Gary W E—f l Guild E L—f l c	WILMETTE Appleton Robt S—f Dunshee E P—f	WINNEBAGO Ades Geo H—f Myers W O—l Tritle W F—f	WYOMING Colgan & Adams—f l c Cox Harry C—f c Earhart J M—f l c King J E—f Miller Thomas—f l Rakestraw G S—f l c Scott Charles F—f Teeter E S—f Teeter R J—f

INDIANA

State Savings & Trust Company

GEO. M. COBB, Manager Insurance Department

General Agents for Indiana

Globe and Rutgers Fire Ins. Co., of New York
Pacific Fire Ins. Co., of New YorkInsurance Underwriters of the Spring Garden Ins.
Co., of Philadelphia
Southwestern Surety Ins. Co., of Denison, Texas

Automobile Department for Indiana

Insurance Company of the State of Pennsylvania, Philadelphia

9 East Market Street,

INDIANAPOLIS, IND.

ALBANY Ferguson Elmer—f Lockhart A W—f Stafford Jas R—f	Baker E L—l Beeler John E—f Benson H L—l Bilby Elmer W—l Boyer J E—f c Bronnenberg Samuel—l Burr L J—c Busby L F—f Campbell W B—c Clark R B—f Cornelius T F & Son—f c Dent Chas E—c Detamore J N—l Dillman Clara A—l Durbin & Myers Co Inc—f c Farmers Trust Co—f l c Foland W E—f Forkner John L—c Garrison Chas R—l c Guisinger E J—c Heritage W H—f l Hester T J—l Hinton W H—l Hoppes D C—l Home Loan Co—f Jackley A J—l Jarvis Clem—c Keesler Chas R—c Kirst Fred—l Knowland L M—l Koons Wm—l	Lambert Ira D—f Langell Louis L—f c Larmore Jas M—f Leak W L—l Leed J T—l Linville Elbert S—f Lott John B—f Luse & Hardie—f c Martin W H—c Matthews Frank—c May James J—f McLaughlin P F—f Morgan Lucius—c Morgan & Perry—f Norris J A—l Overman Geo W—f c Parry D D—l c Reed J T—l Soth J M—f Shinkle E—f Surbaugh Wm H—f c Taylor Wm—l Teegarden John C—c Vestal A H—l c Vinnedge-McCulloch Agency—f c Webb & Garrison—f l Werneke Chas—l Whaner S B—l Williams Frank B—c Williamston T S—l Young E E—l	ANGOLA Beckholt Chas—f Clem Svan—f Elston Wm—f Freeman Clarence—f Gates L—f Gosdale O—f Johnson J—c Kirk Geo W—f McClue M—f Metzgar & Metzgar—f c Morley Harvey W—f Morse Sarah—f l Moss C—f Sheffer W K—f Smith L—f Wambaugh—f l Wood A C—f Work Byron—f Yotter—C A—f
ALBION Budds Arthur—f l Grant & Foote—f Martin J J—f Menaugh H R—f Menaugh W H—f l c Moore & Thomas—f Rallehan Tim—f Singleton John—f Spangler M H—f	ALEXANDRIA Day Bros—f c Etchison J F—l Hall T D—f Hall W I—f l c Hartman John—f l Hughes W I—f c Jones Thos H—f c Merriken W S—f Reese John T—f l Wales & Moreland—f l c	ATTICA Blout Morris—f l c Coen Miss Jessie—f Finney Miss Kate—f Green A P—f Hutson & Co—f l c Martin A J—l Martin L G—f Mitchell H W—f l c Mullinnix W F—f l c Reed Will B—f Williams G M—f	ANDERSON Aldridge H A—c Anderson Trust Co—f l c

ND.—Con.**AUBURN**

Andrews Harry—l
Auburn Ins Agency—f
Baxter Miles—f c
Boland M—f
Borst Chas O—c
Brown C M—f
Campbell M F—f

Donald Andrew J O—f
Eveligh R E—f
Faucett Chas W—f l c
Letsinger H W—f
Slinkard W L—f
Van Buskirk Thos—f
Weaver Geo W—f

BLOOMINGTON

Allen W J—f
Axtel Harry—f
Backer P A—l
Beck H L—l
Beldon A H—f
Buskirk G A & Son—f
Buzard Elmer—f c
Citizens Loan & Trust
Co—f l c
Cogshall W W—l
Dunn & Fee—f
Dolan J C—l c
Fields Jess—l c
Foster John T—f c
Grant H U—f
Hottle W E—f
Huntington & Thornton
—f l c
Lee R A—f
Lowden W M—f c
Miller Chas—f
Orchard H D—f
Pfrimmer & Hobbs—f l c
Rice G R—c
Rogers L D—f l c
Sare & Springer—f l c
Simmons Charles—l
Slocombe C V—f l
Springer Chas H—f l c
Sudbury B V—l
Weaver W W—f l
Woodward J T—f l c
Woolley & Barnhill—f l c

AURORA**BATESVILLE**

Beck & Johanning—f
Beck Geo—f
Canfield H C—f l c
Greehan Wm—f
Johnson Chas—f
Timmerman & Co—f
Timmerman & Hillen-
brand—f l c
Walsmann H C—f
Wilkes John—f
Wyckhoff A B—f l
Wyckhoff & McCallum—
f

BEDFORD

Alexander W E—f
Allen Charles H—f
Boyd B W—l
Burton & Moon—f
Guthrie M R—f l c
Hatfield F D—f l
Keach & Meglemere—f
Lowe S B—l
McKinney J C—f c
Martin H D—f
Mellen Robert—f c
O'Brien Mike—f l
Underwood & Under-
wood—f
Walls & Walls—f c
White Roscoe—f
Weir Henry—f

BLOOMFIELD

Brown—W T—f . . .
Bloomfield Trust Co—f
Cravens Agency—f l c

BLUFFTON

Buckner Benj F—f l
Dustman & Co—f c
Edris H M—f c
Effinger Ferd—f
Hale & Markley—f l c
Hitchcock & Fetter—f c
Markley Howard—f l
Martz L L—l c
Pese V S Agency—f l c
Snyder G D—l
Union Saving & Trust
Co—f
Wilson W L—l

BOONVILLE

De Forest S T—f
Gough R D—f
Hargrave E C—f c
Kaegel Frank—f
Lutz Philip—f
Moore & Co R D O—f l
Richardson John F—f
Schurmeier John—f
Taylor C N—f
Tilman T P—f
White Robt B—f
Wilson Jas R—f

BOSWELL

Foster C S—f c
Foster I—f
McAdams A B—f l c

BOURDON

Dexter & Anderson—f
Hall D A—f
Jeffries L Q—f
Kern A S—f
Kern P J—f
Matchett Jas H—f c
Minard W G—f
Neidig C—f
Russell Wm F—f
Tyrell & Daughter—f c
Wolf J N—f
Wood Chas A—f

BRAZIL

Brazil Trust Co—f l c
Carroll J L—c
Casteel & Casteel—f c
Davis Trust Co—f c
Decker M E—f c
Finley, Stigler & Co—f c
Garrigus W M—f
Gregory Ed—c
Houck Oscar—f c
McConnell C U—f
Monk Sidney—f
Pell J S—f c
Roy E H—l
Schuetz Edw C—c
Shattuck R L—c
Tozer R V—c
Turner, Seiders & Kidd
—f c
West Jacob E—f c
West Miss M A—f
Williams Sam W—c

BREMEN

Dausman Geo M—f c
Grise John—l
Hayes & Hayes—f
Hayes S J—f
Legner O R—f l c
Miller H H—f
Saur Chas G—f
Seiler & Heckaman—f

BROOKVILLE

Balsley H E—c
Geis F—f
Geis Wm—l
Hubbard Mr—f c
Hyde G W—l
Lacy Willard—l
McCarty I N—f
McCarty Wm—l
Mullin Mr—f
O'Byrne G F—f
Rockefeller A H—f
Shawalter E W—f
West J F—f
Winscott Chas E—f
Wise Karl—f

BROWNSTOWN

Dalley W H & Co—f l c
Foster F C—f l c
Fountain John W—f l c
Gunder Geo W—f l c
Miller John—l

BUTLER

Royle Jeff—f
Brink P A—f c
Campbell C W—f c
Campbell R C—f c
Decker C R—l c
Ritter F H—f
Tess H K—c
Webster Mrs. Alice E
—f l

CAMBRIDGE CITY

Callaway Geo—f c
Doney Geo H—l c
Doney W H—f l c
Markle W T—f l c
Mason & Reese—f

CANNELTON

Bush Stella—f
Denny O O—f
Lincoln E S—f
Minor O C—f
Minor & Hirsch—f
Waldschmidt Wm—f c

CHARLESTOWN

Dodd H C—f c
Lewis Chas—f
Long J M—f
Morrow J W—f
Whitlach John—f

CLARKSHILL

Farmers Bank—f
Keeler & Daugherty—f
Mote W S—c
Northrup Geo B—f

CLINTON

Bonner W H—f c
Clinton Trust Co—f
Gunn R G—f
Home Loan & Building
Co—f
Lyda Mark W—f c
McDonall T L—f c
Miller & Pike—f
Nebeker M E—f
Penterath R M—f
Robb J W & Son—f c
Satterlee W A—f
Wilderwood J A—f c

COLUMBIA CITY

Bailey L T—f
Bloom B J—f
Erdman August—l
Farmers Loan & Trust
Co—f c
Gates John—f
Halderbaum C—l
Heller F J—f
Howard R J—f l
Johnston A M—l
Kenner F E—f
McLallen Bros—f
Meiser L M—f
Provident Trust Co—f c
Raber Abstract Co—f
Rhoads G W—l
Shriver Geo—f

COLUMBUS

Achenbach W N—f l c
Columbus Abstract Co—f
Custer C E—c
Dehmer Henry—f
Federal Underwriters—
f l c
Hickey John M—f
Hunter J D—f
Hutchins B M—f l
Jewell M V—f
Kinney & Kinney—f c
Laughlin J C—f
Mahoney John—f
Reap Anna—f
Reynolds E B—l
Reynolds Irwin—f l
Shedron A F—f c
Stater W W—f
Sutherland E F—l
Truitt Harry S—f

CONNERSVILLE

Barrows A E & Co—f c
Broadus L L—f l
Carver Charles—f c
Clifford & Mathewson—
f c
Clifton Jas A—f c
Fearis J H—f c
Frank William—f
Frost H L—f
Johnston E G—f c
McKinnan S O—f
Vance Charles—f

COVINGTON

Allen Russell—f
De Haven Alvah—f c
Dicken I H—f
Fountain Trust Co—f l c
Harlow & Little—f l c
Heath E W—l c
Layton W W—f l c
Massey & Sons W R—f c
Schwin Geo P—f
Schwin J B—f
Sullivan Ralph—f c

CRAWFORDSVILLE

Brewer E M—f
 Brothers J J—l
 Brown C W—f
 Clark C—l
 Clements A S—f c
 Crawfordsville Invest-
 ment Co—f c
 Crawfordsville Trust Co
 —f c
 Farmer & Merchants
 Trust Co—f l c
 Fullenwider C E—f c
 Fullenwider J W—f c
 Griffith W D—f c
 Joel Jacob—f
 Kelly W S—l c
 Krout R K—f c
 Peyton G W—l
 Ross Charles W—f c
 Roth E—l
 Stafford O W—f c
 Sutton E J—f c
 Swank W A—f c
 Symms Sam D—f c
 Thomas C L—f
 Vancleave H D—f
 Warbuton J F & Son—
 f c
 Wingert Bailey—f

CROWN POINT

Bielefeld R G—f c
 Cole E R—c
 Farley F E—f
 Gerlach A J—l
 Hershman Geo—f
 Kimball Wm—f
 Knight Lawrence—f l
 Kramer John P—f
 Meyers J B—f
 Rockwell & Bixeman—f
 Ruf Fred A—f
 Sherman George—f
 Tuthill W H—f

DANVILLE

Barnett L A—f
 Blessing Edgar M—f c
 Danville Trust Co—f
 Downard & Taylor—f l c
 Easley Geo E—f
 Guiley O E—f
 Hume & Gaston—f
 Osborn W C—f
 Pattison Geo T—f c
 Sears Virgil R—f
 Sherman Christie—f
 Trotter John W—f

DECATUR

Adams E B—f
 Decatur Underwriting
 Co—f
 French & Litterer—f
 Gallogby & Johnson—f
 Graham Ins Agcy—f
 Helem C L—f
 Hooper & Lenhart—f
 Meyers W J—f
 Peterson J S—f l c
 Smith D E—f
 Stultz J D—l
 Sutton Jesse—f
 Welfey Andrew—f

DELPHI

Arnold Talmar R—f
 Bradshaw W H—f
 Cartright J H—f
 Eldridge Bert—f l
 Huntzinger Allen—f l c
 Piffley W H—f l c
 Roach & Roach—f
 Sanderson Worden—l
 Waddle James B—l
 Weidner James—f l c

DUNKIRK

Coovin Geo—l
 May F H—f l
 Nunn James E—f
 Smalley C W & Co—f c
 Smith A B—f
 Sutton Richard J—f
 Whitaker Geo T—f

EAST CHICAGO

Davis Miss Mary A—f
 De Briac Edw & Son—
 f c
 Duensing & Warner—f
 Dunsing Jos W—f
 Evans F L—f
 Friedman Jacob E—f c
 Pury Wm A—f l c
 Hale Wm F—l
 Herod Jos M—f
 Howicki John C—l
 Kennedy J D—c
 Krupa & Kubal—f c
 Kula S & Son—f
 Ladd Agency The—f c
 Lewis Geo F—f c
 Lewis Geo W—f c
 Macarietz Geo—c
 McCarter Jas—c
 McCoy H L—f
 McCoy Jas—f
 Nowicki John C—f
 Ottenheimer Abe—c
 Roe Willis E—f
 Smith C C—f l c
 Specter Moses—f c

ELKHART

Loughery A J—l
 Mayfield J W—f c
 Mitchell H H—f
 Porter R G—f
 Waltz I J—f c
 Anderson Emil—f l
 Baumgardner Chas E—l
 Best Geo W—f
 Brunig W C—c
 Campbell E A—f
 Carpenter & Zook—f
 Chamberlain Livy—f c
 Church Ira—f c
 Citizens Trust Co—f c
 Colley J W—f
 Conley O M—f
 Dalton Wm D—f
 Darling Mrs E D—f
 Deal Otto—f
 Dennert Louis A—f c
 Elkhart County Abstract
 Co—f c
 Ellwood W M—f
 Felthouse Aaron—f
 Fleming George—f
 Frank Charles E—f
 Fritz E N—l
 Harman J L—f
 Haynes Worthy—f l
 Hile W B—f
 Hosack S G—f l
 Hughes & Arnold—f c
 Indiana Realty Co—f
 Jackson C E—f
 Keis Jos—f
 Kesler A R—f
 Lamb Abstract Co—f c
 Lee C A—f
 Machan Agency—f l c
 Manning Geo J—f
 Markel O H—f
 O'Brien W L—f
 Olinghouse D S—f
 Proctor R J—f c
 Rahn Fred—f
 Raymer Clyde—f
 Sawyer Glenn—f
 Seiler Cyrus—f
 Sigerfoos Wm J—f
 Skinner Mr—f
 Smith A M—f

ELKHART

Anderson Emil—f l
 Baumgardner Chas E—l
 Best Geo W—f
 Brunig W C—c
 Campbell E A—f
 Carpenter & Zook—f
 Chamberlain Livy—f c
 Church Ira—f c
 Citizens Trust Co—f c
 Colley J W—f
 Conley O M—f
 Dalton Wm D—f
 Darling Mrs E D—f
 Deal Otto—f
 Dennert Louis A—f c
 Elkhart County Abstract
 Co—f c
 Ellwood W M—f
 Felthouse Aaron—f
 Fleming George—f
 Frank Charles E—f
 Fritz E N—l
 Harman J L—f
 Haynes Worthy—f l
 Hile W B—f
 Hosack S G—f l
 Hughes & Arnold—f c
 Indiana Realty Co—f
 Jackson C E—f
 Keis Jos—f
 Kesler A R—f
 Lamb Abstract Co—f c
 Lee C A—f
 Machan Agency—f l c
 Manning Geo J—f
 Markel O H—f
 O'Brien W L—f
 Olinghouse D S—f
 Proctor R J—f c
 Rahn Fred—f
 Raymer Clyde—f
 Sawyer Glenn—f
 Seiler Cyrus—f
 Sigerfoos Wm J—f
 Skinner Mr—f
 Smith A M—f

ELKHART

Anderson Emil—f l
 Baumgardner Chas E—l
 Best Geo W—f
 Brunig W C—c
 Campbell E A—f
 Carpenter & Zook—f
 Chamberlain Livy—f c
 Church Ira—f c
 Citizens Trust Co—f c
 Colley J W—f
 Conley O M—f
 Dalton Wm D—f
 Darling Mrs E D—f
 Deal Otto—f
 Dennert Louis A—f c
 Elkhart County Abstract
 Co—f c
 Ellwood W M—f
 Felthouse Aaron—f
 Fleming George—f
 Frank Charles E—f
 Fritz E N—l
 Harman J L—f
 Haynes Worthy—f l
 Hile W B—f
 Hosack S G—f l
 Hughes & Arnold—f c
 Indiana Realty Co—f
 Jackson C E—f
 Keis Jos—f
 Kesler A R—f
 Lamb Abstract Co—f c
 Lee C A—f
 Machan Agency—f l c
 Manning Geo J—f
 Markel O H—f
 O'Brien W L—f
 Olinghouse D S—f
 Proctor R J—f c
 Rahn Fred—f
 Raymer Clyde—f
 Sawyer Glenn—f
 Seiler Cyrus—f
 Sigerfoos Wm J—f
 Skinner Mr—f
 Smith A M—f

Stark M W—f
 Staudt Peter J—l
 Stevenson A H—f c
 Stickler Andrew G—f l
 Sykes Walter A—f l
 Teed Chas E—f
 Wider Wm E—f l c
 Wood J D—f
 Ziegler E B—f

ELWOOD

Aurelius Sam—c
 Barnett J W—f
 Boyden I T—f l c
 Broadbent R F—f c
 Carson H N—f
 Clyde S—f c
 De Hority E C—f
 De Hority F E—f l c
 Elliott Jas R—c
 Empire Agency—f l c
 Field J G—f c
 Finch A A—l
 Finch W A—c
 Fondersmith W H—f l c
 Fornsbell F B—l
 Goldsmith W R—f l c
 Harris D—l
 Isenminger John M—c
 Kidwell E E—c
 Morris O—c
 Parker Wm C—f
 Pentecost L D—l
 Plough Dolpa—l
 Reese John R—f
 Steele H E—l
 Seeley W A—l
 Shaw O O—l
 Shoemaker M E—l c
 Smith W N—l
 Weismantel E B—l
 Wilson C R—l
 Wilson Geo F—l
 Zerface M F—f
 Zerface W G—f c

EVANSVILLE

Adair J J—f c
 Adler Hiram J—f l
 American Trust & Sav-
 ings Bank—f l c
 Bennett - Hutchinson Co
 —f l c
 Campbell I A—l
 Clark H J—l c
 Cook S W & Co—f
 Cox D A—f
 Curnick Geo L—f
 Decker & Ferguson—f
 Decker Fred G—l
 De Kress Paul—c
 De Treville R D—l c
 Dersch J H—f
 Elder, Cooper & Co—f
 Ferguson W O—l
 Greene & Greene—f l c
 Harden T N—l
 Hopkins A Emmett—l
 Hutchinson Alexander—l
 Jenner Thos H—f
 Jordan Thos A—l
 Klaus & Dreier—f c
 Loos W E—l
 Lubens & Batten—f c
 McCormick Edw P—f
 McCrae Harry S—l
 McGrew Geo G—f
 Mercantile Trust & Sav-
 ings Co—f c
 Meyers Alex—l
 Miller A Lane—f
 Millerlei T—f
 Mornbach S—l c
 Moss Wm—f
 Muenstermann J—l c
 Pittman James O—l
 Richardt A C Realty Co
 —f c
 Ross Clinton F & Co—
 f c
 Rudd Chas B—l
 Siebert Felix—f c

Sonntag M S—f c
 Stocks Harvey G—f
 Tate Jas B & Co—f l c
 Vickery-Odell Co—f c
 Weaver W D & Co—f l c
 Weil A M & Bros, Co—
 f l c
 Wells M E—f c
 West Side Insurance &
 Real Estate Co—f c
 Williams D C—l
 Young J B—f c
 Zapp Wm—f

FAIRMOUNT

Briles Jacob—f l c
 Life J F—f c
 Long A R—f
 Nelson H M—l
 Overman C D—f l
 Parker C T—f
 Scott O R—f

FORT WAYNE

Ashley Geo L & Son—f
 l c
 Ault D F—c
 Bauer K J & Co—f c
 Beahler John E—f l c
 Blits M J—f l c
 Boerger G W—f c
 Citizens Trust Co—f c
 Conway James F—l
 Cook Walter—l
 Cook Brothers—f l
 Cooper Wm F & Brown
 —l
 Crane E A—l
 Douglass Wm V—f
 Federal Securities & In-
 vestment Co—f
 Federspiel Frank J—f c
 Ferris W A—f c
 Fisher D C—f l c
 Fitch C B—f l c
 Fitch M W & Sons—f
 l c
 Fitch W S—f
 France H F—f
 Franke Julian F—f l
 Fuelber Anselm—f
 Graham James E—f c
 Hall A F—l
 Harding & Lahmeyer—f c
 Hart Wm P—l
 Hartman Jacob—f l c
 Hutchins Birney M—
 f l c

I:
 K
 K
 K
 K
 L
 L
 L
 L
 L
 M
 M
 M
 M
 Neireiter-Gumpper Will-
 son—f c
 Stoehr J J—f
 Nolan Charles D—f l c
 Orr Charles W—l
 Pauley J J & Son—f
 Peoples Trust & Savings
 Co—f
 Pequignot H C—f
 Preble C M—f c
 Ransom Lyman H—c
 Rayburn W O—l
 Scherer H P—f
 Schrader & Wilson—f l c
 Schuler C W—f
 Shorey I H—f c
 Stout David C—f l c
 Stultz & Co—f l c
 Till J E—f l c

IND.—Fort Wayne.
 Con.
 Tri-State Loan & Trust
 Co—f c
 Ungemach E C—f l c
 Vorndran K—f
 Walsh & Co—f l c
 Walsh M V—f
 Weber C J—f l c

FOWLER
 Chancellor Joseph D—f
 Dinwiddie Lee—f
 Hall E G—f
 Lupton A I—f c
 Parker P B—f c
 Piper Otis—f
 Saunderson & Hawkins
 —f
 Snyder Chas M—f c
 Swan Robert A—f c
 Whicker C B—l

FRANKFORT
 Barnes Geo—l c
 Beaver E C—f c
 Bennett Glen—l
 Bird George—c
 Burget E O—l
 Colcord T A—f c
 Derrick Jacob B—f l c
 Fisher D P—f
 Fisher Mont B—f
 Frazier Jesse—l
 Graves C E—f l
 Hammond Fred E—f c
 Hodge E D—l
 Killmer J—f l
 Merriman Bros—f l
 Morris W A—f
 Neher J M—c
 Parson Aaron—f
 Pence D P—f
 Staley E H—f
 Roush & Strong—f c
 Thompson A J—f
 Van Nuys R G—l
 Whitaker E H—f c
 Youndt & Lane—f

FRANKLIN
 Byfield R C—f c
 Clemmer Geo—f
 Farmers Trust Co—f l c
 Fix C E—l
 Henderson O W—l
 Hoffman H C—f
 Overstreet C A—l
 Owens John R—f
 Sellers Martin—f
 Shuck O J—f
 Story J M—f
 Union Trust Co—f l c
 Warner John C—f l c
 Wilson & Henderson—f
 l c
 Zeppenfeld L—l

GARRETT
 Abel Chas—f
 Beehler D C—f
 Brown H M—f
 Bruce H C—f
 Franks Will—f
 Garrett Savings, Loan &
 Trust Co—f
 Gengler Peter A—f l c
 Grieske Ed—f
 McHugh Ella—f
 McKennan E M—f
 Mager Jno B & Son—f
 Mountz & Brinkerhoff—f
 Mountz W W—f
 Sharpless W W—f
 Spencer G B—f
 Stoehr J J—f
 Wert H E—f

GAS CITY
 Felters & Jay—f
 Linn J F—f c
 Pugh Thos B—c
 Ward John E—f

GOODLAND
 Babcock A D—f l c
 Gravel Al F—f
 Hameton J T—f l
 Humston Charles—f
 Jones Dr Frank—f
 Kilgore Mort—f
 McCurry A T—f
 Oswald J W—f l c
 Sage John W—f

GOSHEN
 Balyeat J W—f
 Bechtel D M—f c
 Berkey Warren—f l c
 Bowser Geo E—l
 Brooks Leonard J—f c
 Burris Lloyd—f
 Charnley Wm—f c
 Charnley Lula M—f
 Dausman E A—f
 Davis E O—f
 Davis Thomas—f
 Deahl Anthony—f
 Deahl Ray—c
 Dodge I O—l
 Ferrall Geo W—f
 Foulks Chas W—f c
 Galentine M M—f
 Hawks F E C—f
 Harper Geo—f c
 Hess E W—f c
 Howenstein Fred—l
 Kidder & Chatten—f
 Mehl A C—f
 Menaugh A S—f
 Mummert E E—f c
 Noble Louis B—f l
 Ransberg Joseph—f
 Richardson G M—c
 Schafer B G—f
 Simmons Orville—f c
 Troyer D J—f
 Vernon H E—f
 Watts Orrin—f
 Whippy L Burr—f
 Yoder J S—f
 Zook A S—f

GREEN CASTLE
 Athey L H—f
 Blake G E—f c
 Bartley Rupert—l
 Boyle Geo R—l
 Broadstreet, Vestal &
 Peck—f
 Central Trust Co—f c
 Cooper Chas E—l
 Cooper & Leachman—f
 Crouch Richard H—l c
 Crowley Theo—f
 Dalby J N—f
 Dowling John S—l
 Durham Andrew E—f c
 Evans T E—f
 Gillen C C—c
 Hayes & Cooper—f
 Hurst C C—f
 Hurst & Landes—f c
 Jemison Wm F—f c
 Ledbetter W P—l c
 Lucas Fred—f c
 Lucas & Kelley—f l
 McCoy John G—f
 McD Hays James—f
 Manuel A H—f
 Maxwell Harry P—l c
 Nelson James B—f
 Newhouse Frank F—l
 O'Wair Fred L—f c
 Peck Isaac S—f
 Reeves H A—f
 Richardson & Hurst—f
 Sears John W O—l

Shafer R W—f l
 Smith Oliver H—l
 Stout E W—l
 Talbot Mrs Jessie—f
 Vestal & Peck—f
 Wilson Geo M—c
 Wright L G—l

GREENFIELD
 Adler John—l
 Barr Chas—f
 Barrett Chas E—c
 Boone Frank S—l
 Bottsford W B—f c
 Bufkin Samuel—l
 Cooper D B & Son—f l c
 Corcoran John—f c
 Crider Chas A—f
 Duncan C W—f c
 Dugan & Garriott—f l c
 Ferguson J A—f
 Gable H V—f
 Gant E E—f
 Grose E B—f
 Hinchman J R—f
 Hufford J M—l c
 Hughes Wm A—f l c
 Leaman W L—c
 Morrison C W—f
 Mullendore Grant—f
 Myers Ora—c
 Reeves John H—f
 Roberts John W—l
 Rock Carl S—f c
 Ryan Chas—l
 Smith V A—f
 Steele Albert N—f c
 Thomas H L—f
 Tindall Geo T—f
 Tulley E O—f l
 Van Deman F E—f
 Van Duyn A C—f
 Walker J R—f
 White Wm R—c
 Williamson A H—l c
 Wilson M L—l
 Wood Bros—f c

GREENSBURGH
 Baity Robert—l
 Bentley Wm G—l
 Bonner James F—f
 Bostic Watson—f
 Christian John Henry Jr
 —f c
 Crampton H C—f
 Crawford N A Sr—l
 Doles E E—f
 Downey Wm L—l
 Emmert Harry—f
 Erdemann Agency The—
 f l
 Eward L D—l
 Foley Eustace—l
 Gilchrist W F—f
 Habig & Ely—f
 Habig Anthony—l
 Hirschfeld A E—f
 Hite Edgar E—f c
 Howard A L—f l c
 Jenkins M C—c
 Kessing Ed—f l c
 Kessing Moffett—f
 Link Chas—l
 Lowe Mrs C C—f l c
 Mansfield Wm—f l
 Meek T W—c
 Miller & Ryan—f c
 Morley John—l
 Murphy A—l c
 Northern C F—f
 Parker J H—f
 Privett Uriah—c
 Rankin E A—f c
 Robinson Birney H—l
 Rogers Noah—l
 Russell Jno F—f
 Shaw James O—l
 Thomas M—f l c
 Wood Dr L A—c
 Zollar Chas Jr—f l c

HAGERSTOWN
 Allen J H—f
 Davis L B—c
 Hiatt H C—l
 Mason Ed—c
 Pierce L M—f
 Stonecipher J H—f
 Tietor & Mason—f c

HAMMOND
 American Trust & Sav-
 ings Bank—f c
 Hammond S & Trust Co
 Hammond W H—f c
 Johnson E F—l
 Krost J F—f
 Lake Co Sav Trust Co—
 f c
 Lipinski P B—f c
 Mashino W F—f

HARTFORD CITY
 Bonham J M—f l c
 Daugherty Frank—f
 Fleming C O—f
 Hubbard & Miller—f l c
 Marsh R C—f
 Reeves Lewis—f l c
 Rhoades J H—f l c
 Rife Geo W—f
 Spence W H—f
 Trant J T—l
 Underhill Jas O—f l c
 Vancleve W L—f

HUNTINGBURG
 Bainberger & Mehringer
 —l
 Beeler Alvin P—f c
 Bretz W C—l
 Dufendach F H—l
 Eulenstein Alvin—f
 Gray A L—c
 Killan Louis H—f l c
 Kreke John H—f l c
 Lieber G A—c
 Reutepohler Daniel—f c
 Schwartz Chas W—f
 Sermersheim Felix—c
 Vowell J A—c
 Williams F P—l
 Wood J A—c

HUNTINGDON
 Allen-Potts Realty Co—
 f l c
 Altman J C—f c
 Black H C—f
 Bucher & Hearton—f c
 Butler Chas A—f
 Crandall A A—f
 Eberhaut G M—f
 Hamer W D—f
 Keefer E F—l
 Kelsey E E—f
 King E O—f
 Koch W E—f c
 Mitchell Roberts—f l c
 Moffet Will—f
 Moore M W—f l c
 Price & Rosebrough—
 f l c
 Saul J H—f
 Snyder & Lowmaster—f
 Weese H G—f

INDIANAPOLIS
 Aetna Trust & Savings
 Co—f c
 American Mtge Guar Co
 —f
 Barnett J T—f
 Barnitt J L—f
 Barton W E—f c
 Brewer Geo E—f
 Brewster G S—l
 Bromert J M—c
 Browne W R—l
 Buennagel J—f

Builders Real Estate Co—f
 Burkhardt E—c
 Calvelage L B—f
 Carter A B & Co—f
 Christian W—l
 Clark E V—c
 Clark F S & Co—f c
 Cobb Geo M—f c
 Conner & Kaser—f
 Corcoran John E—f
 Courtright & Steiner—l
 Coulter D A—f
 Crawford E C—f c
 Cruse J S Realty Co—f c
 Denny Agency—f
 Diddel & Sons A J—l
 Dixon J C—c
 Doeppers Fred—f
 Edwards & Edwards—f
 Edwards & Osborne—l
 Farmers Trust Co—f c
 Ferrell C E—l
 Fidelity Trust Co—f c
 Fieber & Reilly—f
 Fletcher Savings & Trust—f c
 Flickinger E E—l
 Folsom E F—l
 Foster & Meesick—c
 Flynn W C—l
 Gibbons W J—l
 Gill M F Agency—f
 Gregory & Appel—f c
 Hackathorn D—l
 Hall & Hill—f c
 Harness & Hurt—f
 Hartman & Cahalane—f
 Havelick P A—f
 Hawkins Geo—l
 Heaton E M—c
 Holloway Chas E & Son—f
 Home Ins Agency—f c
 Home Protection Service—f c
 Horne W L—l
 Horton L P—c
 Hubbard W H—f
 Indiana Trust Co—f c
 Jennings Bros—f c
 Jones Frank L—l
 Katterhenry E E—f
 Kempshal & Keene—l
 King J R—l
 Kissel W F—c
 Lawrie P B—c
 Lanck John—f
 Lawrence Agency—f c
 Linhurst Realty Co—f
 Lovett T R—f
 McCullough J G—f c
 McGilliard & Munford—f
 Maine W P—f c
 Martin H B—f
 Meyer & Kiser—f c
 Meyer A J & Co—f c
 Meyer Harry—f
 Meyer J J—l
 Moore G H & Co—f c
 Morley Alfred—l
 Neil W E—l
 O'Callaghan J J—c
 Pangborn G W—f c
 Pfisterer Peter—f
 Pinkus Isaac—l
 Pinkus V E—l
 Pray Agency—f c
 Price Bros. Co—f
 Quill L M—l
 Ralston B M—f c
 Ramadell Guy A—l
 Rassmann E C—f
 Richie I N & Son—f c
 Ridgeway R A—l
 Roberts John W & Co—f
 Russell G W—f
 Sayles C F & Co—f c
 Sawyer F K—f
 Schmid & Smith—f
 Schmidt Lorenz & Son—f

REHM & OLIN

Successors to
Rehm & Van Deinse
INSURANCE

AETNA BUILDING

Scoonover E J—c
 Security Trust Co—f c
 Seidensticker O & Co—f c
 Shellhouse Frank—f
 Sherer F D—l
 Shields Jesse L—l
 Shimer J T Agency—f
 Shirley J A—f
 Simmons L E—l
 Spann J S & Co Inc—f c
 Spiegel Geo M—l
 Springer & Gibson—l
 State Savings & Trust Co—f c
 Stein Theo Jr—f
 Sun Realty Co—f
 Swanton J W—l
 Taylor C H—l
 Throckmorton H N—c
 Todd N—f
 Uhl & Yoke—f c
 Union Trust Co—f c
 Valdenaire & Ingle—f
 Van Deinse A J—f
 Vandercook & Wilson—f c
 Walker Agency—f c
 Welch John R—f
 Wells A H—l
 West Side Trust Co—f
 Willard A L—c
 Wilson Geo R—l
 Wood E T—f c
 Woodsmall H H & Co—f c
 Young E H—l
 Zener & Stone—f c

JASPER

Betz Frank L—f l c
 Cramelspacher Gus—f c
 Doane A C—l
 Dougherty T K—f l
 Schneider F L—f l
 Wilson W A—f l c

JEFFERSONVILLE

Adams L H—l
 Allison W B—c
 Anderson Chas M—l
 Armstrong & Frank—f l c
 Blizard C C—l
 Brendell Jos—l
 Burdine R B—l
 Citizens Trust Co—f c
 Conner A D—l
 Davis Frank—l
 Dyl David H—f
 Fox W T—f
 Frank Elmer M—c
 Hardman S R—c
 Heaton H E—c
 Hill H K—l
 Holzheimer P H—l
 Hydron Wm—l
 Kelley D—l
 Lindley T J—f
 Lutz & Adams—f
 Lutz, Burdette C—c
 McClure Chas—l
 Mead B F—c
 Ogden Wm E—l
 Pfau A C—f
 Reeder L N—f
 Scheer L F—l c
 Snyder John R—f

Stannard M Z—c
 Stradley Thos H—f
 Todd H V—f
 Voigt J F—f l c
 Walkner & O'Neil—f
 Watson & Buttorff—f c
 Williams Jas E—l
 Zulauf & Driscoll—f

KENDALLVILLE

Bluhm Fred L—f l
 Bodenhofer F L—f
 Boyer A M—f
 Brouse U C—f
 Fields F E—f
 Goke F G—f
 Jones J A—f l c
 Kendallville Trust Co—f c
 Kiser H L—f c
 Pfaff U S—f
 Shapland W B—f l c
 Smith W A—l
 Smith W I—f
 Swogger W—l c
 Wilson D C—f c

KENTLAND

Bush Ada—f c
 Cummings R R—f
 Cunningham T B—f c
 Darroch Wm—f c
 Davis John G—l
 Hess Reuben—f l c
 Higgins John—f l
 Lowe Charles—l
 Mock James—f
 Russell Henry—f
 Sammons H L—f c

KNIGHTSTOWN

Baxter C F—f
 Bell & Stage—f
 Garritson W S—f c
 Gourley W C—f
 Harrison R—f l
 Jordan J—f
 McGraw E G—f
 Morgan & Wallace—f
 Newby & Newby—f c
 Reddick M S—f
 Swaim C R—f
 Vandenberg P N—f
 Wagoner N W—f c
 Welborn Chas—f
 Wilkinson T B—f
 Wooten L R—l
 Yordan J—f
 Zion W R—f l

KNOX

Fletcher James C—f
 Fuller C M—c
 Hays Harry J—f l
 Johnson Ins Agcy Inc—f c
 Koffel H R—f c
 Kratli John—f c
 Lundin Brothers—f c
 McCormick J N—f
 Newton Brothers—f
 Nichols W—f c
 Peters R D—f
 Peters W S—l
 Rogers H C—f
 Schrock M E—f c
 Short G F—f l
 Swartzell A W—f
 Taylor E H—f

KOKOMO

Anderson E R—f
 Duke Bros & Co—f l c
 Garrison A L—f
 Gerhart Bros—f
 Haughbaugh John—f
 Hockett Ed—f
 Hunt A H—l

Jay & George—f
 Joyce J B—f
 Joyce Thomas—l
 Kokomo Trust Co—f c
 Laughlin Wm—l
 O'Neal Nora—f
 Parsons & Orem—f
 Russell E E—f
 Schwartz Bros—f
 Smith J C—f
 Smith N B—f
 Springer Denny—f
 Strause H T—f
 Terrell David—l
 Vaile J E—f
 Vrooman H W—l
 Wirick E H—f

LADOGA

Davis F E—l
 Oliver J J—l c
 Overman B F—f
 Shakelford Bros—f c
 Shirey M D—c
 Stanley J M—f c

LAFAYETTE

Baxter Chas—c
 Beck F O—f
 Brockenbrough Agency—f l c
 Bryan L M—f
 Bryan & Son—f
 Burk Bros—f
 Edwards William C
 Emsing Bros—f
 Flynn D H & Co—f l c
 Godman John E Agcy—f
 Goris J C—f
 Harris W & Co—f
 Jamison C—f l
 Jones G—f
 Kestner Bros—f
 King Geo B—l
 Lafayette Ins Agency—f c
 Lafayette Loan & Trust Co—f
 Levering R W—f c
 Marks S C—f l c
 Miller C G—l
 Miller Earl E—l
 Mitchell Agency—f l c
 Moore Robt—c
 Orb F C—f
 Overesch Henry B—l
 Preston & Strasmar—f c
 Rosebery W J—f l c
 Ross T N—f
 Severson Wilbur F—f c
 Snideman H—f
 Stallard Chas—f
 State Brokerage Co—f c
 Tippecanoe L & Trust Co—f
 Tolle & Freal—f
 Underwood Chas R—f c
 Vanderkied C J—c
 Vater S—f
 Wade I S—l c
 Weibers Barney C—f
 Weigele E—f l c

LA GRANGE

Burritt Arthur L—f
 Dryer R P—l
 Dunten Frank J—f
 Ford Ira—f
 Ganiard S K—c
 Haglund John L—f
 Haskins Herman—f c
 Livergood L—f
 McClaskey Chas—f l
 Morgan G C—f l
 Rice Miss Emma—f
 Rowe L M—f c
 Stroup C S—f
 Wade Leroy—f c
 Willard C S—f l

IND.—Con.**LA PORTE**

Beecher W H—f l c
Buelzingsloewen Realty
& Ins Co—f l c
Doran & Conboy—f
Dorland J V—f l c
Fogle W P—f
Johnson & Bloomquist—f
Kelly Jas—f l
Kugler J M—f
McGill D H—f l c
Marum Harry—l
Miller H R—f
Miller Wm L—f
Osborn A L Jr—l
Peoples Trust & Savings
Bank—f c
Seymour Geo S & Sons
—f l c
Swan G F—f
Wolfe C E—f l c

LEBANON

Armstrong & Myers—f c
Bryan Chas T—f

Stevens C L—l
Stevens C L U—c
Stewart Reginald R—f
Thompson & New—f c
Whittaker D S—c
Witt Bros—f
Williams Jno S—c
Wood Wm J—c
Worley & Fogle—f

LIBERTY

Ammerman Louis T—f
Harrell James—c
Howren Guy B—f c
Moore E P—l
Pierson Jammie L—f c
Robertson G W & Son—
f c

LIGONIER

Bothwell F P—f
Gerber O F—f l
Graham Chas F—f
Hays John—f
Hoffman John—f
Kenney John—f
Mier Sol—f
Sackett S C—f
Struass & Co—f
Treash U R—f l c
Wertheimer N N & Sons
—f
Wigton Wm H—f

LINTON

Beasley & Fritz—f l c
Craig W A—f c

Cravens J L & Son—f c
Dixon N G—f
Gilbreath Henry—f
Moss Claude—f c

LOGANSPOUT

Closson E D—f l c
Closson S M—f l c
Closson Walter—f l c
Cockburn & Geyer—f c
Cooper O W—f l c
Felker Nettie—f
Piddler Harry—f l c
Porkner W M—f l c
Giffe W T—f
Hanawalt V C—f l c
Hefley C O—f c
Homburgh Elizabeth—f
Kenison Ora—f
Landis Frances O—l
Logansport Loan & Tr't
Co—f
Long Jos G—l c
McElheny T J—f l c
Markley J W—f
Murdock & Co J N—f l c
Murphy M W—f
Raub Geo A—f
Ross W W—f
Stephens John H—f
Zinn O M—f l

MADISON

Berach Wm Jr—f
Colgate Ed J—l
Harper N L—l c
Leland S E—f
Lewis Geo—l
McLelland W O—f l c
Mechem A O—f l c
Strader S M—f l c
Weyer J K—f l c

MARION

Alleger C F—l c
Anaden H A—c
Baldwin S G Agency—
f l
Beals Chas A—l
Beard F M—l c
Reshare L C—f
Block Levi—c
Bluin H H—c
Bowstead Jas F—f l c
Breed & Ball—f l c
Burden J W—c
Campbell J P & Son—f l
Carr J C—f c
Carter C L—f
Coffin Charles E—l
Cole Geo L—c
Cretzinger Chas—l
Cushman & Presnall—f l c
De Wolf White & Co—l
Drake & Harris—c
Ellis O M—l
Farmers Trust & Savings
Co—f l c
Garrell Henry—c
Gemmill W J—f
Gillespie R B—l
Grant Trust & Savings
Co—f l c
Groff O C—l
Henry H M—f l
Hess J R & Co—f c
Hogston A—l
Houts Chas C—f l
Howard F—l
Hutton R L—l
Johnson M R—l
La Favor J H—l
Lendman J—f
Lewis Geo—l
Lillibridge F W—l
McCauley O L—c
McConnell & Pilcher—f c
McKowen G W—l
McSullivan Thos—l
Malott W S—l

Marion Title & Loan Co

f l c
Merriman F B—l
Miller Jas F—l
Miller W M—c
Moore Chas K—l
Moore & Steffens—f
Neal Chas E—f l c
Putnam N B—l
Ross J B—l
Sapp Geo R—l
Searles & Kern—f c
Smith Frank F—l
Stanley John—l
Strickler S L—c
Strump Chas R—l
Sutton T A—l
Thatcher Wm H F—c
Thompson C C—l
Tolley E E—l c
Unger Geo W—l
Van Winkle W R—l
Warfel Robt A—l
Walz J G—f
Whicker M L—c
White E K & Co—f l c
Wiley W H—f l c
Wilson E E—l c
Wine Isaac—l
Wright E J—f

MARTINSVILLE

Avery Chas A—f l c
Brown D G & Son—f
Downey W A—f c
Finchum W E—l c
Finney F T—c
Gentry S M—l
Grubbs S D—c
Johnson Smith—f
Kennedy D P—f l
Kennedy & Robinson—f
Kriner Ed S—l
Leland Radford—l
McNair F M—f
Miller Chas—c
Neely J M—f
Rhea W C—f
Roberts Price—l
Robinson Wm S—f l
Rose A G—l
Rose Ins Agency—f l c
Russell Ralph—f
Stoker Edwin B—l
Suter Robert—l
Taylor Jno W—c
Tilford Benj W—l
Townsend & Guthridge—
f l c

MICHIGAN CITY

Amber Michael—c
Cushman M A—f l c
Glascott J J—f c
Grieger Wm J—f l c
Fedder R C—f l c
Harrold F J—f
Heise E J—f c
Kenefick M J & J P—f c
Knott C H—c
Mich City Trust & Sav-
ings Co—f
Miller Charles H—f l c
Ohming Wm Jr—f l c
Orr J H & Son—f l c
Scharnberg John—f
Sherwood J H—l
Schwager H A—f l c
Snook Allen J—f l c
Veal B F—f

MILFORD

Grove Ziler H—c
Kechn Frank S—f
McLaughlin J C—f c
McLaughlin Miss M L—f
Miles Le Roy—f
Postma John—f l
Shepard James T—f
Vandevter Richard—f
Wagner Frank U—f
Wehrly W O—f

MISHAWAKA

Berger B F—f
Bingham & Bingham—f
Bullinck J—f
Feig Ralph S—f
Frank Geo—f
Gaylor R W—f
Hennessy Jas—f
Hutchinson John W—f c
Jermegan Ralph—f c
Jones H W—f c
Long Enos—f
Lovell A V—f
McMichael John A—f
Mattheis A—f
Metzgar Chas F—f
Mishawaka Trust & Sav-
ings Co—f c
Northside Trust & Sav-
ings Co—f
O'Neill W P—f c
Parks Isaac Kane—f
Schindler J J—f c

MITCHELL

Burton Jesse B—f
Conkey O B—c
Giles & Doman—c
Hendrickson N—l
Keane E M—f
Keane Joseph—f
Landreth John H—f l c
Moore E P—f c
Richardson W R—c
Sheets M T—l
Stalcup Chas S—f l
Wood Thos J—f c
Wright J Warren—f c

MONTICELLO

Atkins Wallace—l c
Duncan Robert—l c
Graves James T—f l c
Heiny W H—f
Johnson H C—f l c
Rhyen W S—f c
Vogel B A—c

MONTPELIER

Bonham A H—f
Boyd Amor—f
Brockin Guy R—f
Shook John T—l c
Smith C L—f

MT. VERNON

Everton J R—f c
Hoehn & Howard—f c
Kreie Oscar—f l c
Larkin J L—f c
Oliver Job—l
Pfister Louis—f
Wade Edwin—f l c
Wasem Andrew—f
Wolf & Harlem—f

MUNCIE

Bishop E W—f l c
Boor O L—c
Boyce & Boyce—f c
Bradbury B F—f c
Burkholder J J—f
Davis W L—f
Eiler & Root—f
Emerson & Moffett—f c
Fowler B F—f c
Friedley & Hobbs—f
Gilbert M—l
Gray-Milton Agency—f l
c
Hammond Edgar—f c
Hanna G H—f
Hartley Jno J Co—f c
Herald Milton—l
Higman H H—f
Hiltner N—f c
Johnson H M—f c
Kendall & Ogle—f l
King S A—l

Kirkpatrick, Blue & Co—
f c
McKenzie W—l
Meyers C E—l
Miltenberger & Lefler—
f c
Morrison-Johnson Co—f
l c
Paul G W—l c
Pavey C C—l c
Powell C V—f c
Reynolds R T—l
Reynolds Rev T A—l
Richey R—f
Shell E L—c
Sheritt H M—f
Showalter C R—l
Sloan Bros—l
Spurgeon Chase—f
Wolf Harry H Co—f l c

NAPPANEE

Arnott J R—f
Best Wm—f
Corns F M—f
Early P A—f
Greene H B—f l
Kantz J O—f l
McEntaffer J S—f
Prickett T J—f l c
Rickert W D—f l
Weldy W E—f

NEW ALBANY

Argo J W—f
Beach L J—l c
Beach W A—l c
Blust L N—c
Brooks & Spurrier—f
Burk R E—f l
Burroughs Geo S—f
Colglazier Wm F—l
Coryell H S—l
Du Paquier E—l
Ellis M F—f l
Ewing J W—c
Ferrell A P—l
Ferrell L P—l
Frey Oliver—l
Gaither John W—f c
Hammer Leon—l
Hartley E H—f
Hefton J E—f
Heimberger Adam—f
Hendershot E D—c
Huffman H H—l
Jackson J E—l
Johnson Conklin—f
Kaleis J E—l
Keehner J—l
Kreutzer Chas & Co—f
La Fayette Frederick—f
McMullen D H—f
Millican W N—f l
Morris Mrs Anna B—f c
Mosemiller Paul—f
Mutual Trust & Deposit
Co—f c
Needham H J—f
New Albany Trust Co—
f c
Nicholson Chas D—f
Nichols S H—f
Owens O—f
Padgett W H Sr—f c
Pollard Thea C—f l
Rady Wm—f
Renn Jno F—f c
Rosenburger Wm—f c
Sauer F—f c
Sehlbrede H W—f l c
Sieveking C W—c
Skelly Chas—f
Strunk Ira G—f
Thornton M C—l
Tobias Hoffer—l
Vance S W—f c
Vernia L I—c
Walsh D S—f
Warner W S—c
Williams F J—f l c
Yates Andrew—l

NEWBURG

Abshien Alpha—l
Brizius Herman—f
Hopkins C F—f
Knapp O V—f c
Raber Harry H—c
Rutledge A J—f

NEW CARLISLE

Brummitt A R—f
Compton A H—f
Doughty Geo W—f l c
Egbert L C—l c
Hoffman C C—f
Hotchkiss Geo R—f
Jackways W B—c
King Lawrence D—f
Lancaster Mrs M—f
Lauver S I—f c
Phillips Chas G—f
Spencer Le Roy—l
White Ed R—c

NEWCASTLE

Beach F E—f
Beard E B—l
Blum John F—l
Boyd Bros—f l c
Bradway & Wilson—f
Brown Clarence M—f c
Byer John S—f l c
Carpenter O A—l c
Central Trust & Savings
Co—f

Chambers Dorid W—f
Chambers Miss L E—f
Deaver R W—l
Enders J L—c
Fisher Jas H—f
Franklin Perry—c
French H E—l
Hays Strod—f
Higgins Jack—f
Hinshaw J R—c
Hunter R S—f
Johnson L M—f
Kerr D W—c
Koons & Wagoner—f
Livezey Frank—f
McGeath O W—f
Millican W N—c
Millikan Thos B—l
Millikan Thos W—l
Mills J B—l
Mogle Chas O—f
Nixon Frank W—f l c
Ogborne E C—l
Phelps C A—f l
Saint Fred C—l
Sherry Alvenus—l
Sligar A R—l
Thompson C B—f c
Tracy D A—f c
White E T—f l c
Williams A M—f
Wilson Anderson—f

NEW HARMONY

Cox Leroy—f
Ford Edwin C—f l c
Johnson E V—f
Pelham L—f
Perry & Stallings—f
Stephens H—f
Taylor G C—f c
Wilson E A—f l c
Wilson L Wade—f l

NEWPORT

Asbury Victor—f
Fultz C N—f c
Ingram Forest—f
Neel Edward—f c
Nixon H V—f
Stephens R E—f
Wright John R—f

NOBLESVILLE

Bray J D—l
Campbell Frank S—c
Fariss Phil J—f c

Fitzpatrick Edgar E—l
Fodrea & Hutchens—f
Forsythe Edw—f l
Forsythe Ora—f l
Gaerte O E—l
Granger Calvin W—f
Henderson A W—f l c
Hines F E—f c
Irwin J E—l
Neal N C—f
Railsback E P—f l c
Smith J W—f
Stanley A G—f l
Taylor W L—f c
Wainwright Trust Co—
f c
White C C—f
Wilson E E—l
Young Geo R—f

N. MANCHESTER

Bussard L J—f c
Clevenger & King—f c
Howenstine U R—f c
Krisher Maude—f
Nagle J A—l c
Thomas A B—f l c
Union Trust Co—f c
Wood Lillian—f
Wright L D—f l c

NORTH VERNON

Bacon Frank E—f
Basnett Wm—c
Beer R C—f
Campbell W S—f l c
Clerkin John—f
Cline C J—f
Davis E D—f
Davis John W—l
Hudson J E—c
Little F E—f
Matthews W S—f
Meloy H C—f
Olcott Wm W & Edw
E—f
Roseberry J T—c
Russell C W—f
Verbarg Joseph—f c
Walker E E—f
Weber C H—f l

OAKLAND CITY

Aydelotte Chas F—l
Baltzell Geo A—f c
Bilderhock Jno B—f c
Emmerson & Martin—f
Jerrell S H—l
Lowrey E P—l
Martin & Co—f l c
Moore Geo M—f
Shanner Chas A—l
VanDeveer I M—f c
Vedder H W—l c
Wilder C B—f c
Wilgus L G—f

PENDLETON

Ashbaugh John H—f
Brown C F—f
Cook A W—f
Davis Ira G—l
Mays L V—f l
Morris W F—l c
Swain C E—c
Thomas R F—f l c

PERU

Andrews Millard—l
Andrews M E—l
Bauer Jno—c
Buckley Leo—f c
Callentine Jos—f l c
Critts Harry C—f
Eckstein Chas—l
Farrar W C—f
Farris & Petty—c
Haney J—f c
Helvie T M—l
Hoag Chas C—f c

Home Loan & Savings
Association—f c
Hower E D—c
Imhoff E W—c
Irwin David & Co—f l c
Martin George D—f
Mount Thos L—f
Oates—f l c
Rush Ira—l
Smith Martha—f
Stewart T G—f l c
Test Jas W—c
Thomas George—c
Tucker George—f
Van Nada J B & Co—f
Wabash Valley Trust Co
—f c
Wagoner George—f c
White L E—f c

PETERSBURG

Adkerson G —c
Deffendoll Cyrus N &
Co—f l
Frank N—f
Hammond John—f
Hammond R C & Co—
f l c
Harris T A —f
Martin George D—f
Mount Thos N—f
Tucker J B—f
Van Nada J B & Co—f

PIERCETON

Brosnahan M F—f
Matchett Bros Co—f l c

PLYMOUTH

Bailey W E—l
Bondurant C A—f c
Bowell J B—f
Cardwell Wallace L—l
Cressner L R—f c
Davis, Ferron R—f
English W H—f c
Gager S H—f
Garn Bros Co—c
Head Robert R—l
Hess Wm B—f
Holloway P—f
Jones John R—f
Jones P O—f
Lauer L M—f
Logan H A—f
McKesson D—f c
Marsh & Sweeny—f l c
Marshall Co Trust & Sav
Co—f
Molter J A—f c
Reeve James—l
Roberts W H—f
Russell F A—l
Shakes R V—f c
Shobe Samuel E—l
Smith D C—f
Snyder & Brooke—f l c
Unger Harry—f
Wilson Frank W—f
Wise A E—f

PORTLAND

Adams Jason—c
Ashcraft Wheeler—f
Garrison & Hall—f l
Garrison M—f l c
Graves J F—f c
Fitch R S—l c
Hartford R H—f
Holmes John W—f c
Hood G T—l
Jaqua J A—f c
Longworth D—f l
Macguntie W F—f
McLaughlin C W—f
Maxwell Leo—f
Shimp T W—f
Stratton S S—f l c
White Frank—f c
Whipple Tod—f l

IND.—Con.

PRINCETON

Baldwin E J—f l c
Carpenter T J—f
Citizens Trust & Savings Bank—f
Criswell & Son—f l c
Critchfield Dr J S—l c
Cullen Thos W—f c
Goodman John I A—c
Kemp W L—c
King Roy P—f c
Kistler Henry—f
Kurtz Agency—f l c
Lamphar O—f
Lewis A E—c
Lewis M T—c
McDonald Efa E—f
Mossman R C—c
Mulhall Henry C—f
Radgett G H—f l
Ritchie J W—f
Rumer C F—l
Stewart Sam'l A—f l c
Tichenor & Danks—f c
Vanada M L—l
Wood Ins Agcy—f l

RED KEY

Arthur C L—f
Atkinson J W—f c
Cohorn John H—f l
Downing F R—f
Dragon Del—f
Porter W C—l
Rathbone H E—f
Williamson A H—f
Williamson Lee—f

RENSSELAER

Beam Wm H—l
Chapman J H—l
Davisson J—l
Dean Chas J—f l
Dean D D—f c
Dunlap John A—f c
Duvall C L—l
Fate & Harman—l
Gwin Elmer—f
Halleck A—f c
Hollingsworth E L—c
Hardman Jos F—l
Harris R B—f c
Honan E P—f
Hopkins A H—f
Hunt Judson J—f l c
Irwin Schuyler C—f c
Leopold Moses—f c
Lloyd J P—l
McMcLain Geo H—f c
Mills Chas Howard—f
Moriatt John W—l
Sanda Charles M—l c
Spitler C G & Co—f
Stewart C B Agency—f c
Thompson R D—f c
Tuteur C A—l
Warner Chas C—f c
Williams Geo A—c

RICHMOND

Bartel Geo C—l
Bradbury W H & Son—f c
Bruffett Frank—f l c
Cring T H—l
Dongan, Jenkins & Co—f l c
Dye & Price—f l c
Ferguson W C—f
Fulgham O B—f l c
Hegger J B—f c
Jones Elizabeth—f c
Kennett W D—l
Knollenberg E B—l c
Koll H N—f l c
Moore & Oghorn—f l c
More R L—f c
Morgan Mrs—f

Peltz J E—f l c
Picht W F—f
Posther Carrie W—f
Roney E E—f c
Shideler Chas f c
Wilcox Mary A & Co—f
Zeller Joe—f

RISING SUN

Green Wm M Sr—f
Matson C B—f
Matson H G—l c
Perkins J N—f
Ricketts Wm D—f
Wiher David S—f
Williams Will W—f c

ROCHESTER

Baker M A—f
Bitters C K—f c
Condon H C—l
Crabbs Lawrence E—l
Davis O A—f c
Dillon A J—f
Ewing W C—f
Fretz Benj F—f
Ginther D D—f
Goss I D—f
Green A B—f c
Heilbrun Ferd—l
Kealer & Miller—f l c
Metzler Arthur—c
Mohler Wm E—f
Murphy Edward E—c
Reiter Marion C—f
Smith O B—c
Swihart Jerome—l
Troutman & Wallace—f c
West B O—l
Zellar Wm B—f c

ROCKPORT

Garlinghouse F B—l
Hill J G—f
Jennings J H—f
Kincaid Frank—l
Mason & Jennings—f l c
Mason C C—f l c
Schweitzer G B—l

ROCKVILLE

Bryant F M—f
Burke J R—f
Dukes W H—f l c
Fryberger L W—f
Lambert C E—f c
Murphy Clinton—f l
Parke State Bank—f
Pike S A—f
Spencer & Cox—f l
Woodward W C—f l

RUSHVILLE

Abercrombie Ned—f
Arbuckle J F—f
Barrett Howard—f
Gillespie J F—l
Innis Samuel—f c
Irvin A B—f
Kratzer James—f l
Lambert L C—f
Miller B F—f
Newbould Will L—f
Nipp Carl V—f l
Rue Webb—f
Scudder R F—f c
Sexton Gates—f
Smith Ben—f
Smith Walter—f
Thomas John Q—f
Trabue Sam—f l

SALEM

Berkey James G—f
Carter J M—f l c
Gabbert & Gabbert—f c
Greene & Greene—f
Hobbs O K—f

Hogan W M—l
Houston Frank S—f
Mead W G—f l c
Mitchell E C—f
Routh E F—f
Sutherland J R—l
Tash R R—f l c
Tucker J L—f c
Wilson Frank M—f l

SCOTTSBURG

Cain G V—f l c
Davis J B—f l c
Deal Chas T—f
Gardner Frank—f
Harbold M U—f
Hough V V—c
Hugh Dr L H—c
Hugh Will M—l
Owens B M—f c
Perry W F—l
Roberts E A—f l c
Starver H M—l
Storen M—f
Van De Vort James D—f
Whitson Ray L—f c

SEYMOUR

Bliah Ed S—f
Boake J H—f
Burkley Wm H—f l c
Clark T J—f c
Congdon John—f c
D—f l c
F—f l c
H—l c
H—f c
M—f
M—h H—f c
M—l c
R—l c

SHELBYVILLE

Alaman O D—f
Billman J W—f c
Bird Roy—c
Bland M O—l
Boger R F—f l
Briney H F—l
Clark Ed & Son—f l c
Clark & Goodwin—f
Cole M E—l c
Comstock & Thompson—f
Crocker G M—l
Davis L L—l
Daum B T—l
Dorsey S L—f
English A F—f l
Ewing Charles M—l
Ewing Frank W—l
Fleming T W—f
Goodwin Harry L—l
Hale Frank R—f
Hall J O—c
Hawk Edgar—l
Henry C R—f
Henry O H—l
Hoop John—f
Huber O R—f
Isley W H—f
Jones Frank—l
Kaiser J W—l
Kirk & Son—f c
Lewis Edward W—f l c
Madden J P—l
Maholm Wm—l c
Major & Fleming—f
Marshall J R—f
Meer Miss A E—f
Mohr Fred'k W—f
Montgomery M R Agcy—f
Morgan J L—l
Neal Herbert M—f l c
Olcott R D—l
Oldham Ary H—l
Phillips J A—f
Pumphrey Clarence D—l
Roberts H C—l

Schnaitter A H—f
Shelby Title Guar. & Loan Co—f
Shelbyville Trust Co—f c
Showers J L—f c
Smith David—c
Smith B F—l
Smith Silas—l
Stubbs Geo C—l
Sweet W S—l
Terry Sumner W—c
Vanarsdall & Vanlee—f
Wilson Major R—f l c
Young E H D—f l c
Young Frank L—l
Young John A—l

SOUTH BEND

Andrews C M—f
Anderson S D—l
Arnold J B—f
Babcock Ray E—l
Bailey August—f
Baker Geo A—l c
Barr Alvin M—c
Barter L E—l
Barton W C—l c
Battenberg I A—f
Beck E E—l
Bennett Cecil C—c
Bergen Will N—f
Berth Geo D—f
Bishop John C—l
Blue John—c
Borley E R—l
Boeckling A R—f
Boswell Dr A J—f
Brink Jas H—f l
Brown J D—l
Burnett L B—l
Burt N H—f
Caldwell F M—f l
Calvert W B—f
Campbell M—f
Case G H—f
Casey P J—c
Citizens Loan & Trust Co—f l c
Cole Geo E—c
Collmer P G—c
Conley Wm G—c
Coquillard A—f
Cramer Wm A—l
Cread John P—f
Creed-Bishop Co Inc—f
Daum B T—l
f l c
Davey Chas A—f
Deahl & Hammerschmidt—f
Dean Edwin R—l
Dennis Fred L—l
Dowley Wm H—c
Dubal & Dubail—f c
DuComb C V—f c
Du Comb & Du Comb—f
Dunbar R E—f
Dunn Jno H—f
Dunnahoo H P—f c
Elliott G A—c
Elliott W G—c
Evert V G—c
Elliott & Elliott—l
Emmons Howard—l
Evans E W—l
Farabaugh G A—f
Fergus P C—f
Fisher John E—f
Fogarty E J & Co—f
Frazier Ralph—l
Frederickson E A—f l c
Freyermuth Wm H—f c
Garndorfer F P—c
Geltz W E—f l
Gerard R C—l
Gibson Wm C—c
Goodenough F—f
Gower L A—f
Greene H L—f
Grzesk W A—f c
Guy Miller—f
Hahn Fred—l

Hafner Miss B—f
 Hagedorn Chas—c
 Hagerty Chas A—f c
 Hansen Dora—f
 Happ Wm—f c
 Harlin A—f
 Hartman S J—l
 Hastings Vernon C—f c
 Haulihan P J—f
 Hilderbrand A N & C D—f
 Hoetger Henry—c
 Hoover Theo E—l
 Hutchinson R M—l
 Ingleright D W—l
 Irvin A S—f
 Irvin J C—l
 Jackson & Kirkley—f
 Jaquith Thos—c
 Johnson S A—c
 Jolly John M—f c
 Jones Hudson—f
 Jones & Tohulka—f c
 Josephson Harry E—f
 Judie Jas A—f
 Kazmirski Wm L—f
 Keller Frew W—f
 Kehoe Wm A—l
 Kellogg L—l
 Kilgore T—l
 Kimmel J L—l
 Kizer & Woolverton—f l c
 Klein & Zinky—f
 Kriehbaum Miss E M—f
 Kurtz Geo A—f
 Lambert F E—f
 Landy P F—l
 Layton D C—f l
 Lederer H J—l
 Linstenberger M E—f
 Lippman Oscar—f c
 Listenberger M E—c
 Mack W L—l
 McDermott James—c
 McHenry Wm K—f
 McNery & McNery—f
 McNutt C A—l c
 Manning Wm—c
 Meyers Wm F—l
 Miller Donald G—f
 Miller Guy—c
 Miller Eugene H—f
 Miller R T—f
 Morris Ernest M—f
 Mucha L M—f
 Mueller Wm A A—c
 Neddo Ed—f
 Neff Jos E—f
 Nemeth D D—f
 Nepper I—c
 Noble F C—l
 O'Neil Wm J—f
 Pace Sam R—f l c
 Pammel Gus J—l
 Paris August—f
 Pattee C E—f c
 Peak J E—f c
 Peters John W—c
 Piech F P—f
 Pifer R C—l
 Pultz Frank M—l c
 Pyle Dan—f
 Quinlan P P—f
 Reed J P—f
 Rex Hiram—f
 Rich & Rich—f
 Robinson S M & Son—f
 Romig & Miller—f
 Rostiser H F—f
 Rohrer Edgar R—l
 Roth John—f
 Rush Edw H—f
 Scanlon Barry—f
 Schafer Edw A—l c
 Schellinger A A—f
 Schack Wm—f
 Seebirt & Schurtz—f
 Shields CH—l c
 Shively Dudley M—f
 Smith James—l

Snider R M—f
 South Bend Agcy—f c
 St Joseph Loan & Trust Co—f
 Steiner L E—l
 Stults & Co—f
 Stoll Edgar A—f c
 Temple Wm Lewis—l
 Thomas Samuel R—f
 Thornburg Cha A—l
 Tohulka H A—l
 Tolcott T M Jr—f c
 Turnock Jos—f
 Turner P G—l
 Thorword Geo T—f
 Twomey Edw J—l
 Ullery Ira M—f
 Vaughn David L Jr—f
 Warner H D—f
 Warner W C—f
 Weidler Chas—f
 Wells Isaac M—l
 Wells Edmund A—f
 Werwinski J A—f
 Wesolowski Marion—f
 Wheeler Henry C—c
 Whitcomb & Keller—c
 Whitcomb Leslie C—f
 Willis Edmund A—f
 Woodruff J P—f
 Wolfe Anthony A—c
 Wring G W—l
 Zahrack Bert J—c

SPENCER

Baumgartner M F—l
 Boyers Ralph—f c
 Cochran & Cochran—f c
 Duncan J L—f c
 Hays F A—l
 Lombard C M Mrs—f l c
 McClure Chas R—f
 Miller James—f c
 Plunkett R A—f
 Rundell H E—f
 Spangler T G—f
 Trent L D—f
 Wark Geo W—f
 Wark Nathan G—f

SULLIVAN

Brown Jas R—f
 Cheney Dan—f
 Coffman Ella—f
 Eaton W H—f l c
 Hill W H Jr—f l c
 Hunt & Eaton—f l c
 Kalley Isaac H—f c
 Rogers W E—f
 Scherb J F—f
 Walston & Greenlee—f l c
 Willis C W—l

SUMMITVILLE

Eldrige Wm—f
 Kaufman Andrew F—f c
 Kaufman A R—l c
 Summitville Bank & Trust Co—f c
 Warner Maurice—l

SYRACUSE

Bell Simon—c
 Blanchard A H—f
 Butt & Xanders—f c
 Butt Otis C—f c
 Colwell Warren T—f
 Connolly Wm G—f
 Hess John R—f
 Howard Geo W—f l
 Ketring S L—f
 Rosson E C—l
 Rothenberger John W—f
 Self W M—f
 Strieby Andrew W—f
 Xanders Geo—f l c

TELL CITY

Bohm Frank—l
 Hammond Raleigh—l
 Herrman Wm J F—l

Huelsman Robert—f c
 Huthsteiner Eugene G & Co—f c
 Miller Au—l
 Patrick J T—f
 Sweeney John—f c
 Zoercher Chris—f l c

TERRE HAUTE

Allen P E—f
 Andrews, Newton & Co—f
 Biglow James D—f
 Bledsoe L D—f c
 Burget L—f
 Button & Kensinger—f c
 Cooper W M—l
 Doak - Riddle - Hamilton Co—f l c
 Durham & Hagerty—f c
 Einecke Albert—f c
 Elder Jos—f
 Fisbeck F C—f c
 Fox Chas—f c
 Fox & Pfister—l c
 Frank Ferd—l
 Gagg G A—f
 Goodman August—l
 Haupt Chas—l
 Hazlerigg & Ladd—f
 Hidden M T & Co—f
 Houk W E Co Inc—f c
 Kelloy, Wagner Joyce—f l c
 Kynich G M—l
 Leever E F—l
 Lybrand Lucius—l
 Miller J S & W D—f l c
 Miller S C—l
 Morris Geo G—l
 Mullikin Jos & Co—f
 Noble C W—l
 Orman D A—f
 Paddock J E—f l c
 Pfister J B—f c
 Redman E H—f
 Royse I H & Co—f c
 R H & W J Shepherd—f l c
 Smith & Buntin—f c
 Somes J E—f l
 Steel M A—f l c
 Streeter Catherine A—f c
 Walker Chas P—l
 Wiltsie W E

THORNTOWN

Griffin A L—c
 Johnson Chas W—f l c
 Lyster Geo—f l c
 Orear J S—f
 Woody Nathan—f

TIPTON

Clark & Miner—f c
 Culver S A—f
 Farmers Loan & Trust Co—f l c
 Fielding & Fielding—f
 Knause W H—f c
 Lewis J A—f
 Martindale E B—f
 Mock M O & Co—f c
 Mott J W—f
 Ressler Wm—f
 Richman C J—f
 Rouls & Leavell—f

UNION CITY

Downing J J—f c
 Dunn & Woodbury—f
 Fisher C C—f c
 Gordon O C—f l
 Gruber Jos—f
 Gruber Louis—f
 Kerr Elmer—f
 LeFever Mrs L M—f
 Richter Clara—f c
 Stone D E—f
 Thompson C M—f c
 Weber John—f

Williams J W—f
 Williamson C I—f

VALPARAISO

Drapier M J—c
 Jesse E Foust—f l
 Hardestry A R—f c
 Jones R C—f l
 Marine Chas—f
 Marquet P—f c
 Osborn E G—f l c
 Parks F R—f
 Pierce L M—f
 Reading W L—f
 Ross R D—f
 Schenck H J—f
 Spooner W F—f l
 Thrift Trust Co—f
 Turner F A—f

VERSAILLES

Cooley O H—f l c
 Daubenheyer S B—f l
 McCoy Ira W—f
 Royce C S—f
 Spencer J F—f l c

VEVAY

Cotton Wallace—f c
 Curry W E—l
 Ogle Wm F—f
 Porter A J—f
 Shaw A B—f l c
 Wright James S—f
 Wright Lee—f

VINCENNES

Alchorn C C—l
 Alexander H W—l
 Bayard J L & Co—f c
 Bombay L—f
 Brown & Roseman—f
 Buckles John L—f
 Campbell L C—l
 Clark Edw S—l
 Claycomb M A—f
 Citizens Trust Co—f c
 Coyle Oral C—f
 Curray H G—l
 De Priest Claude M—f
 De Priest A W—l
 Foulks Geo W—f l c
 Forler A B—l
 Gibson P R—f l
 Glass & Tucker—f c
 Graeter Geo W—f
 Grayson & Vandermark—f
 Helm S B Jr—f
 Hill S F—f
 Huber G—l
 Johnson Albert T—l
 Jones Wm J A—l
 Keith J A—l
 Knight & Johnson—l
 Krack F M—l
 McCormick & Tucker—l
 McGovern Wm H—l
 McGowan W A—c
 Mason Wm C—f l c
 Meyer & Stillwell Co—f l c
 Mix Edwin H—l
 Morse G S—l
 Moser M R—l c
 Murray L G—l
 Nossette & Chamberlain—f
 Purky Bros—f l c
 Ridenour H D—l
 Roach A—l
 Sappenfield C C—f
 Sheperd A M Agency Co—f
 Simonan G G—c
 Simpson P W—f l
 Somes H V Jr—f c
 Weisert Edw—f
 Winstanley R S—l
 Wise John C—f l
 Yelton F M—f
 Young C E—l

Gilmore E J—f
Hohn John—f
Hutchinson A—f
Johnston J B—f 1 c
Lathrop & Weaver—f
Mason H B—f c
Nolte Chas F—f
Smith Lewis H—f
Winkler J B—f

ALLERTON

Bair H H—f c
Bettis Allerton—f 1 c
Hall L—f
Hede S H—f
Jacques J H & Son—f
1 c
McCoy & Son—f c
Reck D C—f c
Richie J—f

ALTON

Gibbs M D—f
Goebel Peter—f
Hoxmeier Theo—f
Vanderlinden H—f

AMES

Brown Harry—f
Graves Ed T—f
Hauser T W—f
Hickie G C—f
Little Carl L—f 1 c
Manning M A—f 1
Miller Geo A—f
Rogers F F—f
Sheldon & Sheldon—f 1 c

ANAMOSA

Cash C J—f
Chaplin M—f
Gould C L—f
Harvey E M—f
Knapp A S—f
Lawrence G C—f
McIntyre R D—f 1 c
Moore E R—f 1 c
Remley J E—f
Rhinehart B E—f
Shapley T W—f
Walters R C—f
Wood Margueret—f

ANGUS

Morris W A—f 1

ANITA

Faulkner C E—f 1 c
Faulkner Harry C—f c
Forshay B D—f c
Holton E S—f 1 c

ATLANTIC

Farmers & Merchant Ins
Agency—f 1 c
Finlayson Harold D—f
Herbert D O—f c
Hoffman Sam—f 1 c
Hostetter A—f
Newfield A L—c
Nichols Frank—f 1 c
Prenanall J S—f
Stauffer J A—f
Trede J F—f
Weber H G—f
White F S—f
Whitney Bros—f c
Wilken J O—f
Wilken W A—f c
Willard E M—f

AUDUBON

Bagley Chas—f
Drake A F—f
Farquhar Arthur—f
Graham J M—f c
Kellogg Geo E—f c

Morrissey J B—f
Nash & Phelps—f 1 c
Taggart E N—f
White & Mantz—f c

AVOCA

Bunge S J—f c
Hazen J T—f
Hipsley J J—f c
How H—f
Meitzen A C—f
Petersen Jacob—f
Rohlfis T C—f 1 c
Swartfeger C L—f c
Turner F A—f

BEDFORD

Clark & Payton—f 1 c
Dumings Clyde—f
Lewis Lloyd—f
Long H P—f
Ormsby & Beard—f
Ramsey H M—f
Reynolds H R—f

BELLE PLAINE

Ahrens & Sweet—f 1 c
Bailey R R—f
Bardwell Stella—f
Blue J D—f
Blossom Chas—f c
Greenlee T F—f
Guinn Jack—f
Hammond F J—f
Irwin Wm—f
Milner John—f 1 c
Montgomery L—f
Paden C M—f 1 c
Sanket Chas—f
Schrageour W C—f
Snyder C W E—f
Welch J H—f 1

BELLEVUE

Becker J S—f 1 c
Campbell J C—f
Dorchester H G—f
Kelso J J—f
Schulte Jos H—f
Schwartz F H—f
Slattery Ella—f
Stuart W G—f c
Weck J J—f
Yeager Jno T—f

BLAIRSTOWN

Davis F M—f
Goss Geo W Jr—f
Grunewald C E—f
Hoebel P—f
Ransom J H—f c
Vail C—f

BLOOMFIELD

Bence T P—f
Day H C—f c
Deupree Wm—f c
Fortune A H—f
Higbee Joseph—f c
King Herbert—f
Leach & Ethell—f c
Leston A C—f
McCunly J C—f
Pease Mr—f
Scarborough J F—f
Shaw Ed W—f
Steckel W J—f
Wallace J R—f c

BOONE

Andrews, Houghton &
Jordan—f 1 c
Ashenfelter D B—f
Ashford T L—f c
Carlson Ernest—f
Crooks J S—f
Cutler F E—f

Goetzman, Minton & Co
—f
Grant, Duncan & Son—f
Herman Otto—f 1 c
Jones F L—c
McBirnle Saml—f
Means Bros—f c
Merchant D W & Son—f
Nelson W H—f 1 c
Snell J J—c

BRIGHTON

Dey J B—f
Edmonson F L—f 1
Johnson A J—f 1 c
Shyrock L M—f 1 c
Swisher Lucy—f c

BRITT

Castle Geo F—f
Hanson A E—f 1 c
Healy E P—f
Hendricks L A—f 1
Miller D J—f
Peterson Ole—f 1
Rogers F B—f

BROOKLYN

Crider W D—f
Cronk & Mussetter—f
Dalby W H—f
Reed U M—f c
Talbott Edwin H—f 1 c
Talbott F H & J F—f

BURLINGTON

Albright J W—f
Anderson N—f
Audre Dale—f
Binder Geo Jr—f c
Blanks S D & Co—f 1 c
Brownlee W R—f c
Burg H E—f
Cady R P & Son—f
Cattlett E W—f 1
Cross W S—f c
Fleming & Riling—f c
Fulton Geo F—f 1 c
Gladfelder H C—f
Green R M—f c
Harper T G—f
Hart W J—f c
Hirsch & Riepe—f c
Hoelken Realty Co—f c
Hutchinson & Wesner—f c
Jamison Geo S Agcy—f c
Johnson V A—f 1
Koch L H—f
Lahee John—f c
Lundgren C B—f
Lungren Mrs C B—f
Mohland & Kuhlmeier—f c
Parsons Realty Co—f
Phelan M T—f c
Phelps & Garrett—f c
Pilger Louis M—f
Riley T—f
Ritchey J H—f
Ritter Henry—f
Salter Geo B—f c
Shepherd C B—c
Smith Ada—f 1
Smither J W—f 1
Stein Bros—f
Storror J M—f
Swenson H E—f
Waddle R C—f

CALMAR

Becker R J—f 1 c
Calmar Savings Bank—f 1
Geisen H J—f 1
Meyer Jacob—f
Ode O P—f

CARROLL

Berger & Son—f 1
Chesbro Frank—f
Dougherty J A—f 1 c
Drees John A—f 1
Helmer C C—f c
Macomber H W—f
Minchen J P—f
Park E C—f
Reynolds & Meyers—f
Saul W C—f c
Stephany Peter—f
Wiesler E A—f c

CASCADE

Keele F J—f 1 c
McQuillen & Bealy—f c
Talmun F J—f 1 c

CEDAR FALLS

A
B
C
D
E
F
G
H
I
J
K
L
M
N
O
P
Q
R
S
T
U
V
W

CEDAR RAPIDS

Anderson J S & Son—f c
Baird & Reed—f
Barlow B A—f
Benedict L—f c
Bolton M V & Co—f c
Brokaw H N—f
Burkhalter L D—f c
Cook D C—f c
Davis & Sinclair—f
Dickerson O E—f
Doolittle A A—f
DuBois J A—f
Dula A W—f
Giberson T M—f
Gray R D & Co—f c
Greene C G—f c
Hedin M J—f
Higley F M & Co—f c
Hill J W—f c
Janda V—f
Johnson E C—f
Johnson J C—f
Lantstrum C C—f
Lawler James E—f
Mally F C & Co—f c
Nehls H L & Co—f c
Niles & Proctor—f
Peggie & Kristensen—f
Powell Wm P—f 1 c
Preston I M—f
Reynolds W A & Co—f
Rogers T P—f
Safely R I—f c
Soulter H B—f 1
Snyder R H—f
Van Vechten C D—f
Whilock T J—f c
Winter E W—f
Wisner & Whipple—f c
Wychoff H E—f

IA.—Con.**CENTERVILLE**Appanose Abstract &
Title Co—fAshby J C—f 1
Crawford A D—c
Cushman E —f
Davidson A G—f
Faulkner W D—f c
Felkner L A—f c
Greenleaf H L—f
Hays W B—f
Holman W H—f
Howell Max—f
Law Bros—f
Leslie J C—f
Patterson L—l
Ruse W G—l
Speers A P—f 1 c
West E O—f 1 c
Wilks P B—l c
Wooden C R—f c**CENTER POINT**Dunbar Geo—f
Haverly J J—l
Wilson L L—f c**CHARITON**Culbertson H—f
Gookin A B—f c
Hass Chas—f
Hickman James—f
Penick Lloyd—f
Storie E H—f c
Thielkela J D—f**CHARLES CITY**Atherton E B—f
Balwin H C—f
Bentley E J—f
Blunt G C—f c
Ellis M W—f c
Eunis E S—l
Fitzgerald H J—f
Fluent Walter J—f 1 c
Goddard S C—f
Guiwits P R—f
Heddens Jones—f
Helgen Sander—l
Herbrecht W C—f
Iona Title & Real. Co—f
Johnson W B—f
Kellogg C H—l
McCammond R V—f
May Geo E—f
Olds A L—f c
Lovrien N R—f
Summerfield A G—f
Townsend L J—f
Welch Jas B—f c
Winslow L B—f**CHEROKEE**Blanchard F R—f
Brummer Geo—f
Campbell R D—l c
Champion J A—f
Galvin Morris—f 1
Gillette G M—f c
Green Jos S—f c
Herrick & Herrick—f
Huxford E D—f
Jackson F W
Knapp C T—f
McCulla & McCulla
McNeal D W—f
Miller J A—f
Molyneux & Maher
Moore & Chick—f
Mulvaney Wm—f
North Granville—f 1 c
Scott & Huber—f
Scribner R H—f
Smith A—f
Smith C M—f
Smith J D F—f
Smyth R J—f
Stanoscheck F J—fStanoscheck L R—f
Tomlinson Guy J—f 1 c
Wiweke Louis A—f 1**CINCINNATI**Browitt John—f c
Buck Eli—f
Colton G W—f
Mitchel W L—f
Sturdivant J M & Son
—f
Wood Lewis—f**CLARINDA**Bates W V—f
Berry J W—f
Clarinda Investment Co
—f
Cleveland L N—f
Greene & Loran—f c
Iowa Security Co—f
Loranz & Co—f c
Orr Wm—f c
Payton Stephen—f c
Stipe W F—f
Stuart C W—f**CLARION**Alexander & Sanders—f
1 c
Birdsall M F—f
Covert C C—f
Henry C W—f
Humphrey & Humphrey
—f
Linebarger John—l
Nagle C J—f
Peterson Mr—f
Richards A—l c
Rogers J A—f
Weber & Smith—f c
White E B—f**CLEARLAKE**Ames W A—l
Campbell D H—f c
Clear Lake State Bank
—f
Halverson Henry—f c
Marsh Joel E—f
Matthews Bert—l
O'Neil Mrs Agnes—l
Palmer John—f c
Palmer H E—f
Pinkney Chas A—l
Rogers F M—f
Rogers Lloyd—f
Smith A A—l
Young R S—f**CLINTON**Barker L W Co—f
Briggs A H—f
Buell Wm E—f c
Carroll Bros—f c
Darling & Bever—f 1 c
Dolan J J—l
Fink J E—f
Grote J F—f 1
Holleran F L—f
Holm & Otto—f c
Jefferies J Q & Co—f 1 c
Judge J W—f
Keefe W J—f
Langan R C—f
Moran J E—f
Murray T R—f
O'Connell Wm—f
Paddock & Dieckmann—
f 1 c
Richardson John—f
Richardson H D—f 1
Ries L L—f
Root C L—f c
Seaman S C—f c
Seymour B R—f
Shepard D H—f
Sutton L F—f
Walsh Bros—f
Ware Fred E—f 1 c**COLFAX**Chapman & Gill
Hahn & Steuffer
Hogendorn Land Co—f c
Hogendorn W H—f
Penquite M E—f
Smith Chris—l
Wells W B—f**COON RAPIDS**Bowman C B—f c
Branan John—l
Browning C C—f 1
Cooney M M—f
Esdohr J H—f
Greenwaldt A F—f
Harris C M—f
Holliday G W—f
Morris C E—f
Smith John W—f c**CORNING**Chubb W C—f
Lavelly Brothers
Westrape H E—f**CORRECTIONVILLE**Bailey Geo A & E C—f c
Edmunds Earl—f c
Erwin B—f
Logan E C—f c
Mumford J T—f c
Page & Dubois—f c
Schneckloth E—f c**CORYDON**Day J W—f
Dennis W E—f
Draper Mr—l
Fry F B—f
Garrett H F—f
Green J K—f
Poston & Murrow—f
Rea E A—f c
Scales E H—f
Smith D J—f
Sutton O B—f
Tedrow & Richard—f**COUNCIL BLUFFS**Arnd Wm—f
Bell & Mulqueen—f 1 c
Benjamin W—f
Binder H W Co—f c
Casady J N Jr Co Inc—
f 1 c
Greenshields & Everest
—f
Hendricks F—f
Hughes J J—l
Knox Ohio—f
Lougee—f
Lutz J I—f 1
Officer Chas—f
Paschel Chas—f
Schnoor F J—f 1**CRESCO**Barker W L—f
Burker A E
Church Edwin—f
Converse A B—f c
Cray, A R—f
Cutting J A—f
Durgin N S—f c
Eaton L E—f 1 c
Emmons L E—f
Farnworth E P—f
Luers J H—f
Mueller John—f
Smith Andrew—f
Thompson E R—f
Thomson R M—f
Tilson W H—f c**CRESTON**Brennan Pat—f
Brown R—f
Bryan Jas A—f 1Burns Roy E—f
Carson John M—f
Dougherty T S H—f
Golden J A—f 1 c
Golden S W—f
Goodwin C A—f
Harrison W—l
Hoffman G M—f
Ide Geo A & Son—f
Lutz M—f
Malone M J—f
Maxwell W T—f
Nelson & Harkness—f
Nelson Chas—l
Patt W N—f 1 c
Rhine C A—f
Russell John & Son—f
Skinner Scott—f 1
Slaughter Chas—f
Smith H—f
Stearns J a—f
Stryker C S—f
Willis A A—f c
Wilkins S N—f**DAVENPORT**Ball S G—l
Bears J N—f
Becker O—l c
Bemis Fred P—f 1 c
Bemis Wells A—l
Benkert W—f
Birtness & Hoelmer—f
Bischoff & Kuehl—f c
Bischoff Ed—f
Brown A W—l
Camp H F—f c
Cannon Geo W—l
Coleman E N—l
Davenport Real Estate &
Ins Co—f
Dougherty Thos—f
Faerber A—l
Ficke Gustave H—f
Flatten V R & Co—f
Gardner S—l
Grimm F—l
Hackett G M—f
Harrison Real Estate Co
—f
Heesch-Carstens & Tal-
mon—f
Horne Dan B & Co—f c
Jacobs J H—f
Kennefick J E—l
Kinnavey J J—f
Kuehls O—l
La Claire J A—f
Le Buhn Carl—l
McIntyre C C—l
McLeod Jennie—f
McStewart W—l
Meyer, Ellsworth & Co—
f c
Moran M—f
Moses M—f
Parsons Alfred—f
Perry F H—l
Petersberger A—f
Priester A—l
Rice A—l
Ruhl & Mittlebuscher—
f c
Sisson F D—l
Snider, Hynes & Wats
—f 1 c
Sorrowfree & Son—f
Sternsdorff Geo J—l
Toher H J & Co—f c
Turner C A—f
Vogt H C—f c
Vogt H H—f c
Weir & Meier—f c
Williams H L—l
Yost J F—l**DECORAH**Abbey & Son—f
Abbey W F—f
Adams F P—f
Couse L L—f

Enger L M—f
Freeman A W—f
Jayne T A—l
Kennedy F—f
Paine Herbert—f 1 c
Vance A N—f c
Waterbury E A—f 1
Weiser C J—f
Whelan Miss A C—f
Whelan P H—f

DENISON

Bliesman H—f c
Boynston D L—f
Cochran E T—f c
Gulick E F—f c
Helsley Albert—f
Hoffman F S—l
Jones J P—f c
Jones M E—f
Klinker P J—c
McHenry Sears—f 1
Miller J W Jr—f
Neave Geo—f 1
Richardson Bros—f 1 c
Seeman L—f
Shaw & Kuehnle—f c

DES MOINES

Alverson H C—c
Anderson C N—l
Bailey A J—l
Baird-Taylor-Crawford—
Lewis Co—f c
Ballard Wayland C—f c
Blum J A—l
Bowles W D—l
Bream E D—l
Bright J E—f
Buck G M—l
Cavanagh B J—c
Christie J T Co—f
Clancy & Co J P—f c
Clapp J C—l
Corbett C D—f
Corley D W—l
Day & Dale—c
Deming M M—l
Doerfler E G Co—f
Dudley M L—f c
Edson L D & Co—c
Eddy J A—c
Ellis & Holland Co—f c
Farnsworth G M—c
Fisher Claude—l
Fleming Bros—l
Ford Ins Agency—f c
Gould C B—c
Griswold H J—f
Guthrie Donald R—f c
Harrison W H—f
Hazard & Cheseley—f c
Hess J W—l
Holton G W—f
Horton Frank—f
Hughes Geo W—l
Ins Service Agency—c
Jester Joshua & Son—f
Kelly Elton C—l
Kreh John Jr—l
Lambert E E—l
Lantz H H & Co—f c
Lenning C E—f
McCarthy J H—l
McCutchen & Verran
Co—f c
McFarland J M—l
McGuire H H—f
Maher J P—c
Miller Chas E—l
Noble F H—c
Noe C J—f
Orriny Robt—l
Page W E—f
Patterson E A—l
Percival-Porter-Ford Ins
Agency Inc—f c
Realty Clearing House
—f
Robertson C G—f
Roddy A T & Co—f

Rumsey Bros—l
St John W—l
Shaw M M—l
Spencer F A—l
Stoll S F—c
Stribble F C—l
Treyner I M—l
Tuttle Joel—f c
Union Ins Agency—f c
Upham Bros—c
Van Slyke-Dorsey Co—f
Waller B N—l
White W H—l
Wilcox, Howell & Hop-
kins—f c
Willis C H—l
Witmer & Kauffmann—
f c
Woodbury G W & Co—
f c
Young Fred S & Co—f c

DE WITT

Armentrout D—f
Christensen C C—f
Hines Wm—f 1 c
Howes John W Jr—f c
Lambertson G W—l

DUBUQUE

Abeln A P—f
Becket Fabian—f
Bradley & MacLay—f
Brown W J—f
Carry S A—l
Chamberlain I C—f
Coates & Robinson—f 1 c
Connelly W J—f
Cottingham Dixon—f
Early J P—f
Felgner Emil—l
Fitz Al—f 1 c
Garland J C—l
Hammond W A—f
Hayes Jas A—f c
Johannsen Land Co—f
Kemler R W & Co—f 1 c
Kretschmer & Lee—f 1 c
Kunz J F & Co—f
Lange Otto F—l
Lenihan Dan—f c
McCullough M J—f 1 c
Mettle Land Co—f
Murphy David—f c
Murray J J—f
O'Rourke John—l
Pier Elizabeth—f
Reynolds Chas H—f
Rice S J—f
Salot Harry—f
Schrup N J Agency—f
Spensley & Spensley—f
Traub & Felgner—f c
Trewin C B—f
Voelker C A—f
Wallace Miss Ida—f
Weihe Franz & Co—f
Whatmore J—f
Wilkes A H—l

DUNLAP

Baily M B—f
Barrett & Van Slyke—f
Brace M P—c
Cadwell & Cadwell—f 1 c
Curtis F W—f
Jordan A N—f
Lantz Adam—f
Moore L K—f
Robertson R W—f
Taylor A B—f 1
Van Slyke W H—l

DYERSVILLE

Dentmeyer F—f
Gehrig D A—f
Gehrig H A—l
Ham Geo—f
Henselman Ben—f 1
Kremer Henry—f

Kramer J H—f 1
Loosbrock Wm C—f 1 c
MacHogan W—f
Oehler Henry—f 1 c
Russell C B—f
Schemmel B J—f 1 c
Schneider John—f c
Utt Anna M—f
Weidert John—f
Willenborg H B—f

DYSART

Bates H K—f 1 c
Moeller Ervin
Schmidt F H—f
Warsaw John—f

EAGLE GROVE

Andrews F B—f
Baker J K—f
Clark L J—f 1
Flynn Sylvester—f
France R—f
Henneberry J W—f
McGrath J W—f
Paine J S—f
Rudy J M—f 1 c
Schaffter E—f c
Wehrheim Wm—f
Williamson S H—f c
Yearons A—f

EDDYVILLE

Miller Harry—f

ELDON

Davis & Smith—f
Finney C W & K S—f 1 c
Owen G A—f 1
Taylor W G—f
Varnum J E—f

ELDORA

Brownell C F—f
Burling C—f
Carpenter N S—f c
Davis & Cameron—f
Follett L M—f
Hardin H C—f 1 c
Murray & Crossan—f c
Newcomer C S—f 1 c
Syverson S—f
Whited S—f

ELKADER

Barnard H H—f 1
Davidson W W—f
Fitzpatrick M—f
Gifford G M—f c
Kramer J A—l
Pahlas H C—f 1
Preston W A—f
Reimer Wm—f
Schulte G H—f
Wilke G H—l

EMMETSBURG

Baker Geo H—f
Bickford S—f
Brown M L—f
Brown W J—l
Burt A J—f c
Duffy J A—f
Linderman W L—f 1
Menzies John—f
Morling W H—f
Ormsby A S—f c
Schooley Jas E—f 1
Slater James A—f
Steig Geo O—l
Steuhmer L—f

ESTHERVILLE

Anderson Ole—f
Coon B M—f
Kirby J P—f
Ladd W A—f
Littell J P—l
Person & Pitcher—f

Rhodes F H—f
Rhodes W T—f
Schloeman M H—f
Stanley I C—f 1 c
Walker W W—f

FAIRFIELD

Crail & Crail—f
Cummings Frank S—
f 1 c
Dole Wilbur—f
Dougherty Mrs—f 1
Green A L—f c
Hufstedler John—f
Huglin John A—f
Jacques A W—f
Johnson M J—f
Jones Miss Kate—f
Jordan A G—f
Keltner H B—f c
Leggett & McKemy—f
Mendenhall L—f
Mullinx A B—c
Munro Ralph H—f
Peebler J F—l
Ready J F—f
Ross W G—f
Simmons E F—f
Smith W C—f
Thoma & Thoma—f
Wilson David B—f
Wilson Jas F Jr—f

FARMINGTON

Carr Frank D—f 1 c
Caulter W H & Co—f c
Ketcham B F—f 1
McCormick W D—f
Price Jno R—f

FONDA

Bradshaw Z C—f
Clancy J W—f
Ellis E R—f
Fairburn E H—f
Fairburn F A—f
Jordan J E—f
Jordan S T—f 1
Linnan C F—f
McCreery J F—f
Mullen D W—f c
Royer Melvin—f
Wood Lucian—f
Wood W C—f 1

FOREST CITY

Brown H A—f
Brunsvold & Nelson—f
Kelley Ed—l
Olson John—f
Peters J A—f
Secor Willard—f 1 c
Thompson Bros—f
Wartchow E C—l

FORT DODGE

Anderson I L—l
Barton J J—f 1
Burnam Lisle—f
Butler & Rhodes—f
Cook E F—l
Coughlin & Hackett—f
Doud Robt P—f c
Drake Mrs Carrie M—
f c
Dwyer Edward—f
Flaherty T F—f c
Greene H G—l
Guth Geo W—l
Haire M J—f c
Harty J C—f
Keith M V—l
Kitchen R W—l
Mack E P—f
Mahoney Chas—f
Merritt W N—f
Minogue F C—f c
Nugent P F—f
Parker S R—l
Peterson C A—l

IA.—Fort Dodge, Con

Pickett Jno H—c
Pickett Miss Luella S—
f c
Pratt H M—f c
Saxton Burton H—l
Smitn David P—l
Thomas & Busby—f
Vaughen P T—f c
Weiss H L—f c
Welch A H—l
Williams E M—f

FORT MADISON

Authes Bros.—f l c
Downs John—f l c
Fruehling Chas—f
Gardner R H—f
Heitzman Bros—f
Hopkirk & Payne—f l c
Kasten Chas C—f l
Kiel & Schroeder—f
Masden H H—f l
Nunn Ralf—f
Person Albert—f l
Scherfe W A—f l c
Steovener Theo—f
Traverse A H—f l
Wilken Frank H—f

GARNER

Blackstone F E—f c
Fell M A & Co—f
Hanson F M—f
Ramsay J W—f
Ramsay W H—f
Sweigard Isaac—f

GLENWOOD

Carey Chas E—l
Chamberlain C—f
Edwards C W—f l c
French H A—f
Jackson F C—f
Johnson E G—l
Lambert A—f
Lumner Geo H—f
Mayberry Guy—l
Otio Carl—f
Otis Howard—f
Rathke Will—f
Records T Q—f
Zumner Geo H—f

GREENE

Green C M—f
Hartness M—f
Mead B N—f l
Mitchell James G—f
Pfautz F J—f l c
Soesbe C W—f l
Squires L—f
Stober F L—f l
Weston C B—f c

GREENFIELD

Brooks J E—f c
Burrell J A—f c
Crowley D A—l
Martin F D—f
Portersfield & Brown—f
Williamson W H—f

GRINNELL

Ashing Chas—l
Beyer C W H—l
Beyer H L—c
Brainard D W—f c
Bryan J & Son—l
Bray & Shifflett—c
Buchanan & Smith—f l c
Burnett H C—l
Carter W J—l
Creamer Carl—l
Critchett Geo B—f l c
Decatur C E Jr—f l c
Evans John—f l
Field H A—f c
Hannah Robt—l

Lanphere Harry F—f c
Lyman H G—c
Marvin & Cessna—f c
Moore J G—l
Mullin J J—l c
Noll T J—f c
Ross G M—l
Sears Guy W—f c
Swaney & Hubbard—f l
Welch Murray—l
Wright W E—l

GRISWOLD

Arrasmith A G—f
Knop C Otto—l
McCarthy E C—f

GUTTENBERG

Borman A H—f c
Eckart J P—f c
Eckart Oscar B—l
Eilers John—l
Frank V W—f
Growney Jas—l
Ihm Bros—f
Overbeck H J—f
Scholz Chas E—f
Schoper H W—l

HAMBURG

Campbell Chandler—f
Campbell R C—f c
Cilley P J—f
Cunningham S B—f c
Franklin B G—f
Morgan N G—f
Rodgers T H—f
Thompson F L—f

HAMPTON

Beed A W—f
Clark A L—f
Clock E E—f c
Haecker E D—f l c
Hemmingway J M—f
Inglis N A—f
McCrillis G T—l
Mallon J N—f
Meyers O F—f
Ridgeway F H—f
Robinson Bros—f
Salsbury C E—f
Savidge Wm—f

HARLAN

Beems I W—f
Colburn W K
Cullison Shelby—c
Franklin Thos N—f
Hertert E M—f l c
Hertert John P—c
Hetzel J C—f
O'Neil Chas—f l c
Pickard L H—f c
Swift C F—f c
Whitney J B—f
Wyland O P—f c
Wyland W W—f c

HARTLEY

Davis W J—f
Haynes John—f
Knaack G E—f
Patch Frank—f
Shuttle Jed—f

HAWARDEN

Gearhart & Son—f
Plank C A—f
Ring A—f
Smith & Slife—f l c
West W E—f

HEDRICK

Foster Jno C—f
Jennings Jas J—f
Martin C J—f l c

HITEMAN

Dinsmore H A—f l c

HUMBOLDT

Combs C—f
Garfield G S—f
Hayes R C—f
Lovrien F C—f
Smith W J—f
Stoddard F H—f
Strong Wm—f
Taft Wm J—f c
Wiser Geo—f

HUMESTON

Berry J L—f
Clark G L—f
Doze J E—f
Goodrich D P—f
McKibben F T—f

IDA GROVE

Babcock F D—f
Bowman E G—f
Easton J E—f
Hartley A—f
Hubbard G C—f
McDonnell C J—f
Moorehead H A—f l c
Reese J M—f
Smith Leonard S—f
Wilcox Wm Mf

INDEPENDENCE

Bartle Miss Carrie—f
Beatty A G—
Campbell A R—f c
Cilley J L—f l c
Foster Chas—f
Jayne M L—f l c
Keane Rich—f l c
Kemmerer I C—f
Luther A R—l
Lyon A J—f
McGuire Dora D—f l c
Rigby A G—l c
Todd A N—f
Woodruff Geo S—f l c

INDIANOLA

Briggs C C—f
Brown & Schrier—f c
Burns H F—f
Goodman & Sams—f
McCoy K M—f l c
v & Jackson—f c
Park Mel W—f c
Proudfoot A V—f
Ripper W W—f c
Speer Geo—f
Summers D W—f
Tidball S H—f
Weldin J—f
Whitney J H—l
Wilson W M—f
Winning O T—f

IOWA CITY

Bailey H L—f l c
Berger Will—f
Brennan Thos—f
Brooke J H—f
Cochran F J—f c
Donohoe, Miss Kate—f
Dvorsky J W—f l c
Hohmann W F—f
Holland J W—f l c
Horak F J—f
King A & Son—f l c
Lee I B—f l c
McDonald W J—f l c
Maher Margaret L—f l c
Meardon A E—f
Meher D—l
Murphy Mr—f
Murphy T E—f
Otto J M—f
Poser Bros—f
Reese D A—f
Royce F B—f
Scales Nat—f
Shrader C C—f l
Stevenson S R—f

Stouffer J C—f l c
Swire Roger—f
Swisher S E—f c
Welch C S—f
Wilson Edwin B—f

IOWA FALLS

Burlingame C H—f l
Foster F E—f c
Hall H B—f
Otterbach A C—f
Peet F D—f l c
Rowe D W—l
Welden W E—l
Woods W H—f l c

JEFFERSON

Anderson S B—f c
Brown P O—f
Culbertson S C—f
Flack S—l c
Fitz J W—f
Forbes J M—f c
Gililand A S—f c
Harding Harry M—f c
Harper Ruth M—f
Henderson J A—f
Henderson J W—f
Milligan F A—f
Mugan T A—f l c
Reimann John—f
Sayers S J—f
Wilson & Alberti—f c

KEOKUK

Collison Henry—f c
Field Louisa B—f c
Heaslip H A—f c
Hobbs & Blood—f c
Hobbs John W—l
Hubert W J—l
Johnson C C—l
McKay V R—f l c
Overton Agency—f c
Pyle N H—f c
Sheppard L D Jr—l
Tumulty John—f l c
Van Papelendom J B—f
Wyllie A M—f c

KEOTA

Cummings Fred H—l
Gilbert Ed C
Graham J F—f c
Kirkpatrick W Craig—l
Newton H P—f
Smith Fred—f

KNOXVILLE

Brobst A B—f
Brobst B H—f
Garretson I H—f
Ghrist W N—f l
Johnson S C—f
McCoy Arch—f
Roberts J J—f c
Welcher A—f

LAKE CITY

Brooks R F—f
Easton T M—f
Freeman J N—f
Fuller C E—f l c
Green C H—f l c
Hibbs J D—f
Hutchinson G G—f l
Lillard V W—f l
Smith J B—f l c
Townsend E W—f l c
Townsend R F—l

LANSING

Conway J P—f c
Gaunitz H F—f
Intlekofer Otto—l
Kerndt G M—f
Kerndt C W H—l c
Kerndt M Jr—f
May & Dampsey—f
Miller R G—f c

Nachtwey F J—f
Nieler & Co—f
Powers John—l
Saam W F—f
Serene Chas R—f c
Thomas B F—f l c

LA PORTE CITY

Ashley E R—f
Ashley Roy E—f c
McQuilken W T—f
Simpson E—f
Stebbens Geo E—f
Van Valkenburg A—f

LE MARS

Alline A A—f
Bedell E T—f c
Bogen Joseph—c
Buchanan F H—f
Colledge A C—f l c
Demaray A C—f
Duus A M—f l c
Gaynor S A—l
Heyl Fred—l
Keenan J F—f
Keenan J T—c
Koehler R J—f c
Koenig J G & Co—f
Martin H—f
Miller N—c
Minick A A—f
Woodke P K—f c

LEON

Arnold T S—f
Bamill M A—f
Bease Louis—f
Downs F A—f c
Farga Stephen—f
Wallace T A—f
Wright C F—f c

LUCAS

Baker N F—f l c

MANCHESTER

Arnold H F—f c
Blair Fred B—f c
Carr E M—f
Carr Hubert—f l
Cary F F—f l c
Clemans Hugh—f l
Dunham George W—f c
Hoyt W D—l
Huene O E—f
Hutchinson J H—f
Keagy C W—f
Long W H—f
Marvin R M—f
Mathews Will—f
Morris W H—f c
Pierce C A—f
Richardson Fred—f l c
Stiles E B—f
Tirrell & Pierce—f l
Torrey C O—f
Toran Calvin—f
Toran M J—f

MAPLETON

Anthony A J—f
Chapman C L—f
Cutz T O B—f
Quick Edwin—f
Rice Geo A—f
Smith V—f
Velch & Jacobson—f
Vengert H G—f c

MANNING

Babcock E S—f l
Eden C J—f
Emmons O W—f c
Jones P H—f l c
Parrott W B—l
Perry E C—f
Rogers Douglas—f c
Seivers Henry—f
Siemen F W—f l

Sutherland R G—f
Tate & McLaughlin—f l
Wheeler R H—f
Wiese Land & Invest Co
—f l
Wilson R H—f
Wohlenberg F W—f

MAQUOKETA

Ellis G—f
Ellis Jas W—f
Farr C W—f
Fletcher D A—f
Gregory Fred C—f
Gregory J W—f
Gregory W C—f
Heide Saml—f
Hoyt Robert—f
Hubbell H B—f
Kaler John—l
Kaler Peter—f
Keck F H—f
Keck Walter—f
Kelsey & Sokol—f l
Kelsey F D—f
Kulmer E J—l
Mahony H E—c
Mitchell Geo—f
Myatt F W—f
Palmer W H—f
Ralston James—f
Stephens Ralph—f
Swaney Lon—l
Thomas Chas M—f

MARENGO

Clements I W—l c
Colson B F—l
Engelbert J C—f
Goldthwaite H E—f c
Hipp A P—f c
Lewis J H—f c
McLennan Alex—f c
O'Neil T F—f
Owen & Thompson—f
Simmons M A—f
Sullivan E J—f
Van Boskirk Robt—l c
Vette A M—f

MARION

Anderson Fergus L—f
Biggs & Pearson—f
Courtney M W—f
Dahms E J—f
Davis T J—f
Eagate E J—f
Evans & James—f
Freeman John—c
Gillmore Florence Harris
—f l c
Gray J M—f
Griffin P S—f
Holloway H G—f
Holmes George—f
Ingersoll & Cleaveland
Jackson W T—f
Kocher J—f
Lillie Geo E—f
Millen H G—f
Pratt Harry—c
Roberts Ray—f
Robinson C A—f
Sherer Oscar N—c
Shanklin C S—f
Shumack F A—f
Smyth Robert—f l c
Stamey D A
Todd G W—f l

MARSHALLTOWN

Battin William—f
Bell S C—f
Blue T C—l
Carl F W—f
Clark W M—f
Coburn John—f
Coleman C M—l
Crawford W L—f
Ellis H M—l
Forbes I T—l

Gay A E Co—f
Houghton F H—f
Johnson A G—l
Johnson Samuel P—l
Kimberly Wesley C—f
Leech W E—f l c
McCormack J S—l
McMahon H R—f
Millard I S—f c
Mitchem John C—l
Monohon John O—f
Nelson W M—l
Norris Geo R—f
Nugent G S—f
OBryon M M—c
Russel David—l
Shove H W—l
Treat A M—f l c
Van Orman & Van Or-
man—f c
Webster & Son—f c
Welch Marie—f
Whitaker J M—f
Willigrod E—f

MASON CITY

Adams J W—f
Bagley W G C—f c
Barber F L—l
Beck Bros Co—f
Burns R R—l
Chambers F W—f
Davis Collecting Agency
—c
Drake S D—l
Duffield S P & Sons—f c
Farrer V P—l
Finch & Gilpin—l
Fleming E E—l
Franke Land and Invest-
ment Co—f c
Gage F H—f c
Gale A H—f
Harlan A B—l
Hill G H—f
Hill L A—f
Holman Land & Insur-
ance Co—f
Jackson O A—f
Kehm P H—c
Kimball & Hayes—f
Kirschman F A—f
Knesel A W—f
Loomer C—l
McNider C H—f c
Mason City Loan &
Trust Co—f c
Mason City Realty Co—f
Miles W E—l
Moncrief J J—l
Nicholson C R—f l
Norris & Irons—f c
Parker C A—f c
Paul Frank—f
Phillips L W—f
Pratt E E—l
Schanke A W & Co—f c
Schneider S A—f c
Smith & Pattie—l
Smith Earl—c
Smith R P—f c

McGREGOR

Chapin & Spaulding—f
l c
Geske M X—f
Walker C W—f l c

MECHANICSVILLE

Bundy O M—f
Gibeaut H E—f
Kennedy L L—f
Lynch C J—f
Maurer N J—f
Onstott J H—f

MISSOURI VALLEY

Barrett J B—f l
Kellogg Geo—f
McLaughlin Ras—f c
Roden W J—f
Sketton J—l

MONROE

Bateman Fred E—f
Chippes F D—f
Ible Henry—f
Jarnagin Jasper—f
Kipp Geo C—f
Livingston W M—f

MONTEZUMA

Bechly Frank—f
Caster Thos—f l c
Clark Chas W—f
Griffin C J—l
Gross Jake—f l c
Harper E V—f
Hawkins Geo—f
Jones Ed—f
McGill A C—f
Smith S E—f
Thorn L E—f
Vett J W—f

MONTICELLO

Ainsworth T E—f l
Houser J S—f l
Locher J J—f c
Pond J E—f l c
Voorhees J A—f
Waddick L P—f l c

MOULTON

Garey Effic—f
Powers H P—f
Walker E A—f
Willett W J—f

MOUNT AYR

Beall R S—f
Beard H C—f l c
Davis J H—f
Finley Geo H—f
Lewis & Sons—f
Liggett J H—f l
McMaster E C—f
Parsons Henry—f c
Smith R C—f
Wyant G A—f

MUSCATINE

Bishop W F & Co—f c
Borger S A—l
Burnside Ed O—f
Coster J C—f
Eversmeyer F W &
Louise—f c
Fitzgerald T R—f
Havercamp M—f
Horst H D—f c
Kemble & Kemble—f c
Madden & Madden—f
Mark J B & Son—f c
Metzger H W—f
Robbins J A—f l c
Rosenberger N—f
Thompson Mrs Ella—f
Titus Loan & Invest-
ment Co—f l c

MYSTIC

Delay Frank—f l c

NASHUA

Bauder C H—f l
Dexter H T—f
Gary N E—f c
Getsch W F—f l c
Kout A L—f c
West Frank—f

NEOLA

Bardsley J G—f
Bawm W C—f
Cotter E F—f
Hegarty J R—f

IA.—Con.

NEVADA

Alderman U S—f
 Atkinson—G W—f
 Bricker & Bricker—f l c
 Burroughs J H—f
 Dayton A L—l c
 Dutton J G—f
 Fitchpatrick W P—f l c
 Fumil W W—l
 Gillespie J F—f l c
 Grove D M—f
 Hadley & Langland—f
 Hanson F E—f l c
 Knudson J—f
 Larson J R—f l c
 Smith W S—f
 Wells John M—f
 Welty B B—f
 Wydell A O—f

NEW HAMPTON

NEWTON

Allfree H B—f
 Brunner J G—f l c
 Cavell J F—f l c
 Clark D L—f
 Coon J Lindly—f
 Coon Oscar—f l c
 Earley E L—f
 Eberhart D J—f
 Fugard J H—f
 Gebhardt M C—f
 Guessford W M—f
 Hindorff & Woodrow—f l
 Kennedy Fred—f
 Morgan & Korff—f l
 Reed L D—f c
 Smith Julian A—l c
 Stamper Miss Virgie—f

NORA SPRINGS

Miller J B—f c
 Moody E C—f l
 Schnedler H F—f c
 Waterbury O P—f l c

ODEBOLT

Bay W F—f
 Helsell W A—f
 Johnston S P—l
 Ketterer Jno H—f l
 Mattes J R—f l
 Schmitz Bros—f l

OELWEIN

Ayers W S—f c
 Bebee C A—f
 Bogart J A—l c
 Doctor L J—f l c
 Elder M M—l
 Erdman Hattie—f
 Hanson T L—f c
 Larson O P—f l c
 Little B B—f c
 Paul Al—l
 Ross J R—f
 Smith Bros—f c
 Young R L—f

OGDEN

Heldt Claus—f
 Kruse William—f l
 Porter Frank—f c
 Rosen Walter—f
 Williams J T S—f c

ORANGE CITY

Behrend Jno F—f
 Brewster George W—l
 Klienjan P—f
 Lohr F J—f c
 Lohr A W—f
 Roseboom Wm—f
 Schultz W W—f l
 Slikkeveer H—f c
 Snyders L—f

OSAGE

Annis J W—f
 Bartlett Lynn—f l
 Bartlett H G—f c
 Bush F C—f
 Darley E L—f
 Johnson K J—f c
 Knowlton L W—f
 Kugler A A—f
 McGann Hugh—f
 Monahan Pat—f
 Roberts A E—f
 Sawyer C L—f c
 Schuyler John—l c
 Stoughton H L—f c
 Union Real Estate & Abstract Co—f c
 Spoonin Carl V—f l c

OSCEOLA

Anderson Vernon—f
 Barnard W S—f
 Barnhill Frank—f
 Bebout S R Dr—f
 Fleming Bros—f
 Harper W E—f c
 Johnson W C—f
 Lewis R M—f
 McAuley Mrs Alice—f
 Marquin Clarence—f
 Miller C L—l
 Temple W N—f
 Trent T A—f

OSKALOOSA

Bell Fred A—f l c
 Bennett M E—f
 Cowan & Hambleton—f c
 Dutton S J—f
 Glasure H O—f c
 Gordon Claire D—f c
 Harrold J G—f
 Hedge Manoah—f
 Johnson Carl—f c
 Jones W G—f
 Keating Wm H—f
 Kent R A—f
 Mendenhall L H—l
 Moorman Mark W—l
 O'Hara Ralph—f c
 Parker Henry D—f
 Phelps Chas—f
 Ream J T—f
 Shangle A T—f
 Shaw W H—f c
 Winter Chris—f
 Wright B A—f

OTTUMWA

Acme Loan Co—f
 Alley H J—c
 Anderson Oscar—l
 Archer W T—l
 Baer F P & Son—f c
 Bayliss W J—f
 Campbell-Wellman Koett Co—f c
 Christie W S—f
 Corrick T H & Son—f l
 Creswell F B—f l

Criley Ben—l
 Curran J V—f
 Diltz G M—c
 Edmunds M L—f c
 Elliott W D—f
 Haw George—f l
 Hull J E—f c
 Keating W H—f l c
 Linton W C—l
 McElroy Ralph—f c
 Mitchell John H—f
 Nimocks Frank A—f l
 Norton & Smith—f
 Phoenix Trust Co—f c
 Porter C C—l
 Reynolds A L—l
 Smith J J—f

PANORA

Evans E—f c
 Ferree C F—f c
 Goetzman G A—f
 Morris J W—f l c
 Reynolds M M—f l
 Spurgeon Wade—f

PELLA

Baron S B—f
 Bloem Mrs John—f
 Cola C N—f
 Cook Ed S—f l c
 Cook W W & Son—f l c
 Dieleman John R—f
 Jelama S J & Son—f
 Stubenrauch P—f
 Thomassen & Thomassen—f c
 Van Sittert Peter—f
 Van Spanckerm B H Jr—f
 Van Vliet J H—f

PERRY

Ahrens George—f c
 Dunlap Z B—l
 French L A—f c
 Giddings Minne—f
 Hall J D—f
 Haskins A D—f
 Heiss A W—f
 Hollis C M—f
 Melick G R—f l
 Modlin H C—f
 Steltzer H I—f c
 Thornburg L B—f l
 Ward H P—f l c

RED OAK

Bryant J C—f c
 Burke N W—l
 Carey E M—l
 Cook J S—f
 Delaven N—l
 Gibson Edwin—f l c
 Gillett O T—f
 Houghton H C—f l c
 Howard O G—f
 Montgomery W W—f
 Peterson W—f
 Remmers O F—f
 Shaver B A—f
 Shuey & Cook—f c
 Stibbens L A—l
 Walker J E—l

ROCK RAPIDS

Berg Aug—f
 Carpenter W D—f
 Dickinson Jerry—l
 McGuire J E—f l
 McNab George—f l c
 Miller Jonathan—f
 Miller O P—f c
 Patch E L—f c
 Peters L G—f
 Penman H C—f l
 Pickard E C—f
 Pierce H B—f l c
 Roach E C—f c
 Shade Chas—f l

Spratt Robt—l c
 Sutter F L—f
 Wyckoff W C—f

SANBORN

Arnold G—f l
 Daly J H—f l c
 Jones C—f
 Solon W A—f l c
 Soop I—f l c

SCRANTON

Anderson W W—f l
 Clark B O—f l
 Dunning J D—f l
 Marchant Ed—f l
 Pitcher P P—f l

SEYMOUR

Fedrow & Allison—f
 Jackley A M—f l c
 Jamison W O—f l c
 Kerby D H—f l
 Squire John—f
 Strome & Merritt—f l

SHELDON

Benson A H—f
 Barragar F N—f
 Bloxham F W—f
 Clagg W E—f c
 Daugherty Chas—f
 Daugherty Frank—f
 Lindsay & Phelps—c
 McIntire I N—f
 Myers E B—f

SHENANDOAH

Cutter John S—f l c
 Ferguson Burnet—f
 Hughes W H—f l
 Houett Arthur—l
 Lake A S—f c
 Nordstrom Fred—f
 Rulman W A—f c
 Sheets Earl—f c
 Van Buskirk Frank—f

SIGOURNEY

Baker Geo B—f
 Beatty F—f
 Bensmiller A J—f
 Clark Hudson—l
 Dern W—f c
 Gambell W C—f
 Goeldner F L—f
 Goeldner H F—f
 Hamilton C C—f
 Hamilton W H—f
 Heninger C C—f
 James Geo—f
 Johnson C G—f
 Mackey Jas R—f
 McVicker J R—f
 Rathbun J J—f
 Stockman D T—f
 Updegraff C G—f
 Utterback C C—f
 Wagner H F—f
 Wiley Jas F—c
 Wilcockson K E—f

SIOUX CITY

Andrews R J—f
 Ball Miss Mary A—f
 Brown & Wolcott—f
 Clark M A—f
 Dean & Frost—f
 De Orsay A L—l
 Doughty B F—f
 Duns C M—f
 Flourney & Lewis—f l
 Flourney Henry—f
 Giehm A W—f
 Gilman W S—f
 Gordon Wm—l
 Grandy W F Co—f
 Guiney Chas L—f c
 Hewins John R—f

Howe Paul C—f
Hughes M J—f 1
Irvine W D—l
Kerby & Lynch—f
Kloster B J—l
Kneedler C A—f 1
Lacy R H & Son—f
Myer Carl—f
Nicol Paul I—l
Nivling & Haakinson—f
Oakley G W—f 1
Peters, Guiney, McNeil
& Powell Co—f c
Prusiner Wm L—f
Vitzthum J C—f
Weintz Geo D—f

SPENCER

Avery A H—l
Bemis W S—f
Buck & Kirkpatrick—f
Buckley C P—f
Carlson Ed—f
Cook F A—f
Cook W C—l
Cornwall W W—f
Goble Jay—f
Graham Roger—f 1
Green A W—f
Griffen M E
McCord J H—f
McKercher W M—l
McManus & Webb—f
Magee D A—l
Mauss E R—f
Miller J A—f
Morgan E G—f
Rice W R—c
Smith H N—f
Steele J E—f

SPIRIT LAKE

Arnold V A—f
Carlton W F—f
Price Chas—f c
Ferguson F H—f
Tompkins F T—l
Van Steenburg B B—f c
Weigand Lewis—f

STORM LAKE

Ballou L E Jr—f
Bassett T C—l
Bradford S C—f
Buland J E—f
Butler Frank—f
Christopher J W—f
Crouse Harry J—f
Daniels Geo D—l
Eastman Geo H—f c
Geisinger & Clapp—f
Jones Raymond—f
McConnell A R—l
LaGrange D G—f
Mack & Mack—f c
Moore C W—f c
Murray Roy W—l
Schaller Geo—f
Toy P C—f c

STORY CITY

Bartlett Chas—l c
Donohoe John—f 1 c
Henderson Alex—f
Henderson T T—f
Jessen J C—f
Wellington J A—f 1 c

STUART

Backus John S—f c
Barnett S P—f 1
Drake A F—f
Glover L J—f
Hackthorn H L—l
Hartsell E—f c
Hinkson F O—f
Monahan S—f
Sayer A R—f
Taylor W J—f c

SUPERIOR

Smith J C—f

TAMA

Bartlett E W—f c
Carson L I—f 1 c
Ferguson H J—f c
Gallagher W S—f
Goodell D E—f
Jackson A E—f
Richards E M—f 1
Sanborn F B—f
Stauffer S M—f 1
Usher A H—l
Williamson T L—f 1

TIPTON

Bartley & Maxson—f 1 c
Beatty Geo E—f
Casterline F J—f c
Dorcas Josia—f
Elwood C H—f
Geiger W G W—f
Gillam E C—f c
Huber H L—f
Neiman C S—f
Porter Chas—f
Rath H H—l
Reeder F L—l
Simmernaker C F—f c
Van Meter W L—f

TOLEDO

Baxter C A—f
Dexter W A—f
Gee F M—f
Green Mr—f
Hutchinson G A—f
Kepler R P—f
Krezek M J—f
Modlin C M—c
Ross J H—l
Smith A G—f
Struble & Stiger—f
Wagoner J A—f
Walters C E—f
Walters J P—f

TRAER

Bryan D E—f c
Findley Elmer C—f
McCormick W G—f c
Norton A J—f 1 c
St John Henry—l
Stokes T F—f c
Thomas B Frank—f c

VALLEY JUNCTION

Donahy H M—f
Field D H—f 1 c
Hadden & Gavin—f 1 c
Mullane J W—f 1 c

VILLISCA

Boise J S—f
English P B—f
Gibbs E C—f
Glackemyer & Enarson—f
Glackemyer H A—l
Ingman F L—f
Jackson & Hullinger—f
Jones E F—f
Minick P D—f
Woodward W B—f c
Woodward T B—f c

VINTON

Brown Mrs E F—f c
Forsythe J E—f
Knapp D C—f
Marrietta & Bickel—f 1 c
Nerwood-Bunten Agcy
—f
Schaele J W—f 1
Urice J T—f

WALNUT

Bunker J L—f c
Burke Ed D—f 1 c
Mosher O—f 1 c
Neff Lewis—f 1
Ronna Otto—f c
Spangler M L—f 1 c

WAPELLO

Beane Miss America—f
Deihl J D—c
Dickson J H—f 1
Hunter M—f c
Hurley W H—f
Kelly J S & Howard—f
Springer Arthur—c
Weber H A—f c

WASHINGTON

Ashby J A Y—f
Benn H W—f 1 c
Brookhart T L—f
Butterfield W H—f
Cocklin S J—f 1
Dempsey George—l
Dewey C A—f
Harvey E R—c
Keeley W M—f
Kellogg J J & S J—f
McCulley Art—f
Morton J W—f c
Rice Mrs Belle—f
Richards Humphrey—f
Sage Frank—f 1 c
Taylor Jno M—f c
White Will—f

WATERLOO

Bates J E—c
Bentley Bros Ins Agcy
—f c
Bickley C S—f
Blackhawk Ins Agcy—f
Blackledge Virgil—l
Bown & Bown—f
Bragdon J E—l
Bronson L H & Son—f
Chamberlain A W—f
Cotton C W—f
Gardiner Co James The
—f
Green C F—c
Hallowell Co—f
Hammond H W—f
Henderson & Weather-
wax—f c
Higdon-Hardisty Co—f c
Hoxie & Brunn—f
Kingsley & Stewart—f
Koepke F J—f
Lindner C C—l c
Miller & Jacobson—f
Park L E—f
Rumsey A E—l
Struyer F F—l
Waterloo Ins Agcy—f
Wilson Burton E—f c
Young C M—c

WAUKON

Buckley M J—l
Citizens State Bank—f
Deeney H J—l
Earle C H—f
Eddy Jessie—f
Ericson T T—f
Goodykoontz E W—f 1 c
Hager O J—f 1 c
Haines Joe—f
Hall E J—f
Hancock E M—f c
Hart John J—l c
Hart Wm S & Co—f 1 c
Hendrick Burt—f
Howe H A—l
Larson A C—f c
McGeough Leo—l
Murphy D J—c
Purdy E D—f

Stilwell & Stilwell—f c
Stone C M—f
Taylor H E—f
Thomson S R—f

WAVERLY

Babcock W H—f
Bessmer A G—l
Bredow O—f
Cullinane Richard—f
Dickinson Earl—f
Grossman G A—f 1
Hagemann & Farwell—
f c
Hazlett J Y—f c
Herrmann R—f
Kasemeier Henry—f c
Long & Kingsley—f
Machling H E—f
Mitchell O H—f
Mooney J A—f
Morey H A—f
Munger F H—f
Ruddick Julian—f
Runyard C C—f
Sager John—f
Scheifelbein E A—f
Van Derveer G O—f 1
Vanderveer H R—f c
Weiditschk W—f

WEBSTER CITY

Berggen J A—f c
Blake J M—f
Boeye A N—f
Cook A A—f
Crosley V C—f c
Currie F S—f c
Ferrel Walter—l
Henderson O J—f
Kamrar & Prince—f
Lee J W—f
McAdow S W—l
McConnell W O—f
McFerren Rube—f
Miller & Boeye—f c
Morean G S—f
Peterson J J—f c
Peterson J L—f 1 c
Porter J D—f
Rood W B—f
Sayrs I J—f
Sparboe H M—f
Sterling J R—l
Thompson G D—f c
Tucker G F—f
Wesley Martin—f
Whitham & Hampton—f
Whitson & Rahto—f

WEST LIBERTY

Aikens Irwin—f c
Beyer E G H—f 1
Hill R H—l
Jones Theo—f
Light Walter—f
Luse & Noland—f
McIntosh J E—f
Mosher Henry—l

WEST UNION

Berkey D M—f
Berkey J J—f
Blackman H B—f
Blunt Harry—f
Dwyer J W—f 1
Earler Edwin G—f
Linbeck Frank—l
Phillips E M—l c
Rogers W J—f
Woodward R O—f

WHAT CHEER

Bonsall W T—f
Harbison & Legoe—f 1 c
Harding Frank W—l
Windett W C—f 1 c

IA.—Con.**WILTON**

Budelier Clarence—f
Harris W D—f
Lang Wm—f l
Martin Fred—f l c
Whitmer Roy—f l

Wickes F C—f
Wildasin Henry—f
WINTERSET
Beach O E—f
Cornell W J—f
Gilpin T C—f
Green Ellison—f
Hamilton Bros—f

Lochrie S C—c
Lucas W O—f
McCall E E—f
McKee J W—c
Shriver J G—f l
Smalley W L—f
Stark S W—f
Tidrick L B—f

Vance W H—f
WYOMING
Bronson W W—l
Corbit R M—f c
Evans G W—f c
Jansen P S—l
Overley C C—f c
Tourtellott W H—f c

KANSAS**ABILENE**

Anderson G C—f c
Baer C R—l
Cutler J G—l
Deever Roy—f
Gans C W—l c
Graves J A—f
Howard H—f
Hutton I H—f
Keel J E—f
Makins Edw—f
Malott M H—f
Marts F—l
Nichols W D—f
Southworth H—f
Wyandt C C—f l c

ANTHONY

Baker H D—f c
Bird S R—f l
Couch J E & Co—f c
Day Vernon—c
Fanning T F—f
Heacock & Co—f
Holaday Melvin L—f l
Jennings Lewis G—f l c
McPhee & Howard—f
Wilcox E C—f c

ARCADIA

Davenport J F—f
Fowler J T—f l c

ARKANSAS CITY

Branine G W—f
Farrar & Norton—f c
Floyd J N—l
Gould & Bunker—f l c
Guyot C C—f c
Hess R U—f c
Moore W E—f
Penfield W C—f l c
Pickett, Neal—c
Roseberry & Son—f c
Topliff J C—f c
White R O—l
White Willis—f

ASHLAND

Ainsworth W L—f
Berryman J W—f
Carson C W—f
Gribble S G—c
McFarland R A—f c
Mayse R C—f
Smith W C—f
Stevenson M G—f l c

ATCHISON

Adams Bros—f l c
Broekert & Co L D—f
Collett W B—l
Converse Inve Co—f
Donald W F—f l c
Drury A S—f c
Hanson C H—l
King & Son S S—f
McCrum Jas—f
White Durham—l

ATTICA

Baird A—f c
Bradley J D—f
Day T L—f c
Garrison J M—f
Hilliard A—f c

House M F—f c
McBride A N—f c
Shannon Roy L—f c

AUGUSTA

Brown W E—f l c
McCool J J—f
Norris Cora—f
Penley W A—f
Ruland F C—f

BALDWIN

Bristow Wm—f
Clark W M—f l c
Hitchcock John—f
Holliday Wm—f
Hoover H J—l
McClure W A—f
Ross J B—f
Webster Dr W H—l
Wise J C—f c

BAXTER SPRINGS

Jones A L—f
Watts W A—f c
Weaver T C—f l

BELLE PLAIN

Haworth M L—f c
Herbert V E—f
Marshall T J—f
Mordy T R—f
Scudder C E—f c
Sturgis C—f c

BELLEVILLE

Bell W H—f c
Boyd H N—f c
Bramwell G H—f c
Carstensen C P—f c
Stanfield R T—f c
Vance W D—f c
Van Natta Henry—f
Ward N J—f c
West A J—f

BELOIT

Anderson Max—f
Bartleson J W—f l
Beil L D—f
Chubbic P G—f
Downs T P—f c
Gaylord I W—f
Green J R—l
Hallum J L—l
Jordan A—f
Lowry C B—f
McClintic A C—f
McCracken W W—f
Mead A G—f l
Mergen Frank—f
Pagett P H—f l
Pooler Arthur—f c
Rouse J C—f
Thompson Frank—f
Tice Bros—f c
Wilson N L—f
Young I D—f

BLUE RAPIDS

Burket C N—f
Burr & Waynant—f c
Cummings & Thompson
f c
Dewey E F—f c

Holbrook E A—l
Lathrap H C—f
Netz W C—l c
Rodgers C N—f
Sheldon F D—l
Smith C D—f
Smith M—f

BURLINGAME

Amos & Doty—f
Burke F E—f
Fast E H Jr
Hayson Wm—f c
Taylor E S—f

BURLINGTON

Burger Andy—f
Cheney H B—f c
Gilman & Gilman—f
Gray W H—f c
Holmes J H C—f c
Lamborn H T—f c
Rudrauff Wm & Son—f c
Woodford Ralph A & Co
—f l c

CALDWELL

Bedford & Stump—f l c
Brown Mattie E—f l c
Devorek Joseph—f l c
Globe Realty Co—f l c
Griswald W S—f l c
Harper & Dial—f l c
Keeling H C—f l c
Scribner W N—f l c

CAWKER CITY

Gengler Peter—f
Higley C M—f l
Hill S A—f c
King J H—f
Klinkenberg C—f
Power J W—f
Tucker Geo E—f
Tucker John W—f
Woody W P—f

CEDAR VALE

Brown A—f
Brown J W—f
Fisher Edgar—f
Krause Chas E—f
Marsh J R—f
Snaver A N—f
Smith J M—l
Tabler J P—f

CHANUTE

Baughman S S—f
Bideau & Tye—f
Burris Bros—f
Clover & Son—f
Dimick E L—f l c
Eklund C E—f
Hurt J J—f
Johnson & Helmick—f
l c
Kennedy D M—f c
Smith & Brobst—f
Taylor J L—f
Ward Jesse—f
Wood N E—f

CHEROKEE

Bolick R A—f
Chudsey W L—l

Howe Chas—f c
Iisenbee T J—f l
Tharp John H—f c

CHERRY VALE

Anderson W E H—f
Brock J T—f
Butler C S—f
Gowdy J F—f
Green Frank—f
Hannum W S—f
Hileman A D—f
Hill & Oakleaf—f
Houck & Houck—f c
McDonald E S—f c
Newton Revilo—f c

CHETOPA

Abbey & Von Trebra—f
Bell A R—f c
Cook J B—f
Craft Joseph—f
Drake A G—f
Newton E B—f l

CLAY CENTER

Carlson Realty Co—f
Dobbins C W—c
Gay & Castello—f
Hanna G W & J A—f
Lovejoy Fred—c
Oberg Frank O—f c
Parrott F W—f c
Smith Arthur—f
Stratton G M—f
Swenson Eric H—f
Withers Geo A—f l c

CLIFTON

Caywood E W—f
Hamilton Mrs H—f
O'Brien Harry—f
Pfister & Rush—f
Seifert Frank—f
Sims C—l
Tolin C D—f

CLYDE

Collins T R—f
Dunahugh R W—l
Harmon P M—f
Joiner W L—f l
Murphy J C—f
Patter C L—f
Randolph J F—f l
Van de Mark C W & Son
—f

COFFEYVILLE

Beatty J K—f
Bickett C T—f
Carpenter C T—f l c
Curry Andy & Co—f l c
Ellis John—f
Grimes J O—c
Heckman Wm—f
Kleiss J L—l
Long C L—f c
McClelland Frank M—f
McCreary Joe—f
McMurtry Realty Co—f
Messer C E—l
Morgan E W—f c
Newman Realty Co—f
Perkins M V—f

Pfister Geo—f c
Rosser E A—f
Smith J E—f
Upham G N—f

COLUMBUS

Aitchison Realty Co—f c
Carter J R—f
Elliott Jim—f
Fidelity Tiller & Invest-
ment Co—f
Hosey Land Co—f
Lea & Alfred—f
Logan J Wilbur—f c
Maxwell Ed—f l
McNeill Morris—f
Snyder Geo W—f
Stiles F U—f
Tussey & Schreiner—f
Youngman Emery—f c

CONCORDIA

Caldwell-St. Clair Inv
Co—f
Coffey Dr Geo W—f
Cristie W J—f
Hanson W N—f
Missel Robt—f c
Pepperell W H—f c
Roberts Sam—f
Rogers Geo—f
Sexsmith J D—f
Sturges F W—f
Swenson J V—f
Troup T D—f c
Whipp W C—f c

COUNCIL GROVE

Anderson Edwin—f
Brown D H—f
Chapin W F—f c
Coffin G W—f
Figley & Dilley—f
Irvin Geo—f c
Jacobs J T—f
Jailite W & Co—f c
Mead L—f c
Perry M W—f l c
Pirtle W J—f
Shamleffer W F—f c
Stewart Hugh—f
Wolf C J—f

DIGHTON

Cavanaugh J H—f
Ewing E E—f
Freeman F F—f
Hyames E D—f l
Latimer C B—f
Smeltzer H C—f
Young W V—f

DODGE CITY

Raird D—f
Burt Hiram T—f c
Dodge City Abstract Co
—f c
English J P—f
Evans R W Jr—f l c
Groberty L G—f
Hart R M—f l
Miller W Karl—f c
Painter G L—f
Reynolds S P—f c
Stumpf Geo A—f
Taylor L L & Co—f l c
Turner & Milikan—f

DOWNS

Breakey W J—f
Day L E—f
Duffy P H—f l
Earls J H—c
Harrison Bros—f c
Huff Bros—f c
Jones C D—f
Pugh—f c
Smyth D B—f l c

EL DORADO

Adams J B—f
Adamson J E—f

—f

l c

l

ELLSWORTH

Cochran W C—f
Pohlman & Flanders—f
l c
Seaver L H & Son—f l c
Shaw E R—f l c
Wellington E W & Son
—f l c
Wilson J M—f c
Wolf W Clyde—f
Woods & Harris—f l c

EMPORIA

Burnett J C—f c
Burton J T—f
Dunlap Howard—f c
Dwelle H L—f
Engle J N—f
Fisher H W—f
Given & Simpson—f
Holmes V R & Son—f c
Little M C—f c
McCowan J M—f
Megley Fred—f
Morrison D S—f
Siling W—f c
Smelser E W—f
Smelser W R—f
Staats & Morley—f
Thomas R D—f
Wayman & Miller—f
Wells I N & Son—f c
Willis W A & Co—f c

ENTERPRISE

Corbin Roy E—f
Flack B A—f l
Frey James—f
Peterson C P—f

ERIE

Carson J A—f c
Clark B H—f c
Dutton C C—f c
Frogue C H—f c
Malsbury J D—f c
Mills D P—f
Wells J A—f l c

EUREKA

Clogston R H—f
Darby J F—f
Fuller D B—f
Gregg F B—f c
Hart W H—f
Hoffman J F—f l c
Johnson D C—f l c
Kenner J W—f
Miller A B—f
Moore C E—f c
Nye C C—f
Rizer H F—f c
Smyth J M—f l c
Sturgeon J W—f
Zwicker O C—f

FLORENCE

Bathey A J—f l c
Haas & Graham—f l c

FORT SCOTT

Atkins E G—f c
Barnum G—f
Bollinger E S—c
Brown J O—c
Camp D A—f

D

Agency Co—

F

Mortgage Ins

G

ster—f

H

E—f

K

N—f

M

l R—f l c

O

er Co—f c

P

arpenter—f

R

Agar—f

S

—f l c

S

ns Agency—

Stout H L—f

Tiernan R S—f

White S R & Co—f c

Wogan H F—f

FRANKFORT

Barkes J M—f
Blackney C A—f
Bishop J M—f
Fladd John M—f
Gregg & Gregg—f
Lobley J W—f l c
Nickell Chas L—f
Pierson C H—f
Rhodes & Snodgrass—f
Shumate Herbert N—f
Welsh M J—f

GALENA

Glover & Stallsmith—f c
McCullagh John—f l c
Moore J S—f l
Sawyer C L—f l
Worthington C G—f l c
Worthington Emma—f
l c

GARDEN CITY

Covert E J—f l c
Diesem I L—f c
Griggs E P—f
Lee J H—f
Marmon C L—f
Simonds B F—f l c
Stocks Ralph C—f l c
Stowell W H—f
Wampler J W—f

GARNETT

Bronston J W—f l
Harder B L—f l c
Hassav T J—f
Her Will—f l c
Johnson J M—f l c
Kennedy C H—f c
Knight W O—f l c
Lawellin M C—f c
McDonald E N—f l c
Marshall C—f l c
Millar H—f c
Rice Daniel—f
Sewell E—f c
Simon E—f c
Thornton J B—f
White M L—f l c

GIRARD

Cassin J—f
Colborn W O—f
Dorman W P—f l c
Flath Peter—f
Flint D C—f
George & Lawler—f l c
Grantham Wm—f
Smith D G—f c
Wayland Investment Co
—f l c

GOODLAND

Brown H S—f l
Calvert G L—f l
Kysar G N—f l
Leonard T P—f l
Shimeall C J—f l c

GREAT BEND

Baker Vernon—f
Bell Ray—f l

Bortz E M—f
Breeden L C—f
Clayton James—f l
Dawson Orin W—f
Dawson & Zutavern—
f l c
Dodge O V—f
Fruit Henry—f l
Hans Fred L—f
McKenzie Scott—f
Reinecke W A—f
Seeber F C—f l
Smith E A—f l
Taylor Arthur E—f l c
Thatcher G W—f
Torrey Wm—f l c
Zutavern L—f

GREENLEAF

Durham J—f c
Hood E A—f
Vicory F—f

GRENOLA

Davis R T—f
Deal J F—f c
Lanter F R—f c
Rings H C—f

HALSTED

Bockmann J M—f
Hinshaw N L—f
Oltman Christ—f
Todd R M—f

HARPER

Knowles J S—f c
Nordyke Rex—f c
Schenk R C—f
Washbon James G—f c
Washbon Ruth A—f c

HAYS CITY

Madden W J—f
Miller C W—f
Miller Fred & C A—f l
Reeder C W—f l c
Robinson & Chittenden
—f
Schaefer J M—f
Shurts J P—f
Wilder A S—f
Zeigler Geo—f

HERINGTON

Bradshaw J W—f
Carman F D—f
Green F A—c
Ely E E—f c
Haire Jas—f c
Hull C N—f c
Lower Oscar E—f
McAllister A S—f
Morgan W D—f l c
Mott & Kohler—f
Munsell E G—f l c
Riddle L H—f
St Amand Mrs L—f
Sutherland Robt—f
Thompson R E—f

HIAWATHA

Allen & Higgins—f c
Bechtel & Richards—f
Dimmock C O—f
Frazey Harry—f c
Ham & Ham—f
Heimlich C P—f l
Hildebrand B F—f
Jenson J J—f
Lawrence C H—f c
Litteral W B—f
Lytte & Van Over—f c
McLaughlin Geo—f c
Pantz F A—f l c
Rogers Wm—f c
Schilling & Meisenheimer
—f c
Shannon J O—f
Smith E A—f l c
Wellmer J D—f
White John—f l

KAN.—Con.

HOLTON

Bender M A—c
Dawson & Martlens—f 1
Dunn E D & Co—f 1
Friend Wm—f
Haist Charles—f 1
Hursh G—f
McCorkle & Co—f 1
Moore J P—f
Moore Scott—l
Newell Samuel—f
Philips Chas—f
Shepard C—f 1
Smyth C H—f
Talbert W B—f
Taylor & Haag—f
Wilson Henry—f

HORTON

Ayers & Henney—f
Ayers C A—f
Bailey & Fox—f c
Beal T J—f c
Friend & Bowlin—f c
Rayfield Realty Co—f
Weeks W W—f
Wheatley All—l
Wilson F M—f c
Wilson Wallis D—l

HOWARD

Batson J M—f
Boulton B E—f
Boulton Frank E—f 1 c
Eby A F—f
Glasco L E—f
Jackson J A—f
Longley E K—f 1 c
Reid Geo K—f c
Sharp G J—f c
Young Franklin—f 1 c

HUMBOLDT

Armel J H—f
Burtiss H M—f
Cannon L T—f
Culver F D—f 1 c
Culver W A—f
Cunningham A W—f
Dickinson A G—f
Hess Bros—f 1
Peery Jas—f c
Schaffner Chas & Son—f c
Wakefield J E—f

HUTCHISON

Alton John W—l
Bailey J N—f c
Bainum C A—f
Benham E A—l
Bentley & Wells—f c
Brehm Realty Co—f
Brown W B—f c
Brown Bros—f
Daniel R B—l
Davis Lincoln S—f
Fontron Realty Co—f 1 c
Glascock Guy—l
Gray M H—l
Harrison & Co J—f
Kinkel Agency The—f
Kinkel John M—f 1 c
Kinkel W P—f
Krous A D & Son—f
Lemmon F L—l
McDermid R F & Co—f
McNaghten Ed—f c
Moore D A—f 1 c
Mowrey M E—f
Smith J F—f
Stewart John M—f
Strohl A W—c
Sweet & Co—f c
Thompson Will S—f c

INDEPENDENCE

Anderson J M—f
Conrad Henry M—f

Fry R T—l c
Gilmore G E—f c
Gilmore Rex S—f c
Howe J W—f c
Ins Exchange—f c
Jukes J L—f c
Laney C W—l c
Otto J A—f 1 c
Sewell E—f c
Smith John—f
Tulley Mark—l
Underhill J B—f
Young L E—f c

IOLA

Arnold F H—l
Bennett R H—f
Bollinger C O—f
Cunningham R M—f
Gardner B F—l
Hamilton Bros—f
Henderson Realty Co—f c
Hertwick H C—l
Keim J C—f
Klaumann H—f
Lamer J M—f c
Law E H—l
McGee Geo—l
Mitchell A N—f
Myler E W—f c
Peck W W—l
Pees G E—f
Powell J E—f c
Smeltzer D B D—f
Smith & Travis—f 1 c
Stinespring J W—l
Stewart & Funk—f
Stewart John—l
Thompson R L—f
Thrasher W C—f
Travis F L—c
Wheeler W A—l

JUNCTION CITY

Calkin W C—f
Coryell M L—f 1 c
Dorn T W—f c
Flower Bros—f
Kennedy Thos B—f
Logan & Clark—f 1
Mead Ben—f c
Miller John T—f 1
Pierce Harry—f
Pierce & Manley—f
Reynolds J P—f
Rizer R O—f
Templeton & Rohrer—f
Trott A P—l c
Webster & Boder—f c
Zieglsch & Zieglsch—f 1

KANSAS CITY

Bigger T A—f
Blodgett Wm—f
Childs W R—l c
Claffin O Q—f
Clark E L—f
Comby Lilly—f
Corday W H—f
Daniel R B—l
Denny & Herath—f
Dunbar J A—f
Falconer & Edwards—f c
Elrod C N—c
Erhart F F—f c
Fulton Felix—f
Harker M L—l
Hocker & Scott—l
Hoel J A—f
Livingston J—l
McElany H—l
McGrew Bros—f
Maddox H O—l
Maurer O G—f
Mebus Albert—f c
Merriam, Ellis & Benton—f c
Morris & Morris—f
Mulford Geo H—l

Parsons F D—f
Poindexter C H—l
Poindexter E W—l
Potter Eli—l
Reynolds S H—f c
Richey & Baxter—f
Silvey J M—f 1
Sullens J H—l
Snyder G H—f
Sutton Chas—l
Wiles J P—f c
Wilson Chas—f

KINGMAN

Cragun John A—f c
Murphy Oren—f

KINSLEY

Bacholler O M—f 1 c
Bingham D J—f 1 c
Mairs & Straut—f 1 c
Moore Carl—f 1 c
Ott Geo—f
Sippoldt C H—f
Taylor J D & Son—f 1 c
Weltner M D—f

KIRWIN

Dundon S—f
Gray J F—f
Hull H R—f 1
Royce H A—f

LA CYGNE

Copeland A G—f
Cortmell T H—f
Goss J T—f
Gruver Roy—f 1 c
Leasure M F—f
Linn Co Bank—f 1
Rush A W—f c
Trinker Chas—f

LARNED

Carr J A—f c
Charles W W—f 1 c
Crawford G W—f 1 c
Finney Geo W—f c
Garth S T—f 1 c
Kaiser E W—f c
Kinnel H H—f 1 c
Nolan G W—f 1 c
Taylor H T—f 1 c

LAWRENCE

Atkinson S W—f
Banks & Son Geo A—f
Blair Hugh—f
Charlton & Melton—f
De Forest Chas—l
Dillon W R—l
Edwards C L—f
Elwell Chas—l
Fugate J B—f
Gardner Theo—f
Harris J E—f
Hilkey E J—f
Hosford C B—f
Leis George—f
Manley R C—f c
Morrison R M—f
Perkins F M—f
Plank U S G—f
Selig A L—f c

LEAVENWORTH

Davis E C—f 1 c
Fletcher W B—f c
Flintjer A—f c
Graham & Kelly—f c
Hacker M L—l
Leavenworth Savings & Trust Co—f c
O'Brien P W—c
Reyburn W D—f
Sallen A—f
Smith Martin—f c
Sparrow Chas A—f c
Suydam & Joerger—f 1 c

LEROY

Brant Frank—f
Covert J S—f c
Fockele Frank—f c
Fockele Glick—c 1
Mosley W B—f c
Schmitt Miss Gertie—f
Sims Geo—f
Watson L V—f

LINCOLN

Anderson W H—f
Bower E S—f 1
Brunt S H—f 1 c
Davison & Burt—f
Frances & Brumbaugh—f
Galpin A D—f
Hall H D—l c
Hawkins Geo—f c
Jackson J—f c
Lyon W E—f
McFarland E A—f
Marshall A—f
Marshall J B—f 1
Miller J D—f c
Nimmons W T—f
Snyder C—l

LINDSBORG

Eberhardt G E—f
Lindsborg Realty Co—f 1
Liston Land & Loan Co—f c
Monson A—f 1 c
Weddle E M—f 1 c
Wilber Allen—f

LYNDON

Gardner Jas W—f c
Hussey L T—f 1 c

LYONS

Beech W H—l
Davis John—f c
Hartrout A G—f 1 c
Holmes B F—f
Lasley W M—f
Needham L C—l
Nicholas W T—f c
Pulliam J—f c
Purdy G—f
Six O R—l
Whittleton C—l

McPHERSON

Bremyer A W—f 1 c
Entriken F K—f 1 c
Engstrom E E—f
Harms B—f
Irons R H—f
Morris W A—f c
Russell H—f 1 c
Sward S A—f
Wright J R—f

MANHATTAN

Bardwell & Bardwell—f
Elliott F B—f c
Fearon J B—f c
Frost Realty Co—f
Haines Harvey—f c
Helder & Hostrup—f
Lee Wm F—f c
Limbocker C A—f
Menohir Bros—f
Otto Harry—f
Porter A S—f c
Purcell E B—f c
Sanford Peter—f 1 c
Slocum W N—f
Yenawne S J—f c

MANKATO

Dalton John J—f 1 c
Fair J P—f c
Mitchell W R—f
Remfrev Jas—f 1 c
Reynolds W S—f

Stafford D H—f
Teeple A —f
White J R—f
Woollen J H—f

MARION

Bowlby J R—l
Case A E & Son—f c
Gardner J W—f l c
Martin Arthur—f
Morris W P—f c
Ouisenbery A S—f
Smith N M—f

MARYSVILLE

Broughton J A—f
Cole L N—f
Davis C H—f
Draheim E G—f
Eddy L H—f
Fulton & Hohn—f
Guthrie R C—f
Hammett C A—f
Helvern & Helvern—f
Lamb Ora—f
Laughlin P E—f
Loch Geo—f
Morse O J & Co—f l c
Redmond W W—f
Schmidt Alex—f
Tavelute Charles—f

MEADE

Bennett S M—f
Boehler Louis—f c
Curl F W—f c
Day Geo W—f
Gibbons Wm S—l
Hamilton O—f c
Marrrs C A—f
Schumacher L F—f c
Simpson W W—f c
Sourber Chas—f
Sullivan Frank—f
Wehle Agnes—f c

MEDICINE LODGE

Bragg W L—f
Case H H—f l c
Chapin F B—f
Groendycke R L—f
Lake E E—l
Lake & Co P L—f l c
Lindley T L—f c
Nixon E H—f
Palmer Wm—l
Sleeper V—f
Stevens L W—f
Williams L T—l

MINNEAPOLIS

Babcock & Steele—f c
Binns David—f c
Citizens Nat Bank—f c
Loomis Mr—f c
McMilan H—f l
Randall A D—f l c
Robinson A E—f c
Silver J T—f l c
Steller Herman—f c

MOUND CITY

Bower & Bower—f l c
Haley, McMullen Co—f c

NEODESA

Blakeslee Thos—l
Deardoff J A—f
Deer John W—f
Dice E R—f
Hill B H—f c
Seaman J J—f
Sharp A M—f
Squires C L—f l c

NEWTON

Bourne Charles—c
Bynon Frank—c
Coble N S—f

Cook G C & Ed F—f
Davis S C—f
Dey M—f
Dunkelberger Edward—f l

Foltz Josiah—f
Gardner H—f
Glover C M—f c
Harlan & Furman—f c
Hoisington P M—f
Hunter S A—f
Johnston John C & Son—f
Lander Philip—f
McArthur S R—f
McLain & Panis—f c
Murphy Mortgage Co—f
Patterson Mrs J W—f c
Regier J G—f c
Toevs W W & G R—f

NICKERSON

Alrich F H—f c
Murphy C A—f
Stafford J G—l
Ward W H—f c

NORTON

Broquet Paul—l
Campbell & Bower—f
Chappel W H—f
Gray W J—f l
Guthrie G C—f
Hemphill R W—f
Kissell J W—f
Poe H M—f
Thompson L H—f c
Weikert W M—f c

OLATHE

Brockway S M—f
Caswell J C—l
Fergus John S—f
Frye W W—f c
Hayes A L—f c
Hendrix W D—l c
Hoge C C—f
McCarthy E—f l c
McGee H H—f c
Morrison W D—f c
Orr James R—l c
Owen E C—f
Pellett J S—f
Pettyjohn C F—f c
Pratt W A—f
Ripley Mr—f
Scott O J—f
Sinead & Son F K—f l c
Thorne John R—f
Tillotson B H—f c
Whilford W S—f

OSAGE CITY

Roruff A J—f
Dodds Mrs A M—f
Laybourn J W—f
Ranstrom & Rosenquist—f l c
Sprague L S—f
Truitt T M—f l c

OSAWATOMIE

Beeson O T—f l c
Campbell W H—f c
Campbell H W—f l
Chambers & Chambers—f c
Dunaway W L—l
Matherly Walter—l

OSBORNE

Botkin E L—f
Crampton S P—f
Hahn Chas B—f
Hays R R—f
Huhn Miss Tamsel—f
Layton Bros—f
Mahin W E—f
Mitchell J K—f c
Mize W H—f

Osborne Realty Co—f
Rothwell & McInturff—f
Schmeil & Sharp—f
Tindal Ray—l

OSKALOOSA

Ford & Weishaar—f l c
Interarrity David—f c
Lerch W F—f

OSWEGO

Blair W A—c
Condon W H—f c
Kaho & Hill—f
Marley J W—c
Mattox S T—f
Pierce J B—f c
Stephens Wm—f
Williams H O—f

OTTAWA

Bridwell Mr—l
Cody W R—f l c
Cowan H H—f c
Crain C F—f l c
Elliott E M—f l c
Franklin Co State Bank—f
Haigler Fred—l
Kaiser P—f
Long H C—f c
Mansfield Allen—f
Pollock J W—f
Porter C—f c
Preston Flora—f c
Ramsdell F R—l
Rowland Mr—f
Swift W F—l
Wharton W H—f c

PAOLA

Arnack D F—f c
Beery C F—f c
Bryan D D—f
Butts D E—f
Carpenter W J—f l c
Clark W D—f
Cummings T J—l c
Downs W C—f
Ferguson F K—f
Fisher Burr—f
Fisher Frank—f c
Floyd H A—f
Fordyce Wm—f
Hogan J F—f c
Hunter J—f
Investors Co—f
Joyce W L—f c
Lane M A—f
Lewis Chas—f
Masters W—f
McLaughlin F J—f
Meuser C T—f c
Murphy J R—f
Numbers C—f
Paola Land Co—f
Peck John—f l c
Rigney W I—f
Riley W L—f
Russell Phil—f c
Sheehy J F—f c
Sperling B L—f
Williford J C—f l c
Wilson Earl—f c

PARSONS

Baker R E—f c
Berry John T—l
Holcomb D H—f
Hotchkiss C B—f c
Howe John H—f
Howlett John H—f c
Jagger & Co—f
Kutz W H—f
Lay W F—f c
Medaris H A—l
Morning D—f
Noyes A H—f c
Snyder F H—f c
Southwick W H—l
Taft B L—f

Walker Lewis—f l c
Wallen E A—f c
Wilkin C A & Co—f

PEABODY

Bauslin W A—l
Clark C M—f
Graham Ed S—l
Grayson Lewis—l
Howe A P—c
Howe P E—f
Mollohan A B—f
Morse Jule T—f
Nusbaum C M—f
Nusbaum J W—f c
Roberts Ray B—f
Tressler J E—f l c
Van Nest H B—f
Whittecar L J—f
Whitmore F A—f

PHILLIPSBURG

Barron W A—f
Barron J W—l
Bracken L S—f
Countryman L E—f
Mills C M—f
Morse J F—f
Rickey J M—f
Stinson R F—f
Wands W D—f
Womer W D—f

PITTSBURG

Alberty E W—f
Carlton & Greef—f c
Comer & Nichols—f c
Coulter & Ralston—f
Ellis & Stamm—f c
Francis W B—f
Jones & Co—f l
Schoch D F—f
Smith & Miller—f c
Smith Victor A—f
Swan L H C—f l
Taylor Luther J—f
Werner F C—f l c

PLEASANTON

Belding F—f
Johnson J W—f l c
Kent & Porter—f c
Krarser W—f

PRATT

Beck Bros—f
Clark & Keller—f l c
Fay A S—f
Gentry J N—f
Gibbens Brothers—f c
Hess W B—f
Mears H S—f l c
Peacock Walter W—f
Reed A T—f l c
Shaw E L & Son—f
Stewart Geo—f
Swank Clemmie—f

ROSEDALE

Baxter John—f c
Brooks H H—f l
Cannon John—f l c
Carver O H—f l
Erhardt P—f
Filkin M J—f c
Fisetta Rush—l
Mating I E—f l
Purvance Erma J—f c
Rose L H—f c
Sanders E W—f c
Slater D J—f

RUSSELL

Boyd A L—f
Brundage M K—l c
Hall & Funk—f l c
Holland G W—f
Hoover & McKeen—f c
Miller V H—l
Voorhis E W—f c
Yerger Jas—f

KAN.—Con.**ST. MARY'S**

Conlan J M—f c
Hoy John—f
Moriarity W J—f
Moss John T—f
Murphy Maurice—f
Ryan T J—f c
True W H—f
Vilven Joe—f c

ST. PAUL

Carpenter H C—f
Cavanaugh B F—f c
Devine M—f
Graves W W—f c
Pierce G A—f

SABETHA

Bressem Robt—f
Collins A J—f
Collins & Sewell—f
Hook Geo W—f
Irwin P N—f c
Lichty & Morris—f c
Mugrove Jas—f c
Sewell G R—f
Weary F O—f
Wells C D—f c
Woodbury F C—f

SALINA

Alexander L A—f
Anderson & Allison—f c
Berg Alex—f c
Bishop F M—f
Brandt J A—f
Brown R C—f
Cave & Kell—f
Cravens R P—f c
Dodge C B—f c
Duncan Joseph—f c
Eberhardt H H—f
Eberhardt John J—f
Fenn F R—f
Fitzpatrick T D—f c
Ford M E—f
Foster C D—f
Frederick A A—f
Garrison F D & W M—f c
Godfrey A W—f
Hall J W—f
Hederstedt Alex—f
Housel L C—f c
Jenkins H B—f
Jones W H—f
Knight J J—f
Lynn C W—f
Millikin J E—f
Mitchell W D—f
Muir & Surface—f
Niquette V—f
O'Malley D E—f
Paris H M—f
Peck C J—f
Reed Frank W—f
Schindler Henry—f
Seitz Theo B W—f
Studebaker W G—f c
Supple & Hanna—f
Taylor Daniel L—f c
Walston G F—f
Whitney W R—f
Wilder B O—f
Wyatt Earl—f c
Zimmerman D B—f

SCAMMON

Mackie D Jr—f c
Mackie Geo K—f
Pryor T B—f
Quarton C R—f

SCRANTON

Bolton C F—f c
Lucas Henry—f c
Phyley D C—f

SEDAN

Brinkerhoff S E—f c
Chauc Co Abat Co—f c

Dennis A A—f c
Eggen P F—f c
Kinnaman W D—f c
Lewis J W—f c
Sipper C V & Co—f c
Slough J I—f c
Spencer C W—f c

SENECA

Campbell & Campbell—f
Emery & Emery—f
Goodrich E S—f
Haulthaus F J—f c
Herold C H—f
Kennard Abbie—f
Schrempp Chas—f
Scoville C C K—f c
Stein P P—f
Stillwell & Allen—f
Stowell John—f
Wells & Wells—f c
Wolcott S A—f

SMITH CENTRE

Boyle J D—f c
Burrow Joel R—f
Clark Henry—f
Detwiler J H—f
Dundas L N—f
Garrison C A—f c
Mackey Wm A—f
Mathes Jesse F—f c
Stevens S C—f c
Uhl Fred H—f c

SOLOMON CITY

Beeghty & Miller—f
Harris W T—f
Keeler J A—f
Sampson M D Jr—f

WHEELING

Atkinson Thos—f
Coyle Wm—f
Green F R—f
Hazlett D—f
Johnston J C—f c
Lees E H—f
Mahoney & Pence—f
Martin V—f c
Newman R A—f
Rider J S—f c
Warren F C—f
Wells W S—f c

STOCKTON

Coolbaugh M S—f
McKenna P H—f c
McNulty W F—f
Rubey Ernest—f c
Sweet H C—f
Williams E J—f
Williams E L—f

STRONG CITY

Doolittle J H—f
Harvey W C—f c

TOPEKA

Allison J C—f
Anderson E H—f
Anderson & Co L E—f
Aurell P—f
Bailey Bros & Co—f c
Bagley E B Co—f
Betzer Realty & Loan Co—f
Blakely C G—f
Brier J M—f c
Britton F—f
Rowers & Cookinhan—f
Campbell N B—f
Clark E S—f
Clithero E D—f
Dawson W T—f
Eberle W S—f
Elliott C S—f c
Falkner & Wentworth—f c
Forbes W M—f c
Fox E C—f

G
G
G
G
G
G
H
H
H
H
K
Lagerstrom F G—f
Lockman Chas S—f c
Lott J A—f
Lucas & Lagerstrom—f
March R B—f
Meyers C D—f
Moore C A—f
Moore G G—f
Neil C O—f
Nellis D W & C W—f c
Peacock F L—f c
Parker F B—f
Perry W D—f
Rodgers A A—f
Searle C H—f
Seedge H E—f
Stephens H E—f
Stephenson & Webb—f c
Thomas P S—f c
Todd J H—f
Updegraff & Kibbie—f
Van Hook A K—f c
Welcome Davis & Co—f
Wilson & Neiswanger—f

VALLEY FALLS

Burkert J C—f
Cobb Mort—f
Compton I N—f
Decker J A—f
Gepheart C T—f
Gephart J B—f
Harman Geo—f
Lord C C—f
Royer C O—f
Royer Geo J M—f
Strawn S M—f
Williams Mrs M L—f

WAMEGO

Cooper W S—f
Embley & Baker—f c
McMilan A T—f
Peddicord Ella—f c
Prunty D A—f
Teeter Joseph E—f
Umscheld Chas—f

WASHINGTON

Allen N A—f
Baumbarger A B—f
Gordon J Jr—f
Hill H C & Son—f c
Mathews A W—f
Maxwell J A—f
Palmer & Cook—f
Reitzel M O—f
Robinson H C—f
Thompson J F—f c

WAVERLY

Fockele F F—f c
Lathrom W H—f c
O'Neil C—f
Riley G S—f c
Senior J L—f

WEIR

Broalley J C—f
Emmerson R W—f c
Walker Fred—f

WELLINGTON

Andrews T U—f
Belsley & Fetters—f
Black & Martin—f
Gilmore Anna—f
Hamel Realty Co—f

Haslet & Herrick—f
Jagers C S—f
Rush Wm—f
Stewart H H—f
Stewart C L—f
Walton J A—f

WICHITA

Alexander C C—f
Allen H W—f
Anchor Trust Co—f
Anderson P M—f
Billinger O E—f
Bitting C W—f c
Campbell Geo E & Co—f
Christman A J—f
Dulaney & Johnston—f c
Engle J R—f
Gaston W E—f
Griffith B—f
Hatton & Stanley—f
Hill D L—f
House H I—f
Ingram, Yankey & Co—f c
Knight C H—f
Little Fred W—f
Mayer H E—f
Meyers C E—f
Monarch Loan Co—f
Morse C W—f
Perrin H I—f
Phelps Mr—f
Reed & Monkle—f
Reese & Co—f c
Smith Geo W—f c
Stanley W H—f
Tanner, Cook & Gann—f c
Tanner J E—f
The Van Arsdale & Osborne Brokerage Co—f
Vanderberg Edwin P—f
Wheeler Kelly & Dewey—f c
Young S M—f

WINFIELD

Albright P H & Co—f c
Bader Bros—f c
Bell L—f
Benkendorf E A Last Co—f
Eaton T J—f c
Frank & Dobson—f
Graham A J—f
Harrod & Hamlen—f c
Havens A H—f c
Hiatt (J W) Realty Co—f
Hott O A—f c
Hutchinson & Richardson—f
Johnson Hal—f
Johnson M E & Co—f c
Kennedy W J—f c
Lorton W R—f c
Orr W J—f c
Shackleton J N—f
Simms W E—f
Smith E E—f c
Stafford & Albright—f c
Williams W V—f
Williams O—f c
Williams R M—f

YATES CENTRE

Culver J C—f
Donald Will O—f
Hatch & Mills—f
Hougeland & Martin—f
Parsons Thad—f
Parsons W L—f
Ream Harry—f
Rudy Wm—f
Stephenson F L—f
Stephenson & Hall—f
Wallace & Landes—f c
Woodson Co Land Co—f
Yates Center Land Co—f

KENTUCKY

ADAIRVILLE

Adairville Real Estate
& Loan Co—f l c
Evans L S—f l
Fugate M L—f
McPherson M W—l
Moore Edwin R—f l c
Smith F L—l
Trimble J R—l

ASHLAND

Dowling Thos J—l
Eaton Dr W O—l
Hager E B & Co—f c
Hager S P & Son—f l c
Jordan Crowell & Co—
f l c
Levi C R—f l
Massie J S—f l
Stewart & Clay—f l
Thomas M W & Co—f
Young Thos R—l

AUBURN

Davidson G W—f
McCormack H P—f
Price R G—f l c

AUGUSTA

Argus M—f
Fulkerson F M—f
Gray C L—f l c
Hook C L Jr—f
Jackson Mrs S T—f l c
Kautz J J—f
Shinkle Everett—f l
Wright J E—f

BARDSTOWN

Barkhurst Geo—f
Brown Wallace—l
Cook R N—f l c
Cox H R—f
Cotton J W—f
Newman J E—f l
Pullian A H—f l
Simpson Frank—l
Wilson & Hubbard—l
Wilson Eugene & Co—
f c

BEATTYVILLE

Lyon F A & Son—f l c
Lyon J P—f l c

BEDFORD

Black H C—l c
Black & Joyce—f

BELLEVUE

Beyland Dorothy G—f l c
Rawlins Mrs Maggie—f
l c

BEREA

Branaman & Scruggs—l
Dean Jno F—f l
Farmer W E—c
Gay Jno L—f
Gott J Strother—c

BERRY

Mitts Edgar—l
Stone A H—f l

BLOOMFIELD

Dunett J C—f l
Muir J H & Son—f

BOWLING GREEN

Clapton D B—f
Collins J F—f
Dulaney Robt F—l
Duncan Claude—l
Duncan L G—l

Galloway & Hughes—f c
Grider Gardner & Co—f
l c
Haynes L D—f c
Herdman & Ramsey—f l
c

Herrington & James—f l
Hines & Hagerman—f l c
Hines Samuel D—f c
Jamison J M—f
Jessec Bros—f l
McGinnis R V—f c
Maddox C R—l
Porter E H—l
Stark J Dan—f
Turpin Bros & Co—l

BRANDENBURG

Ashcraft W D—f
Casperke Chas A—f l c
Hardin Guy A—f
Powell Lloyd H—l

BROOKSVILLE

Alexander & Parsons—f
Byron W A—f c
Norris Charles A—f
Stevenson W H—f

CALHOUN

Atchison C L—f
Moseley A L—f l c

CAMPBELLSVILLE

Baker H E—f
Kerr & Francis—f l c
Miller & Gabbert—f l
Robinson & Taylor—f l
Tucker M W—f
Turner J N—f

CARLISLE

Bramblett C U—f l c
Bryson H B—f
Cox F V—f
Darnall Bros—f
Darragh W E—f
Howell J H—l
Hughes L S—f
Hutchings T E—f
Mathias John—f l
Norton Lee—f l c
Parker & Ross—f
Russell R R—l
Soper William—l
Swinford V M—f
Tune J P—f
Watson T S—l c

CARROLLTON

Fisher James T—l
Fisher W R—f
Gordon W G—l
Gullion J E & Co—f
Howe & Winslow—f
Mosgrove W T—f
Sebree F P—f
Seppenfied E J—l
Smith & Boerner—l
Smith E C—f
Wright C A—l

CATLETTSBURG

Brown Sanford—l
Coldiron John F—c
Eastham Paul H—f l c
Marcum T D—l
Millis Kent—l
Mitchell Richard—f c
Pollitt & Meek—f l c

CENTRAL CITY

Bensinger H F—l
Blandford C H & Co—f
l c
Lam D B Jr—f

Lawton C A—f l
Patton A L—l c
Sumner J A—l
Veazey J W—l
Whitmer M D—l

CLINTON

Hemsley J I—l
Jewell R A—l
Kemp J M—f l c
Samuels E B—f l c

CLOVERPORT

Behen H M—c
Cooper Jno C—l
Lewis Paul—f
Harriman R W—f
Polk R T—f l
Robertson J—l
Skillman Chas B & O T
—f c
Storms Frank—l
Weatherholt M—f c

COVINGTON

Adams Ben—f l c
Bendorf K E & Co—f c
Brames John—f
Bullock J R & Co—f c
Cholmondeley Saml—l
Cooper J R—f
Dressman J H & Co—
f l c
Droege Lawrence—f c
Foster, Vest & Co—f
Gale Edwin T—l
Grant A V C—f
Grote Jos—l
Hollingsworth C I—f c
Holmes Clyde—l c
Huelefeld H B—f
Ledder F G—l
Loebker John—f l
McCracken & Burk—f c
McLaughlin C A—f
Sanford T W & Co—f c
Sayers E B—l
Schroetter H A—f l c
Sharp S G & Co—f
Simrall L B—l
Simrall The J G Co—f l c
Terlau Ins Agency—f l
Thompson Geo W—l c
Walker Ed E & Co—f l c
Walker Edgar L—f
Walker Rudolph—f l
Whitney H A—f c

CYNTHIANA

Bishop R V & Co—f
Blanke J R & Co—l
Boyers L J—l
Brewsaugh E—l
Conway R H—f
Cromwell & Withers—f
Eales & Peterson—f
Garnett Ashbrook—l
Gossett & Van Deren—l
Kimbrough Dan R & Co
—f c
Land M G—f
Le Bus Orie—f
McDaniel J F Jr—f
McMurtry Jas Sr—f c
Maffett Will M—f
Magee & Grogg—f
Megibben P R—f
Robertson Blanche—l
Shawhan J L—l
Smith H Clay—l
Smith J N—l
Van Deren J J—f

DANVILLE

Bagby C C—c
Berry B C—l
Briggs Mr—f c

Bruce R D—f
Carter W H—f
Cheek J A—f
Clarkson Jas—l
Dunnigan E T—l
Gray L M—f l c
Huggely Chenault—c
Hutchins Harold—f l c
Lane E P—l
Lee Madison—l
Lowell W S—f
McCandless J L—f
Mason Marie—f c
Nichols & Letcher—f
Ouisenberry J A—f
Pollard S C—l c
Proctor Wm H—l
Raines Luther—l
Robertson A B—f
Rowland W S—f
Rue L E—f
Sandifer H G Jr—f c
Spaulden Hill—l
Soper Lornes—f
Tunis N K Co—f l c
Wallace J M—f
Welsh G W—f
West O E—l

DAYTON

Barnet G M—f
Keefer Geo A—f
Kaighn P T—f l c
Parrott Wm G—f
Schreiber D E—f c
Thomas Wm B—f

DOVER

Bainun R H—l
Cordrey Mrs Tina—l
Stairs S W—f l

EARLINGTON

Arnold & Price—f
Martin W N—l
Moore Paul M—f c
Phillips W L—l

ELIZABETHTOWN

Bush S H—f
Cooper D M—l
Gabbert M H—f
Gardner J A—f
Lee & McConnell—f l
Miller B B—f l
Montgomery & Wells—l
Morgan C E—f c
Robertson & Ashlock—f l
Stuart & Barrow—f l c
Trent O T—f c
Williams H—f

ELKTON

Crittenden G W—f l
Davis S F—f
Penick W C—f l
Robertson S E—f l
Street Geo P—f l c
Street John O—f c
Street Jno O Jr—f l c
Weathers J M—f l c

EMINENCE

Crabb W L—f
Jones N F—f
Patterson Jas H—f
Robinson Mary—f
Wilson W S—f c

FALMOUTH

Bishop H W—f
Bradford T C—f l c
Calvin J B—f
Dudley W V—f
Kellum C W—f
Meador A G—f
Thompson C W—l
Woolery J B—l c

KY.—Con.

FLEMINGSBURG

Applegate Robert—f 1
 Alexander L F—f 1
 Blanchard J E—l
 Doran James—l
 Evans Thos—l
 Howe & Rhodes—f 1 c
 Hull L N—l
 Kendall A S—f
 Lawson Ins Agency—f 1 c
 Perrie E S—l
 Planck J H—f 1 c
 Weiller J R—f 1 c

FRANKFORT

Brown E H Jr—l
 Brown T P—l
 Fenley G D—l
 Graham R H—l
 Green L B—c
 Hay C W—f
 Hendron W C Jr—l
 Hewitt Frank—c
 Hoge Eugene E—f 1 c
 E R Jones-Franklin Co—f 1
 Lindsey John B—f
 McClure R K—f c
 McNamara T F—l
 Miles Jas N—l
 Payne George L—f c
 Phillips R H—f
 Roberts Henry Jr—l
 Robinson O H—l
 Rodman Thos Jr—f
 Scott W P & Co—f c
 Smith David D Ins Agcy—f c
 Williams B J—c
 Williams J A—f
 Wilson Henry Clay—l

FRANKLIN

Beard D F—l c
 Bradshaw C S—f
 Covington J H—l
 Gillespie Bros—f 1 c
 Groves C E—f
 Hargis W H—l
 Hill A H—l
 La Rue—f 1
 Mitchell H K—f c
 Tarpley & Block—f 1 c

FULTON

Albritton W P—l
 Bondurant Newt—l
 Carter L W—l
 Cole Atkins—l c
 Davis J A—l c
 Fall & McCall & Fall—f 1 c
 Foster W E—l
 Love F—l c
 Martin A L—f 1
 Nall W C—l
 Wade R C—f c
 Wood J W—l

GEORGETOWN

Bradley Jas—f
 Craig & Downing—f 1 c
 Finnell & Allen—f 1 c
 Ireland C D—f
 Johnson G W—f 1
 Plummer H A—l
 Warring & Ewing—f

GLASGOW

Dickinson & Trigg—f 1 c
 Ferguson E Y—f
 Jones & Jones—f c
 Lewis Geo R—f 1 c
 Warder L G—f
 Williams J L—f
 Witty R L & Co—f 1

GRAYSON

Horton J E—f
 Malone W D—l
 Scott Winfield—f
 Yates T S—f

GREENUP

Fullerton E E—f
 McCoy A P—l
 Pollock J E—f

GREENVILLE

Duncan D J—l c
 Hay Miss Annie—f
 Kirkpatrick & Eaves—f 1
 Lewis F H & Son—f
 Morgan J P—f 1 c
 Morgan W T & Son—f 1 c

HARRODSBURG

Cardwell T M—f c
 Curry G A—f
 Edward & Smith—f
 Ewing W T—f
 Riker & Riker—f
 Riker L—f
 Riker L C—f
 Rue & Curry—f c
 Spilman J P—l
 Vanarsdall J I—f

HARTFORD

Foster J Ney—f 1 c
 Mortin Otto C—f c
 Riley R R—f 1
 Yeiser A C—f 1

HAWESVILLE

Bentley Geo—f
 Hale T D—f 1 c
 Mason A J—f c
 Thomas W S—f c
 Wilson George C—f

HENDERSON

Bennett Mrs W E—l
 Donsett H N—f
 Eakins J Wm—f c
 Griffith Mrs H D—l
 Harris J S—l
 Hart J H—f c
 Hartfield David—f c
 Jones W J—l
 Lambert & Weaver—f c
 Manion J E—f c
 Neal & Sisk—f
 Stanley & Banks—l c
 Starr & Thompson—f c
 Tapp F L—f
 Toy N K—l
 Vance A C—f
 Worsham A J—f

HICKMAN

Hickman H C—f
 Kennedy A E—f 1 c
 Tyler R T & Co—f 1 c

HODGENSVILLE

Handley & Kimball—f 1
 Hubberd L C—f 1 c
 Hudgins Claude—f 1
 Jones & Graham—f 1
 Kirkpatrick & Taylor—f 1 c

HOPKINSVILLE

Campbell Ins Agcy—f 1 c
 Cornett & Layne—f 1
 Crenshaw M F—f
 Cummings Wm H Jr—f 1 c
 Garnett W F & Co—f 1 c
 Giant Ins Agency—f 1 c
 Henry Jouett—f
 Higgins J M & Son—f c

Homestead Investment

Co—f
 Kelly Walter & Co—f 1
 Knight T S & Co—f
 Lackey George—l
 Locker & Draper—f 1
 McDaniel Katie—f c
 Shaw G D—l
 Wallace H D—f 1 c
 Wicks W R—l
 Winfree B S—f

LA GRANGE

Dixon J T—f
 Duncan R O—f
 Head P S—f
 Kennedy E H—f
 McDowell Don C & Son—f
 Sauer Joseph—f
 Yager J T—f

LANCASTER

Beazley J A & Co—f 1 c
 Elkin & Thomas—f c
 Elmore J W—f
 Embrey R T—l c
 Frisby F P—f 1
 Gaines E C—f 1 c
 Jones, Thomlinson & Anderson—f 1 c
 Sanders Coy—f 1
 Stults & Stults—f 1 c

LAWRENCEBURG

Baxter J W—f 1
 Booth Harry—f
 Crain J H Sons & Co—f
 Crain M C & Co—f 1 c
 Lyon J H—l
 Wilks, Bond & Co—f 1

LEBANON

Bottom & Spalding—f c
 Clarkson J W—f 1 c
 Green Richard—f 1 c
 Hagan C W—f 1 c
 Kelly J A—f c
 Mackin T J—f 1 c
 Rains & Goodin—f 1 c
 Rubel W W—f 1 c
 Smith J A—f 1 c
 Spalding T B & Son—f 1 c

LEWISBURG

Browning & Price—f

LEXINGTON

Arnsperger R & Son—f c
 Averitt W B—l
 Bedford S W—l
 Bowyer C H—f
 Byars E H—f
 Carter Chas V—l
 Chinn & Lawwill—f
 Christian L T & Co—f
 Clay Bishop—f
 De Long G A & Co—f c
 Fain A J—f
 Foreman T V—f
 Freeman C Y—f
 Frost W Stanley—f
 Geary & Van Meter—f c
 Irvine W M—f
 King & Son W—f c
 Klair & Scott—f c
 Lindsay W V—f
 Massie W K—f c
 Messick & Clark—f
 Myers Chas J—f
 Phelps J E—f
 Respass Baldwin—f 1 c
 Riley J J—f
 Sharpe Miss Anna—f
 Simrall J O H—f c
 Snyder Claude F—f
 Stoll J W—f c
 Treacy B J—f c
 Walton & Alexander—f c

Whitehouse Edgar—l
 Wilkerson & Davis—f
 Woodruff & Son—f
 Woolfolk Jos S—f

LITCHFIELD

Layman Ike—f
 Mormon Gordon—f
 Taylor J E—f 1 c

LOUISA

Burgess G R—f
 Kinsler Jas—f
 Snyder Augustus—f
 Wallace F T D Jr—f 1 c

LOUISVILLE

Akin & Hill—l
 Avery S L & Co—f
 Ballou A P—l
 Barbee & Castleman—f c
 Barrett J J & Son & Robinson—f c
 Bayly J W E & Co—f
 Beilstein J W & Co—f c
 Bell J S—c
 Bland & Gaunt—c
 Bloom Levi—f c
 Booker & Kinnaird—f c
 Boyd H O—c
 Breuer & Co—f c
 Brown & Martin—f c
 Burbank & Burbank—l
 Burdine R B—l
 Burkley & Tierney—f
 Campbell I F—l
 Carpenter & Dudley—f
 Chapman Ins Agency—f
 Clancy T Johnson—f
 Clarke P N & Co—c
 Collie C W—l
 Cravens C A—l
 Danforth & Co—f
 Davis H V & Co—f
 Davis & Wade—f c
 Davis J T—c
 Dickey J H—l
 Dennis W W & Co—l
 Dugan & Humphreys—f c
 Duncan D J—l

Ferguson & Scott

REPRESENTING

Scottish Union and National
 Phoenix of Hartford
 Western of Toronto
 Union Marine, Liverpool
 Frankfurt of Germany
 Atlas of London
 Lincoln Savings Bank Bldg

Finley & Smith—l
 Gibson O B—c
 Gilmour A—l c
 Gould Chas E—f
 Gray J S & Son—f
 Greer C D—c
 Hamilton C H—l
 Harrison W H—l
 Hawes & Key—c
 Herrig J T—c
 Hoge P H Jr—l
 Hummel & Meyer—f
 Hunter & Hellman—f
 Huston S M—f
 Jarvis J K—l
 Jefferson C W—c
 Jefferson Noyes Embury & Bryan—f c
 Johnson A E—c
 Johnson Chas T & Co—l
 Kendall H R—l
 Krazeise F J—c
 Kurley Miss—l
 Lang Chas A—f c
 Lang Henry H—f c
 Lea & Hoge—l
 Lynch J T—l

McAtee A H & Co—f c
 McDonald G L—l
 MacPherson & Co—f c
 Miller E J & Co—f
 Miller F L—c
 Moench Chas—c
 Morton M J—c
 Nelson C L—c
 Noe A L—l
 Pace W B—l
 Partle & Weaver—f
 Poutch & McBride—t
 Raeger Henry P—l
 Reutlinger & Stith—f c
 Robinson, Wilson & Long—f c
 Rodman H D & C D—l
 Roseau L I—l
 Shillingburg W I—l
 Slaughter J B & Co—f
 Slaughter T Gran—c
 Smith A E—c
 Stone & Gnauf—f
 Tachau E S—f
 Thomas & Kaye—l
 Timberlake & Trueheart—f
 Tippet & Walker—f c
 Todd J M & Co—f
 Vetter & Smith—c
 Viglani P & Co—f
 Walbeck Henry C—f
 Wanner Julius & Co—f
 Ware R C—l
 Williams & Dick—c
 Young & Anderson—f
 Young E F—l
 Zimmerman W O—l

LUDLOW

Boesley Tom—f
 Grant Abner V C—f l c
 Hankum Wm—f
 Heintz Fannie—f
 Klappert Henry—f
 Stephen J—f

MADISONVILLE

Elgin W S—f c
 Fangley & Wilson—f l c
 Nisbet E—f
 Osburn E B—f c
 Whittinghill R T—f l c

MAYFIELD

Alcock J T—l
 Anderson A S—f l
 Cosby A D—l
 Hale W L & Co—f l c
 Hancock S T—l
 Mason Bros—l
 Norman S A—f l
 Parkhill, Albritton & Co—f l c
 Robertson & Emerson—f
 Robertson W W—l
 Rowland Walter—l
 Russell Norman—l
 Shaw & Davis—f
 Wallace R B—l
 Ward W F—f

MAYSVILLE

Arn Sherman—l
 Cole Wadsworth—f
 Curran H C—f
 Flgin J W—l
 Hall Jas H—f l c
 Hopkins J W—l
 Key W Holton—f l c
 O'Donnell F T—f
 Owens G W—f l c
 Parker J Ed—f l c
 Reed Miss Elizabeth—f
 Reynolds Luther—l
 Robinson Miss Addie—c
 Sulser, Mathews & Co—f l c
 Walton J F & Co—f l
 Warder W R—f

MIDDLESBORO

Ashmeade D C—l
 Fitzgerald L S—l
 Gagle W H—f
 Kinnaird A M—l
 Lovelace F F—l
 Manning J L & Co—f c
 Tri-State Ins & Realty Co—f c

MIDWAY

Arnett A B—f
 Cogar & Co—f c
 Cooper & Morris—f c
 Haley & Offutt—f
 Hughes Ins Agency—f c
 Noel Geo—c
 Poynter H C—f l c
 Wash J T—l
 Wiley Mr—l c
 Wise Harry L—f

MILLERSBURGH

Allen Sanford—f l
 Butler W A—f
 Collier Elda—f
 Cray J B—f l c
 Ingels O W—f
 McDaniel Jas—f
 Miller W M—f
 Thomason E M—f l
 Waddell T P—f

MILTON

Hudson R M—f l c
 Inglis J R—f l
 Strother Jas—f l

MORGANFIELD

Black Geo—l
 Boyle L T—f
 Clements W L—f l
 Jolly Geo W—l
 Martin W A—f
 Mason Bob—l
 O'Daniel W B—f
 Phipps J T—l
 Skinner C H—f l c
 Sparks W B—f
 Taylor Walter—l
 Waggoner & Waller—f
 Waller Collins—f l
 Wright Wm—f

MT. STERLING

Blount & McAllister—f l
 Coleman R L—f l c
 Coleman G E—f
 French H R—f l
 Goodwin & Turner—f
 Greene & Strossman—f l c
 Hoffman H G—f l
 Hoffman Ins Agency—f l c
 Howell Clayton—f l c
 Kirkpatrick C W—f
 McKee H C & Co—f
 Nesbitt Chas W—f
 Perry E F—f
 Rogers T F—f l c
 Watson Henry—f
 Winn Bros—l

MURRAY

Graham Asher—f l c
 Holton H E & Co—f l c
 Holton M D—f l c
 Hood C M—f
 Jordan & Falwell—f l c
 Peterson W F—f
 Smoot C M—f

NEW CASTLE

Bruce C W—f l
 Chandler & Turner—f

NEW HAVEN

Coomes & Clark—f
 Dawson Edwin C—f
 Dawson F X—f
 O'Bryan Louis—f
 Rapier Bros—f l

NEWPORT

Allison W T—f l
 Bartlett Geo—f
 Buchanan F A Jr—f l c
 Buchanan H G—f l c
 Creutz H Z—f
 Dyer W H—f
 Haas Adam C—f
 Harton & Co—f c
 Heckle W S—f
 Hughes C T—f
 Nagel C W—f c
 Riedinger H B—f l
 Riedinger, Lawrence—f
 Schrader H F—f
 Schupp & Shannon—f
 Ulmer H—f l
 Ware M M—f

NICHOLASVILLE

Denny Robt J—f
 Hoover E B—f
 Price & McCleary Agcy—f c
 Sears & Wolf—f l c
 Smith J E—l
 Sparks R M—f l c
 Steele W L—f
 Watts Mrs Fannie—f c

OWENSBORO

Berry & Hays—f c
 Booth W B—l
 Bumpus & Stuart—f
 Cannon F A—f
 Clark & McCarroll—f
 Cruise J S & Co—f
 Driver A B—l
 Field Newton F
 Gaut Milton—l
 Glvens T K—f c
 Griffin A S—f
 Hayden & Coche—f
 Hayes Rollie—l
 Nichols & Pinkston—l
 Norris M L—f
 Rodman J S—l
 Rudd C J Son & Co—f l c
 Short Bros—f
 Sweeney Bros & Co—f c
 Todd A C & Co—f c
 Weil Bros—f l c

OWINGSVILLE

Brathair O B—l
 Brother J R—f
 Brother O B—l
 Brown T H—f
 Byron Bros—f
 Gudgeon H C—f l
 Kincaid R W—f
 Markland J W—f
 Perry G E—f
 Perry T M—l
 Peters T J—l
 Shankland Jas W—f
 Tipton C W—f

PADUCAH

Boom & Co E G—f l c
 Burgauer Mrs R—f
 Bradshaw & Well—f c
 Davis Cade—l
 Davis Frank F—f c
 Flournoy & Burnett—f
 Foreman-Lackey—f c
 Hummell Bros—f c
 Jennings & Co C E—f l c
 Phillips & Co—f c
 Powell Mrs W W—f
 Reeves & Wilcox—f

Sanders & Co—f
 Smith Inc D—f c
 Smith & Smith—f c
 Snook S J—l
 Weil A L Co—f l c
 White A E—f
 White Chas A—l
 Yeiser & Dipple—f

PARIS

Bl
 Br
 Br
 Du
 H
 D
 H
 M
 M
 M
 M
 M
 Parrish D L—f c
 Payne W—f
 Thomas & Woodford—f
 Thompson W—f l
 Webb W H—f
 Wilmoth & Varden—f

PIKEVILLE

Bevins V E—f
 Cecil S Marion—f l c
 Jackson C M—l
 Sawards Jas—f

PRINCETON

Akin J T—f
 Baker W R—f
 Dyer A—f
 Gardner D H—f c
 Groom M J—f l c
 Hanalson George—f
 Harrington B G—l
 Jacob D C—l
 Postrens Miss Georgia—f
 Richey T E—f

RICHMOND

Breck & Evans f l c
 Broadus Wm—f c
 Burnam R R—f c
 Crooke & Greenleaf—f
 Stone C T—l
 Turley R E—f c

RUSSELLVILLE

Andrew C W—f
 Clark Geo T—f l c
 Davis A S—f l
 Edwards Russell S—f l
 Evans T D—f
 Farrar W E—l c
 Linebaugh S W—f
 McCuddy R F—l
 McGill T W—f
 Morton J Cap—f l
 Richardson Mack—f
 Trimble & Clark—f c

SHELBYVILLE

Armstrong G A & Co—f c
 Ballard & Son—f
 Ballard C W—f
 Collier & Harbison—f l c
 Coots & Davis—f l c
 Cowherd & Cardwell—f
 Goodman A R—f l c
 Hart Wallace & Co—f l c
 Kirk S S—f l
 Maddox & Ballard—f l c
 Webber A M Jr—f

SOMERSET

Brown Tom—f
 Collinsworth H F—l
 Cook J R—f
 Denton D E—f l c
 Jenkins W H—l c
 Morrow & Morrow—f c

KY.—Somerset, Con. Mounce & Twaddle—f l c Neikirk Grouer—c Prather Co—f Smith B V—f	Newland R M—f l c Salin & Smith—f l Tribble W A—f Wearen W H—f l Wearen W H—l Woney J H—c	Burford Troyman—f Childers J H—f l Gray John M—f Nash, Hunter & Henton —f Price D B—f McMillin J W—l Nuckols S C Jr & Bro —f Ward H K—f l Wilhoit & Field—f l Williams & Harris—f	Buckner - Miss Sarah F —f French Mrs Sarah—f Garner & Fitch—f Hodgkins J C—f Jouett Beverley R—f c Miller Mrs Mary—f Ogden W T—l Poynter J W—f Smith J H—f Strossman W H—f Strother N T—f c Thomas John H—f Tracy & Stokely—f Tucker Miss N H—f c Wycoff G F—f
SPRINGFIELD Bush J W—f l Lake & Foster—f l McElroy Jno I—f l McElroy & Wharton—f l c	VANCEBURG Bowman W P—f l c Campbell A R—l Parker A H—f William Geo T—f	WINCHESTER Allan J Harry—f Bedford Cas—f	
STANFORD Bromley & Bromley—f l c Foster C Hays—f l	VERSAILLES Berryman J H—f Browning C M—f		

LOUISIANA

LEON IRWIN & COMPANY, Inc.

Insurance

736-738 Union St. Long Distance Phone 585 New Orleans, La.

FIRE AND CASUALTY INSURANCE

Surety Bonds, Accident, Plate Glass, Employers', Workmen's Compensation, Elevators, Public, Vessels, and General Liability, Steam Boiler, Burglary.
All in companies represented by us

REPRESENTING

Hamburg-Bremen Fire of Hamburg, Germany
Fidelity-Phenix Fire Ins. Co. of New York
Stuyvesant Insurance Company of New York
National Fire of Hartford, Conn.
British America Assurance Co., of Toronto
Philadelphia Underwriters, of Philadelphia

United Firemen's of Philadelphia
First National Fire of Washington, D. C.
Concordia of Milwaukee
Phenix Fire of Paris
Maryland Casualty Company (Bonding Dept.)
Continental Cas. Co., Compensation Ins. Dept
New York Plate Glass Ins. Co. (of N. Y.)

BEST FACILITIES FOR HANDLING MANUFACTURING RISKS

ABBEVILLE Beer Jacob—l Brooks J T—f l c Broussard J G—l Broussard O A—l c Broussard & Summers— f c Le Blanc & Samson—f McPherson D L—f l c Samson Chauvin—l Stebbins E M—f c	Ludlum J W—f l c Madison & Madison—c	BREAUX BRIDGE Domengeaux C D—c Guchereau T B—f Marrow L L—f Patkin R J—f Rees C C—f St Germain L C—f c	Coles Paul—l Crowley Insurance Agen- cy—f c Egan Insurance Agency —f c Hughes W F—f Lawson W E—f l c White J E—l Williams Insurance Agen- cy—f l c
ALEXANDRIA Alexandria, Bolton & Lewis Ins Agcy Ltd— f l c Chase & Co H B—f l c Gremillion B D—f l c O'Pry W J Ins & Real Estate Agcy—f l c Turner W B—f	BATON ROUGE Bacot D T—l Bates W P—l Bird & Ross—f Brady & Smith Ltd—f l c Brooks C M—f l c Day & Bynum—f l c Goudchaux J L—l Gottlieb & Percy Agency Ltd—f l c Greer F J—c Jones G Q—l Knox Mrs L B—c Knox N K Agency—f l c Mayer B S—f l c Mire M—l Progressive Ins Agency —f Reese W R—c Terry T F—c Vay F—l c Williams D K—l	BUNKIE Bordelon A J—l Bridenthall Wm P—l Galloway & Wilsford—f Haas & Marshall Insur. Agcy—f c Hughes A T—c Johnson R D—f c Keene Asa D—c Marshall R J—l Matthews Thos M—f l c West A B—f l West Ewell—c	DE RIDDER Cryar H F—l Gassett Tony—c Jones Ins Agcy—f Shaw Tooke Ins Agcy— f c Tooke Jam W—l
AMITE CITY Conner Miss Emma—f Craig W E—l Dees E W—f l Kemp H J—f Lifevra L—f McClendon H P—f c Sanders & Sanders—f Stern B—f	BERWICK Bondreaux A L—f Roberts W A—c	CLINTON Forrester H H—f l c Dilly J O—f White Jno A—f	DONALDSONVILLE Colomb L A & Son—f l c Duffel & Melancon—f Sims Ins Agency—f l c Thibaut John S—f c
ARCADIA Daniel Leo—f l c Goff & White—f l c White W L—l	BOGALUSA Branch & Keaton—f Dreufus, Sparling & Co —c Fussell Wm P—l Matthews C A—l Peters J T—l Purvis J B—l Roane Archie S—l c Sibley S W Jr—c Spekenbier Jno A—f c Sperling Louis H—l Stallcup Fred L—l Sturdevant A—c Tipton Mrs T E—l	COLFAX Boston J C—f l Crom J F—c Jeter S—l Roberts Earl—f	EUNICE Hammers W O—l LaCombe J Leer—f l c Labode A H—c Lewis & Hammers—f c Pigford W W—c Sanders Chas J—c Wyble Stanilaus—l
ARCOLA Goodbee A J—f		COVINGTON Aubert Robert L—f l c Nilson & Frederick Co Ltd—f l c	FARMERVILLE Baughman & Ramsey—l
BASTROP Brodnax J R—l Dalton C N—f l c Hampton W H—f l c		CROWLEY Acadia Insurance Agency —f l c Belton M L—f l c	FRANKLIN Lewis John C & Co— f l c Moorman T M—f l c

J. D. KITCHEN & BRO. GENERAL AGENTS

PROVIDENCE WASHINGTON INSURANCE CO., Providence, R. I.
VIRGINIA FIRE & MARINE INSURANCE CO., Richmond, Va.
PROVIDENCE UNDERWRITERS, Providence, R. I.

TEXAS, LOUISIANA AND MISSISSIPPI

AACHEN & MUNICH FIRE INSURANCE COMPANY, for Louisiana

**711-714 Hibernia Bank Building
NEW ORLEANS, LA.**

GIBSLAND

Colbert R & Co—f
Colbert & Langsford—c
Langsford Walter C—l
Moreland W H—c
Robertson & Felts—f
Robertson G W—l
Thorpe J C—c

GUEYDON

Neelis J G—f c
Stebbins & Robichaux—f
Theriot J R—l

HAMMOND

Bueler Mrs H M—f
Channell Agency—f l c
Neelis F E—f
Saint C A—f
Wright M B—f l c

HOMER

Bailey O P—l
Gill G G—f
Gladden F I—l
Otts F E—l
Palmer L—f l
Ward W L—f

HOUMA

Bond Miss Nellie V—f c
Dupont Paul J—f l c
Duval Insurance Agency—f c
Montegut Agency The—f
Smith & Pickett—f l c
Thorpe & Ledet—f l c

INDEPENDENCE

Dolhande P E—l
Herring O W—f c
Starns Robt E—l

JACKSON

Gillum Chas E—l
Pipes & Gillum—f

JEANERETTE

Bourgeois & Patont—f c
Delacroix P D—l
Edwards C C & Co—f c
Le Jeune E J—l
Robin & McGowen—f c
Walls J W—l

JENNINGS

Brainerd A C—f
Hoag & Funk—f l c
Johnson Sidney K—f l c
Lumpkin W—f c
Mouton J R—f
Nichols L S—f
Ritchie Ins Agency—f l c
St. Germain J C—f

JONESBORO

Bagwell W L—c
Culpepper & Wasson—f

KENTWOOD

Broyles Herbert—f l c
Reagor B F—l
Ligon L B—l c
Welsh W D—l c

LAFAYETTE

Bendel & Debaillon—f
Davidson J J—f
Givens J S—f l c
Greig R C—f c
Meyers F W—f l c
Mouton & Marshall Co—f l c
Parkerson & Mouton—f l c

LAKE ARTHUR

McDaniel John—l
Rybiski C C—l
St. Germain J A—f l
Streater W L—f l
Shaw & Price—f

LAKE CHARLES

Chavanne Leon—f c
Coleman R L—f
Dees-West Co—f
De Hart J W—c
Hart F A—f l
Levy Samuel—f
Richard, Wasey & Co—f c
Thompson B J—l c
West George—f c

LAKE PROVIDENCE

Byerley Frank—f l c
Egelly A C & Co—f c
Hamley J M—l c
Hill J N—f
Montgomery Miss Ethel—f

LECOMPTE

Hardy H H—f
Jones W H—l
Leigh A—l
Pressburg Edgar E—l

LEESVILLE

Foster & Ferguson—c
Leeville Ins & Collection Agcy—f c
McFarland C M—c
Pye P G & Co Ltd—f c
Roark James B—f
Rudolph M V & Co—f
Shaw A G—f
Stephenson W M—l c
Tigner Jas T—l
Turner D F—l c
Wingate Thos C—l

LUTCHER

Dibert John—c
Gearhart A G—f
Thompson Mrs J—l

MANDEVILLE

Davis Wm G—c
Newman W T—f

MANSFIELD

Mansfield Ins & Realty Co—f l c
Nilson & Elam—f l c
Nilson M K—l
Petrie W M—f l c
Singleton W E—l

MARKSVILLE

Cappell Frank B—l
Casprard C C—l
Caspard Ins Agcy—f c
Couvillion Lee J—l
Hall E B—l
Hall H B—f c
Hall W—f
St Romain M A—f c
Washburn R H—f c

MELVILLE

Cobbs Thos—f
LeBlanc E J—f
Lyons Lyman H—f
Mangiaracina J Jr—f

MINDEN

Ashby U O—f
Dupuy Arthur—f
Holmes J J—f
Lee W B—f c
McDonald J W—f
Miller R H—f c

MONROE

Austin, Truesdale & Prophit—f c

Kahn Sidney & Co—f c
Kaliski J L—f
McReynolds & Co—f c
Oliver & Co—f c
Smith W L & Co—f c
Speed H R—f c
Waelder Bradley—l
Young J H—l
Zanone J M—f c

MORGAN CITY

Morgan City Realty & Ins Agcy Ltd—f l c
Palmer-Howard Agcy Ltd—f l c

NAPOLEONVILLE

Bylsma Peter—l
Gilbert Robert A—l
Klotz Sol—l
Klotz & Dugas—f c
Wortham Chas T—c

NATCHITOCHE

Benzeal W P—f
Tucker Jas B—f l c

NEW IBERIA

Bauman F N—f l c
Davis Alphonse—f c
Minville L J—f
Nuckols S O—f
Renoudet Alfred—l
Renoudet P L—f
Sealy R C—l
Segura P H—f
Sharp W B—f l
Smith & Taylor—f c
Suberbielle J P—f
Weeks W G—f c
White John T—f l c

NEW ORLEANS

Addington E H—f
Andry M G—f
Barry E T Co—f
Bensel Geo—f
Bernard M—f

Black, Rogers & Co., Limited

P. O. Drawer 1440.

NEW ORLEANS, LA.

Mississippi—GENERAL AGENTS—Louisiana

Maryland Casualty Company
Fidelity and Deposit Company of Maryland
General Accident Fire and Life Assurance Corp. Ltd.

Fire, Marine, Liability, Steam Boiler and Surety Bonds

Bernstein Arnold—l
DeGraffenreid W H—f
Gregg H L—f c
Haas Ike—l
Hill & Ruffin—l

Blasini S—f
Bodenheimer H & Sons—f c
Bonnar W E—l
Booth A B—f

W. IRVING MOSS, Pres.

MIKE M. MOSS, Vice-Pres.

ARTHUR S. HUBY, Sec'y

EDWARD KORY, Mgr. Casualty Dept.

Established 1871

The Hartwig Moss Insurance Agency, Ltd.

NEW ORLEANS, LA.

Fire, Marine and Casualty Insurance—Fidelity and Surety Bonds

Representing the following Companies

North British and Mercantile Ins. Co. of England

Commercial Union Assurance Co. of London

Sun Insurance Office of London

Providence Washington Insurance Co. of Rhode Island

Palatine Insurance Co. of England

Alliance Insurance Co. of Philadelphia

Hartford Fire Insurance Co. of Hartford

Glens Falls of N. Y.

Camden Fire Ins. Ass'n of New Jersey

Girard F. & M. of Phila.

Managers Southern Department New Amsterdam Casualty Company

Correspondence Solicited with Agents or Brokerage Firms Controlling Louisiana Business

GEO. S. KAUSLER, President
C. S. MATHEWS, Vice-PresidentW. R. P. HUBY, Sec'y-Treas.
C. CURTIS MACY, Mgr. Marine Dept.

GEO. S. KAUSLER, Ltd.

General Insurance

409 HIBERNIA BUILDING,

NEW ORLEANS, LA.

Fire Companies

Phoenix Insurance Co. of Hartford

Aetna Insurance Co. of Hartford

Scottish Union and National Ins. Co. of Edinburgh

German Alliance Insurance Ass'n of New York

Liverpool and London and Globe of New York

Equitable Fire and Marine, Providence, R. I.

Franklin Fire Ins. Co. of Philadelphia, Pa.

Liability Companies

Employers' Liability Assurance Corp. of London

U. S. Fidelity & Guaranty Co.

REPRESENTING

Marine Companies

United States "Lloyds" of New York

Indemnity Mutual Marine Assur. Co., Ltd., of London

Royal Exchange Assurance Corporation of London

Tokio Marine Insurance Co. of Tokio, Japan

General Agents for

Louisiana, Mississippi, Tennessee, the Mississippi River and all its tributaries.—River and Inland Hull and Cargo business a specialty.

ESTABLISHED 1893

H. BODENHEIMER & SONS

GENERAL INSURANCE—SURETY BONDS

NEW ORLEANS, LA.
Title Guarantee BuildingSHREVEPORT, LA.
204 Milam Street

REPRESENTING

Phoenix Assurance Co. of London.

British America Assurance Co.

Security Insurance Co.

Delaware Underwriters of Philadelphia.

Commercial Union Assurance Co. of London.

Globe and Rutgers Fire Ins. Co.

National Fire Insurance of Hartford.

REPRESENTING

London and Lancashire Fire Insurance Co.

London Assurance Corporation.

Philadelphia Underwriters.

Pennsylvania Fire Insurance Co.

Franklin Fire Insurance Co.

Milwaukee Mechanics Insurance Co.

Globe and Rutgers Fire Insurance Co.

Firemen's Insurance Co. of Newark.

Continental Insurance Co. of New York.

GENERAL AGENTS FOR LOUISIANA

Southwestern Surety Insurance Company

CORRESPONDENCE SOLICITED.

O. M. WISE, President

JOS. S. LOEB, Sec'y and Treas.

CHARLES M. SAMUEL, Assistant Secretary

THE FERD. MARKS INSURANCE AGENCY

(Limited)

827 Gravier Street, New Orleans, La.

Representing the Following Companies

London & Lancashire, Norwich Union, Royal, Yorkshire, German-American of N. Y., Niagara, Caledonias, New Hampshire, Northern, Nord-Deutsche, New York Plate Glass, Fidelity and Casualty Co., Royal Indemnity Co.

SPECIAL FACILITIES FOR HANDLING LARGE LINES

P. O. BOX 251

CORRESPONDENCE SOLICITED

LONG DISTANCE PHONE, MAIN 300

MEMBERS OF THE N. Y. FIRE INSURANCE EXCHANGE

MEMBERS OF THE N. O. FIRE INSURANCE EXCHANGE

LeBLANC & RAILEY, Ltd.

814 Gravier Street New Orleans, La.

General Agents

Globe & Rutgers of New York (for La. and Miss.)
 Firemen's of Newark (for Louisiana)
 Globe Underwriters Agency (for Louisiana)
 Ins. Co. of State of Penn. (for Louisiana)
 American Underwriters Agency (for Louisiana)
 Williamsburgh City of New York (for New Orleans)
 Alliance Assurance Co., Ltd., of London (Marine)
 Standard Accident of Detroit (for Southern La.)

Bovard W J—f
 Boyer Louis E—c
 Boyle Jules J—c
 Brand W A—f
 Braun Max Co Ltd—l
 Brown W H—l
 Burke McCloskey & Russell—f c
 Calhoun J V Jr—f
 Campbell J F—f
 Carr William B—c
 Carrere E A—f
 Carrington A—f
 Clarke Frank B—f
 Collins Jos—l
 Colomb K—f
 Corales Jos A—f
 Corey Claus S—l
 Cougot & Joubert—f
 Craven T V—f

CRESCENT ADJUSTMENT AND INSPECTION CO.

Fire Loss Adjustments
Anywhere

411 Hennen Bldg.

New Orleans

Over 20 Years' Experience

Crump Bros—f c
 Crump R G—l
 Culbertson Chas H—c
 Cummings T P—l
 Cunningham Edw—c
 D'Aquin & Sarpy—f
 Dauer Arthur L—c
 Davenport P B—f
 Dell Valentine—c
 Denis A H—f
 Dicks A H—f c
 Dinkenspeil Jos & Co—l
 Dittman Ins Agcy—f
 Donaldson A—f
 Doswell J Temple—f
 Drolla F J—f
 Eiseman M—f
 Elder H C—l

EMERY & NORTON

GENERAL AGENTS

Gulf Department

National Fire Ins. Co. of Hartford
 Mechanics & Traders Ins. Co. of
 New Orleans

General Fire Assurance Co. of France
 U. S. Fidelity & Guaranty of Balto.

144 Carondelet St.

Eustis & Conway—f
 Fell W S—f
 Felder Paul S—f
 Fesserant J J—l
 Fitzpatrick W H—f
 Flower W P—f

Foster H F—l
 Foucher Chas D—f
 Fry F G H—f
 Gauche J A—f
 Garic H L—l
 Geaffrey L N—f
 Gelpi L J—f
 General Undwrs Agcy—f c
 Gillette D G—l
 Givens J P—f
 Godchaux & Mayer—f c
 Goldsmith J M—l
 Greene J W—l
 Gurley & Parkins—f
 Hale-Michel Ins Agcy—f c
 Harrell J R—f
 Harper W Y—f
 Harris N M—c
 Harris W A—l
 Harris W R—f
 Hartson M J—f
 Harvey Ins Agcy J A—f

Hayward James D Jr—c
 Heffner A—f
 Heisler P R—f
 Henderson J M—f
 Hero C M—f
 Higinbotham H T—f
 Howard P E—c
 Hufft L—f c
 Interstate Trust & Banking Co—f
 Irwin Leon & Co—f c
 Isaac Sam'l—c
 Janvier & Co Ltd—f c
 Kaufman H S Ltd—f c
 Kausler Geo S Ltd—f
 Keeney J F—f
 Kitchen J D & Bro—f
 Koppel & Tansey—f
 Kostmayer & Nicoll—f c
 Ladner A E—c
 Langbehn & Heintz—f c
 La Sauer J H—l
 LeBlanc & Railey—f c
 Levert Robt—f
 Levy Frank L—l
 Levy Gus D—l

Lund T W—l
 McKnight A L—c
 Macmurdo C J—l
 Maas B—l
 Maier A E—f
 Marks, The Ferd Ins Agcy, Ltd—f c
 Masten Jr J G—f
 Mausnell E S—l
 Mehle Allen—f
 Mendes A & Co—c
 Metzger W A—l
 Miester Herman—f
 Miller A K & Co—f c
 Miller J—f
 Millsaps W E—l
 Miltenberger Earnest—f
 Mioton A J—f
 Monnot C L—f
 Monrose L & Sons—f
 Moore L E & Co—c
 Morgan W J—c
 Morris J H—f
 Moss, The Hartwig Ins Agcy Ltd—f c
 Murtagh W H—l
 New Orleans Underwriters Agency—f l c

Norvell C E—c
 Osborne L W Co Ltd—f
 Palfrey W L—f
 Patrick & Baker—f c
 Pagand J M—f
 Patterson C F—f c

Peter F. Pescud

Fire Insurance
 Steam Boiler Insurance
 Surety Bonds
 Employers' Liability and
 Workman's Accident Ins.

833-B Gravier Street

Peterson L J—f
 Pitts B C—c
 Planchard O—l
 Prevost James—f
 Ramsey & Danziger—f l
 Rennyson Co—f
 Rightor Henry—c
 Rose Dan A—f c

Edwin Shelby & Company, Limited

Hibernia Building

New Orleans, La.

Fire Companies Represented

National Union Fire Ins. Co.; Security Ins. Co.; Netherlands Ins. Co.
 Northern Ins. Co.; National Fire Ins. Co.; Commercial Union Assurance
 Co.; Concordia Fire Ins. Co.; Providence Washington Ins. Co.

Casualty and Automobile Companies

American Indemnity Co., Galveston; American Automobile Ins. Co., St. Louis
 Fire—Automobile—Liability—Compensation—Bonds—
 Burglary—Plate Glass

Walter J. Ferguson, Pres.
 D. R. Buchanan, Treas.

William J. Hardin, Vice-Pres.
 John P. Casey, Sec'y

MARSHALL J. SMITH & CO., Ltd.

Companies Represented

Insurance Co. of North America, Firemans Fund Ins. Co.,
 St. Paul Fire and Marine, Boston Insurance Co., Providence-
 Washington Insurance Co., Orient Insurance Company, West-
 ern Assurance Company, Aetna Insurance Co., London Guar-
 antee & Accident Co. Sea Ins. Co. of England.

309 BARONNE STREET

The Liverpool & London & Globe Ins. Co. Ltd

SOUTHERN DEPT.

Embracing the States of Texas, Louisiana, Mississippi, Alabama,
 Georgia, Florida, Arkansas and Oklahoma.

CLARENCE F. LOW, Mgr.

J. G. PEPPER, Asst. Mgr.

R. H. COLCOCK, Jr., Deputy Asst. Mgr.

Ross J A—f c
 Ross Eustis Co Inc—f c
 Roth Chas—f
 Boulter G D—f
 Rowland & McRedmond—f
 Roy J A—f
 Russ J W—f
 St John Ed—c
 Savage Alex M—c

LA.—New Orleans, Con
Schuler Louis—f
Schwing S C—f
Seymour W S—l
Shelby Edwin & Co Ltd
—f c
Simmons E L—l
Sinclair & Macmurdo
Ltd—f
Smither J W—l
Smith Marshall J & Co
Ltd—f c
Soria W C Ins Agcy—f
Spurl C A—f
Stroudback & Latter—f
Stubbs John A—l c
Suarze J C—f
Swayze C C—l c
Thomas C S—l c
Thompson T P—l
Tucker J W—f
Ueber W C—l
Vallon R—f
Vreeland A C—c
Waguespack R Ins Agcy
—f
Walmsley R M—f
Warner J E & Co—f
Weber F S—f
Weilbaecher F A—f
Wellborn Alfred—f l c
Westfieldt Bros—c
Willcox, Peck & Hughes
—f
Williams Wilson—l
Williard C H—f
Winkler J H—c
Wolfe Chas G Ins Agcy
—f
Wright E E—f
OPELOUSAS
Estorge & Dunbar—f l c
Healey J J—l
Lacombe A L—f l c
Larcade & Litton—f l
Sanders J M—l
PATTERSON
deGraushe & Gonsoulin—
f l c

Morey B J—f l c
Pender & Marien—f
PLAQUEMINE
Dunlap Grace Ins Agen-
cy—f l c
Grace C E—f

POUCHATOULA
Alford & Vineyard—f
Butler T J—f
Jackson Wm—f
Mitchell H P—c
Pierson R A—f l
Vineyard F A—c
Wills E R—f

RAYNE
Chappinst A S
Craig J L—f
Duelos A J—f c
Holt Jr R C—f l c

RAYVILLE
Bindau Ray L—l
Dawns Geo R—l
Ellis C G—l
Ginbeau S J—l
Hember W F—f
Hodge Tobin R—f
Hulse F G—l c
Hutchinson Wm D—l
Laslely John T—l c
Lipscomb E B—f l
Smith G W & Co—f
Tatum B F & Co—f
Willis John W—l

ROBELINE
Caldwell J H Co—f l

RUSTON
Duncan & Kidd—f c
Gahagan L C—f c
Pearce & Jackson—f l c

ST FRANCISVILLE
Forrester W T—f l c
Leake R M—f l c

ST MARTINSVILLE
Bienvenu L E—f
Bienvenu P A—f l c
Delahoussaye F E—c
Gauthier A C—f c
Labbe D C—l

SHREVEPORT
Angurs W C—f l c
Bell A J—l
Bernstein & Rives—l
Bodenheimer H & Sons
—f l c
Bransford J G—c
Brickmann F C—l
Chase & Kline—f c
Deas D H—l
Dreyfus Ins Agcy—f c
Emery Bros—f c
Fish Miss H J—l
Ford Wm M—f
Heard R L—l
Herndon J R—f c
Hird J P—l
Hodges J L—l
Hollingsworth & Co The
J R—f c
Ingersoll Wm J—f
Jeter J W Jr Ins Agcy—
f c
Kerley Ins. Agency—f
Latta Mrs J G—l
McCoy Carl F—f l c
McMahon A J—l
Marburg Walter—f
O'Neal Hy A—l
Penick, Ford Ins Agency
—f c
Querbes & Bourquin Ins
Agcy—f
Prescott H H—f c
Peter Jr J W Ins Agcy—
f c
Ratcliff Bros—f
Stringfellow H C—l
Van Lear Mat—f l c
Wilder A Mc—l
Winter Wm—l

Williams W H—l
Wolff L—l
Woodley John & Co—f
Woods W F—l

SLIDDELL
Ellis W L—f
Liddle C M—f l c

THIBODAUX
Coulon, Brand & Coulon
—f c
Shaver C P—f c

VIDALIA
Boatner & Mayer—f c
Clayton J E Jr—f l c
Conner H B—f c
Davidson F M & Co—f
De Lap & Rountree—f c
Moritz & Co—f c
Moritz Chas—f c
Rountree J L—f
Smith H S—l

WASHINGTON
Carriere J G—f
Cawford Wm M—l c

WELSH
Calcasien Tr & So Bank
—f
Carr C E—f
Planche Wade E—f l

WEST MONROE
Jones J Shaw—l
Morgan Jos F—l

WHITE CASTLE
Brown F S—f

WINNFIELD
Anderson B L—f l c
Buce Robt W—l
Durham Wm M—f l c
Mullane Guy H Jr—f l c

MAINE

AUBURN
Ballard S K—f
Bridgman H A—l c
Briggs Edson C—f l
Brooks Edwin L—c
Cummings Chas S—f l c
Currie N F—l c
Harlow & Thurston—f l c
Harvey & Gledhill—f l c
Huskins Geo E—f c
Hutchinson J P & Co—
f l c
Knight John S—f l c
Lord W Freeman—l c
Ludden F E—f c
Miller & Owen—f c
Payson C B—f l c
Watson Murray B—f c

AUGUSTA
Beck J W—f l c
Boothby W G—f c
Downing C S—f
Downing Charles E—f l c
La Casse Alfred—l
Macomber, Farr & Whit-
ton—f l c
Merrill Geo W—f l c
Newbert E E—f l c
Rice D J—l
Tebbetts W G—l

Townsend J E—f l
Turner E S—l
Welsh R F—l
BANGOR
Baker & Hodge—f l c
Blake, Barrows & Brown
—f l c
Boyd J H—f c
Bright Joseph M—f l c
Buzzell A S—l c
Byrnes P J—f l c
Carter E F—f l c
Curran Wm—f
Dunton C R—l
Freeland-Mann Co—f c
Gallagher Hugh T—f
Hall Edwin O—f c
Hawes C T—l
Hawkins Henry W—c
Higgins Leon F—l c
Kirstein Louis & Sons—
f l c
Lord Henry & Co—f c
McClure J W & Son—
f l c
Palmer W W—f l c
Pearl & Dennett Co—f
l c
Reed W S—l
Rooney Lawrence—l
Ryan F L—l

Singleton J F & Co—f
Stevens B W—l
Stewart Charles M—f l c
Taylor W R & Sons—l
Tyler L C & Sons Co—
f l c
Whitmore A J—f
Wilson J C—f l

BAR HARBOR
Austin L C—l c
Burrill Chas C & Son—
f l c
Carter F L—f l c
Cleaves G Prescott—c
Cleaves M P—l
Connors A E—l
Eddy R H—l
Hadley F L—l
Haraden O H—l
Kingsley S L & Co—f c
Lynam F C & Co—f
Marcey's C E & Co—c
Sargent Fred P—l c
Walls F E—f

BATH
Crosby E S Co—f l c
Drake J B & Sons—f c
Footer Jos Chas—f c
Hanson H W—l
Hinckley F J—f c

Hodgdon H G—f l c
Humphreys D M & Co
—f c
Hyde E W—f c
Ledyard Owen J—f
Morse Bros—f c
Morse Chas—f
Russell W S—f
Small Frank A—f c
Stevens H T—f l c

BELFAST
Doak Carleton—c
Field & Quimby—f c
Gilchrist E B—l
Knowlton M R—l
Lord Maurice W—f c
Lord Sam'l H—c
Pattee Jas & Son—f c
Rodgers R W—f c
Sargent Chas H—f l c
Sidelinger T S—c
Wright C L—f
Wyman E C—f l c

BERWICK
Goss R W—f c
Hurd C H—l
Pratt S C—l c
Spencer W D—f c
Tolles B D—f c

BIDDEFORD

Bernard S J—l
 Cartier J Co—f c
 Chellis A H—c
 Cookson H L—l
 Cote Alphonse & Co—f
 Cusseau T L—l
 Doherty D—l
 Goodwin H Co—f c
 Gove H H—f c
 Hutchinson H G—f l c
 Keightly J W—l
 Moore D T—f l c
 Plank C H—l
 Randall J W—f c
 Renouf & Lachance—f c
 Roy N J—l
 Staples L E—f c
 Stone L W—c
 Stone T—f
 Sullivan J B—l
 Twomey J F—f c
 Wakefield B E—l
 Watson F C—l
 Woodman M—l c

BOOTHBAY HARBOR

Chsby C E—c
 Fames W A—c
 Knight J Ed—f l c
 Maddocks Sewel T—f c
 Mathews B C—f
 Orne Louis A—c
 Orne Thaddeus—l
 Perkins M A—l c

BREWER

Burr E B—f
 Dunn P H—l
 Floyd H N—f
 Gilbert G B—f
 Miller E L—l c
 Nickerson F H—f l c
 Pendleton A F—f
 Sargent W J—f

BRIDGTON

Abbott Grace C—l
 Bennett Rosalie L—l
 Chadburne J A—l
 Clark A P—l
 Libby H B & Son—f l c
 March W D—l

BRISTOL

Boombs J F—f
 Irvine E J—f
 Laughton E A—f
 Ram R H—l
 Proul M D—f

BRUNSWICK

owker Geo E—f c
 Donnell & Randall—f
 aton Ray P—f
 audreau Hector—c
 audreau J B A—l
 all Melvin C—f
 ichaud J W—f l
 orrill & Leonard—f
 hilippes Aaron—f
 ley T H & J W—f c
 hompson H F—f c

BUCKSPORT

ardner E B & Son—f l c
 arren Edward—f l c

CALAIS

hley St Clair—f l c
 ownes & Curran—f l c
 owler & Gardner—f l c
 artford H E—l
 e J A & Son—f l c
 well & Jewett—f l
 urchie Howard Co—f
 c
 -lson F & Son—f l
 ine F S—c

CAMDEN

Allen Geo E—f l c
 Talbot Geo H—f l c

CANTON

Briggs John—f
 Richardson O M—f

CARIBOU

Barrett M A—l
 Bouchard A J—l
 Garden A A—f l c
 Hamilton W P—f
 Hill J E Jr—c
 Lumbert W R—f l c
 Plourd Remi—l
 Roberts E F—l
 Roberts J B—f
 Small C F—c
 Vivlittle James—l

CHERRYFIELD

Campbell A G—l
 Campbell & Haycock—f
 Freeman G G—f
 Grant Fred—l

DAMARISCOTTA

Clarke L A W—f c
 Gay Gilbert E—f
 Nash Ellis M—l
 Philbrook E E—f c
 Winslow H E—f l c

DEER ISLE

Mussells A W—l
 Stunson L E—f

DEXTER

Gould W B—f
 Judkins W H—f c
 Pierce C N—l
 Shepherd G C—f
 Springall A A—f l c
 Waldron L B—f
 Wyman C H—l

DIXFIELD

Campbell N H—f c
 Eustis W T—l c
 Harlow John S—f
 Maxwell Jacob S—f
 Torrey E L—f
 White W M—f

DOVER

Anderson B B—f l c
 Ball F W—c
 Bartlett W H—l c
 Dinamore D E—f c
 Flynt W W—l c
 Hall Robt E—c
 Holden H C—f c
 Howard G E & Co—f l c
 Mitchell G W—f
 Mitchell S G—f
 Munse S A—f
 Rideout W J—l c

EASTPORT

Beat W C—f l c
 Bradish Scott P Agency—f l c
 Hume C W—f l c
 Shea Wilbor A—f c
 Swett Jefferson M—f c
 Waide E S—l

ELLSWORTH

Burrill C C & Son—f l c
 Cunningham J A—l c
 Haines R C—f l c
 Heath Frank L—l
 Holmes M E—f l c
 Sowle B T—l c
 Mason C W & F L—f l c
 Tapley O W—f l c
 Walsh E J—f
 Whiting W E—f

FAIRFIELD

Crummett C H—f c
 Danforth Chas E—l c
 Dinamore W E—l c
 Jackson N D—l c
 McFadden & Co—f c

FARMINGTON

Austin S O—f
 Carrier Geo M—f l c
 Mills S—f
 Voter & Knowlton—f l c

FORT FAIRFIELD

Kipple G H—l
 Lowery F J—f
 Perry H O & Son—f l c
 Richards H G—l
 Richardson Geo W—l
 Spear W T—l
 Trafton H W—l

FORT KENT

Bradbury George R—l
 Hetherington T H—l
 Thipideau Paul—f

FREEPORT

Pinkham E E—f l c
 Soule W H—f
 Stalley W F—f

FREYEBURG

Merril & Dresser—f
 Tarbox W R—f l c

GARDINER

Bailey Augustus—f c
 Chase A G—f l c
 Danforth F A—f
 Glass F M—f
 Grant V G—f l
 Jordan Aug H—f l c
 Littlefield F B—f
 Maxcy Josiah Sons—f l c
 Morrell H K & Son—f

GORHAM

Carll C E—f l c
 Carll E C—f l c

GUILFORD

Straw & Martin—f l c

HALLOWELL

Beane & Beane—f c
 Howard Charles H—f l c
 Merchant L D—f l c
 Otis S G—f
 Spaulding W D—f

HAMPDEN

Bartlett H E—f
 Deane H W—f
 Emerson W W—l
 Leary John—f
 Miller J L—f
 Nason Chas A—f
 Packard E R—f
 Robinson H A—f
 Smith Arthur C—f
 Smith A R—f
 Ward Sylvanus—f

HOULTON

Anderson Fred E—l
 Donnell & Peabody—f l c
 Gentle Geo S Co Inc—f l c
 Harvey J R—c
 Holyoke Geo T—l

JAY

Allen H H—f
 Bartlett C G—f
 Kyes L G—f

JONESPORT

Hinckley C S—f l c
 Look O W—f
 Mansfield G F—f
 Mansfield H A—l
 Norton U C—l
 Peterson M L—l

KENNEBUNK

Brown C H—f
 Cole C H & Son—f c
 Dane W E—c
 Fairfield E A—l c
 Richardson A A—c

KENNEBUNKPORT

Cousens E & Sons—f
 Huff Chas O—f
 Perkins Harry F—f l

KITTERY

Boulter G D—f
 Cole A B—f
 Dubaar C D—f
 Emery N E—f
 Keen Mrs Edna—f
 Mitchell Horace—f
 Shaw J H—f
 Stacy F M—f
 Swett H—f
 Wilson Geo O—f c
 Wilson T E—f

LEWISTON

Benson Willard—l
 Benson & White—f l c
 Boothby R P—l
 Brooks F W—l
 Callahan T F—f
 Campbell J Z—f
 Corrigan & Callahan—f c
 Cronin Patk J—f c
 Cummings S A—f

D
E
F
G
H
I
J
K
L
M
N
O
P
Q
R
S
T
U
V

LISBON

Coolidge H E—f
 Jack Louis A—f l c
 Springer R F—f

LUBEC

Coggins S H—l c
 Gray H J—f
 Reynolds B B—f
 Reynolds Millard l c

MACHIAS

Crane F T—f l c
 Curtis D A—f l c
 Hutchinson C M—c
 Longfellow P H—f
 McFaul A D—c
 Talbot E E—c

MADISON

Gibbs Bernard—f
 Remick E Samuel—f l c

MECHANIC FALLS

Bucknam J A & Co—f
 Golderman F A—f
 Woodsum A A—f

ME.—Con.

MILLINOCKETT

Lewis E S—c
Marder William P—l
Morgan S J—l
Rush Bro—f l
Speed & Morse—f l
Stearns Geo W—f l c
Stearns Geo W—f l c
Tibbetts Howard S—c

NEW CASTLE

Higgins P L—l c
Leighton E C—f

NORTH BERWICK

Allen F—l
Austin N S—f

NORWAY

Decoster F E—l
Goodwin Stuart W—f l c
Howe G R—l
Pike Dennis—f

OLD TOWN

Ambrose J H—f l c
Averill A G—f
Hickey J H—f l c
Knowlton F W—f
Miller D—l
Shaw F K—l c
Waterhouse W H—f l c

ORONO

Reed Edwin A—l c
Webster James H—l c
White Percia V—f

PHILIPS

Beedy H F & Co—f
Field Daniel F—l
Field H H—l
Lakin G L—l
Morrison J Blaine—f l
Morton Fred—f
Ross D R—f l
Timberlake & Noble—f

PITTSFIELD

Anderson F A—f
Drake O H—f
Marsh Miss Lena—f l
Mathews B S—f l
Park Bros Co—f l c
Taylor W A—f

PORTLAND

Anderson Adams & Co—f c
Anderson E S—f
Barker Ben—f
Barney G M—l c
Bibber Edw F—l c
Bradley Chas A—l
Bragg Allah C—l
Briggs Geo H—l
Brooks Ralph D—l
Brunell F—l
Bryant J B—l
Burke John O—l
Burke John S—c
Burns F E—l
Carrouthers W D—l c
Cassegrain Marie J—l
Cheney Charles E—l c
Cook A S—l
Cronkrite A L—l c
Davis H A—l
Deane Frank N—l c
Decker E E—l
Dewey George P—l
Dow & Pinkham—f c
Dunlap C Archer—l c
Ellis Geo S—l
Ely Chas E—l
Flaherty Thos H—f c
Foss Walter T & Co—f l c
Foye R F—l

Gaudeau H J—l
Gooding J M—l
Grant Freeman M—l
Hall Albert B—f c
Hapgood L N—l
Hardy Philip—l
Harmon H A—f c
Hay Geo G & Co—f l c
Hayes Isaac A—l
Hazelton F H—l
Hazelton P T—l
Howison L L—c
Jewell M A—l
Johnson S W—l c
Jones E C & Co—f c
Jordan C E—f l c
Jordan Chester L & Co—f l c
Jordan Fred N—l c
Kalor E W—l
Kenerson Aaron H—c
Lacroix C A—l
Lang H D—l
Leard Robert S—l
Leyden M J & Co—f
Libby A E—l c
Little Thos J—f
Loring, Prentiss Son & Co—f c
Loring & Bishop—f c
McAlpine S H—l
McDonald Thos E—l
March B G & C M—l
Maxwell J W—l
Merrill Wm L—l c
Mills Fred I—l c
Moore Walter De C—l
Morin Henry E—l
Morse C O—l
Morse, Payson & Noyes—f c
Neale M H—l
Norton, Hall & Webster—f c
Norton Ralph S—f
Page C S—l
Page P J—l
Parkhurst A D—l
Peterson W O—l c
Plummer C A—f c
Plummer F H & C C—f c
Robinson C A—l
Sawyer Ira S—l
Sayward Chas E—l
Shaw L C—l
Shoemaker C B—l
Smith Geo E—l
Smith G Waldron—l
Smith Harry L—f l c
Smith W L & Co—f l c
Spofford J G—l
Stevens E J—l
Stevens J Putnam—l
Stiles M P—l c
Stiles William C—l c
Sturgis Geo W—l
Sullivan E J—f
Tenny Chas—l c
Thomas Dean S—l
Tilton J F—l
Tolman C E & Co—f
Tolman M E—l
Townsend L M—l c
Turner Barker & Co—f c
Turner E M—l
Turner Philip F—f
Wallace W P—c
Warren Carroll M—l c
Wart W H—f
Weeks C E—l c
Whitmore W E—l
Willey, Ward & Haraden—l c
Winslow Harvey P—l c
Worthington E C—c

RANGELEY
Furbish & Herrick—f l c

RICHMOND
Hall Wm T—f c
Lovell G C—f

Newell C D—f
Randlette J W—f
Reed H C—c
Southard T J—c f

ROCKLAND

Berry E W—f l c
Bird Maynard S & Co—f l c
Butler E A—c
Cobb Francis & Co—c
Cochran Baker & Cross—f l c
Cooper John F—l c
Gurdy H O—f l c
Hix H F—f
Meservey Mrs B E—f
Moran E C & Co—f l c
Orne Arthur L—f l c
Roberts Geo & Co—c
Shaw F M—f
Webster RA—c

ROCKPORT

Gardner C S—c
Whittier C H—c
Whittier Ralph—c
Withee H L—f
Webster R A—c

RUMFORD

Davis Fred W—l
Deschenes Jos A—l
Hanson H W—l
Hicks W G—l
Holt H L—c
Inglis Chas R—c
Jones A E—c
Lovejoy E L—l c
McInnis Harold—f
Martin John B—l
Oxford Ins Agency—f c
Rumford Falls Ins Agcy—f l c
Warhurst Florence E—l c

SACO

Carter Geo A & Co—f l c
Emerson John T—c
Emery Geo W—l
Foley D J—l
Grant Geo E—f
Hatch Chas Jr—f
McIntyre & Ricker—f l c
Milliken Geo W—f
Moses Mrs L—l
Nutter F W—f c
Preble Edward L—f
Whitten H A—l c

ST GEORGE

Allen W L—f
Caddy W J—f
Huoper Joel H—f
Robinson W L—f
Trussell Franklin—f

SANFORD

Batchelder Bros—f l c
Chase Geo P—f c
Cunningham John A—l
Hutchins Will—l
Porell Peter F—l
Reynolds W E—c
Sanford Ins Agcy—f l c

SKOWHEGAN

Bailey Willis—l c
Chabot Joseph—l
Cleveland Alton H—f l c
Dinsmore & Bickford—f
Folsom-Jones Chas—f l c
Griffin J C—f l c
McQuade John F—l
Pennell F P—f l c
Stinchfield Chas—f l c
Wentworth Herbert—f l c
Williams Fred A—f l c

SOUTH BERWICK

Davis R M—f c
Harry M B—f c
Hersom F M—f
Hobbs C C—f
Hobbs James W—f
Knox E L—c
Mathes Ben A—c
Ouillet E—f
Ricker Mrs Maria—f l
Varney C Dean—l
Webster Geo A—c

SOUTH PARIS

Ripley Perley—f
Tolman C E & Co—f l c
Wheeler W J & Co—f l c

SOUTH PORTLAND

Hackett E C—f
Higgins R S—c
Johnson John H—f
Miles Dana H—c
Plaisted L C—c
Speare Wm F—f c
Thomas W G—l

SPRINGVALE

Low Frank—l c
Sanborn W E—f

STONINGTON

Torrey F A—f

THOMASTON

Carleton E D—f
Carr T A & Co—f
Dunn & Elliot Co—c
Linscott A N—c
Moore G A—c
Pease Harvey R—f l c
Stearns E S—l c
Strout Walter J—f c
Washburn Bros—c

TOPSHAM

Chapin John—c
Michaud J W—f
Rogers W S—f c

UNION

Bowes H B—f
Butler O N—f
Haskell W E—f

VASSALBORO

Ayer H D B—f
Barrows E C—f
Bradley W S—f

VINALHAVEN

Arey H T—c
Burgess Zenas—f
Glidden D H—f c
Libby Thos E—c
Sanborn H L—l c

VINALHAVEN

Arey H T—f
Burgess Zenas—f
Glidden D H—f c
Libby Thos E—c
Sanborn H L—l
Smith Adelbert—l c

WALDOBOROUGH

Benner W E—f c
Farrington E—f c
Howard Ins Agency—f c
Richards Wm A—f l c
Rowe Chas—l c

WATERVILLE

Abbott W H K—f
Allen Chas A—l
Bartlett M—f

Boothby L T Son Co— f c Clair F W—f Crosby Howard B & Co— f l c Drummond A M & Co— f l c Friel J B & Co—f l c Mathews Chas K & Co— f c Morse Mrs Nellie—f l c Robinson Increase—l c	WESTBROOK Boothby W B—c Burns T S—l c Burrell N L—l Durand W H—f Frank C W—l Pride & Carl—f l c Shaw A W—f Stanford P—l c Tolman J H—f Wilkins H J—c Wilson A G—f Winship John O & Co— f l c	Morrison E H—f c WINSLOW Fuller Albert—f Higgins C A—l WINTERPORT Lord W H—l c Treat Joshua Jr—f WINTHROP Bishop R B—l c Fairbanks F B—l Foster H E—f c Maxwell Alfred—c Norcross M F—f Woodward H—f	WISCASSET Patterson Wm D—f Sewall F W—l Taylor R H T—f YARMOUTH Brown Walter—l c Dennison W H—f Gooding H G—f Humphrey A H—l c Proctor E E—f Seabury J A—f Thomas Deane S—l YORK Braydon A M—f l c Grant L S—f
WELLS Brewster Fred R—f Littlefield G H—l Storer W J—f	WILTON Brown R E—l Hinkley A F—f l c		

MARYLAND

W. T. SHACKELFORD

J. G. PRICE, Jr.

W. T. SHACKELFORD & CO.

General Insurance Agents and Brokers

Chamber of Commerce Bldg., BALTIMORE, MD.

Franklin of Philadelphia
Springfield F. & M. of Mass.
Insurance Co. of State of Penna.
Millers National of Chicago
Royal Exchange of England
German-American, New York
Stuyvesant, New York
Ætna Life Ins. Co., (Casualty Department)

MARINE COMPANIES

Phoenix, Eng. Indemnity Mutual Marine Tokio Marine

ANNAPOLIS Brady A Theo—f Brewer Julian—f c Busch Carson—f Cassidy E R—l c Claude Gordon—l Claude W H—f Elliott R G—f c Gott W G—f Gould C W—f Haugh G S—l Iglehart E W—f Joyce Asa A—c Lee C F—f Melvin R P B Moss W N—f Randall D R—l Stevens L S—l Stockett F H Jr—f Storton A J—l Thompson J Guy—f Wathei F E—l Wheatley A B—l c Wheatley J C & Son— f l c Wiegard-Birnard—f Winchester Paul—l Zimmerman Chas A—f	Biggs F S—l Bird Aubrey—l Birckhead & Son—f c Blackford Wm S—l Blackwell C G—l Blake Jas M—l Block A C—c Bond M Nelson—l Bowes Joseph—l Brenan M P—l Brilbeck F J—l Brooks J W & Co—f c Brown J B—l Burch & Hoff—f Caldman H—l Campbell J P—c Carmody J J—c Cathcart A R & Co—f Cekregloe C E—l Clark E J—l	Diehl Chas F—l Dolph John—l Dorsey J M & Co—f c Downes & Miller—l Duff C Shriver—l Duvall Walter—c Duval E B & Co—f l c Elliott E R & Co—f c Erlanger Max R—l Faithful C W—c Firor G J—c Fisher Wm—l Foy J F—c Frank Henry L & Co— f c Freedman Harry—l Freeman M B—l Fullerton T H—l Gantz C R—l Gardner B—c	German Fire Insurance Co. of Baltimore Local Department Holiday and Baltimore Sts. John P. Lauber, Pres. Goldsboro, Burbank & Blumner—l Goldsmith & Dell—l c Goldthwait W A—l Goodrich M H—l Goodrich A E—l Gore & Tongue—c Gorman & Keech—f Gough Bernard B—l Greene & Abrahams Co— f c Green Thos M—l Grimes W P—l Gustin Geo A—l Gwinn Richard—l Hall & Harrison—c Hamilton Danl H Jr—l Hammond Thos T—f c Hancock A G—f Hankins T Blair—l Hanson John W—l Harrison E A—l Hazel C C—l Heisse E W—l Helfrich Bruce H—l Herzberg Sol—l Hewes M Warner & Sons f c Hickman Geo S—c Hogan R G—l Home Ins Agency—f Hopkins, Kimberly & Gwinn—l
BALTIMORE Addison F B—l Affelder Max & Son—f Albert Frank—c Allen F G—l American Agcy Co—f Bailey & Hoening—f Baldwin & Frick—f c Bahlke Geo—l Barry J Ramsay & Co—f Bashaw G K—l Bashore Geo K—l Belt Harry D—l Benson & Carr—c Bevans Frank—c	Cloud Danl Jr—l Cohen M D—l Cunningham Coale & Co— f c Dannar W D—l Darby R U—l Davies John F—l Delmar Chas F—l Dennis & Dennis—c	Gardner Harry S—l c Garland Walter—f Gibson D C—c Gildea J H Jr—f c Gillespie W S—l Godwin J E—c Goetschiers Wm B—l Goldman Harry—l	
	J. LINDSAY CLARK & CO. REPRESENTING Caledonian American, United Firemen's, Pa. Commercial Union of N. Y., Glens Falls Ins. Co. (Automobile) GENERAL AGENTS Metropolitan Casualty Co. N. Y., Hartford Acci- dent & Indemnity Co. State Bank of Maryland Bldg., Baltimore, Md.		

WM. J. DONNELLY

Established 1875

CHAS. E. ANDERSON

Associates { John C. Baummer
Charles P. Morningstar

HOWARD T. WILLIAMS

Maury & Donnelly-Williams & Thompson Co.

General Insurance Agents and Brokers

COMPANIES REPRESENTED

Providence Washington Insurance Co., of Providence, R. I.

Sun Insurance Office of London

Northern Assurance Co., Ltd., of London

Commercial Union Assurance Co., Ltd., of London

Western Assurance Co. of Toronto, Canada

Hartford Fire Insurance Co. of Hartford, Conn.

Reliance Insurance Co. of Philadelphia, Pa.

Yorkshire Insurance Co. of England

Maryland Casualty Co. of Baltimore

Atlas Insurance Co. of Hartford, Conn. (Inland Marine Branch)

St. Paul F. and M. Insurance Co. (Inland Marine Branch)

Maury & Donnelly Office Building

Commerce and Water Streets

Telephones:

C. & P. St. Paul 2129-2130-2131

BALTIMORE, MD.

HARRY L. RIALI, President

SAMUEL T. BEALE, Secretary

HOWARD W. JACKSON, Vice-Pres. & Treas.

THE RIALI JACKSON COMPANY

INSURANCE

REPRESENTING

Fidelity-Phenix Fire Insurance Company of New York

Connecticut Fire Insurance Company of Hartford, Conn.

London Assurance Corporation, England

Pittsburgh Underwriters, Pa.

City of New York Insurance Company of New York

London & Lanc. Guar. & Acc. Company of Canada, (Wallace MacWilliams, Manager)

FIRE, AUTOMOBILE AND CASUALTY INSURANCE

Chamber of Commerce Building

BALTIMORE, MD.

GEORGE J. TURNER

W. D. NELSON THOMAS

TURNER & THOMAS

Insurance Agents and Brokers

CHAMBER OF COMMERCE BUILDING

BALTIMORE, MD.

GENERAL AGENTS FOR MARYLAND

Hanover Fire Ins. Co. of New York

North River Ins. Co. of New York

Niagara Fire Ins. Co. of N. Y.

German Underwriters of Milwaukee, Wis.

Milwaukee Mechanics Ins. Co. of Milwaukee, Wis.

Alliance Ins. Co. of Phila. (Automobile Dept.)

MEMBERS OF BALTIMORE AND NEW YORK INSURANCE EXCHANGES

Facilities for Handling All Kinds of Insurance

CORRESPONDENCE SOLICITED

E. B. DUVAL, President

CARROLL J. ERNSTBERGER, Sec'y & Treas.

Special Attention Given to Placing Large Lines

Correspondence Solicited

E. B. DUVAL & CO., Inc.

ESTABLISHED 1865

Insurance

Abell Building, South and Baltimore Streets, Baltimore, Md.

TELEPHONE CONNECTION

Fire, Marine, Life and Accident

ESTABLISHED 1867

M. WOLF & SON

(Harry M. Wolf)

INSURANCE AGENTS AND BROKERS

REPRESENTING

Westchester Fire Insurance Co. of N. Y.

30 Commerce St., BALTIMORE, MD.

Exceptional Facilities for Handling Large and Small Lines

Members of Baltimore Board of Underwriters and New York Fire Insurance Exchange

Long Distance Phone St. Paul 5647

Correspondence Solicited

H. T. POOR

W. W. ALEXANDER

HARRY T. POOR & Co.

KEYSER BLDG., BALTIMORE, MD.

GENERAL AGENTS: Firemen's Ins. Co. of New Jersey. Petersburg Savings & Ins. Co. of Virginia—For Maryland
New Brunswick Fire Ins. Co. of New Jersey.**LOCAL AGENTS:** Firemen's Ins. Co. of New Jersey. Newark Fire Ins. Co. of New Jersey. Petersburg Savings & Ins. Co. of Virginia. New Brunswick Fire Ins. Co. of New Jersey. New Jersey Fidelity & Plate Glass Ins. Co. of New Jersey

LONG DISTANCE TELEPHONE, ST. PAUL 3437 and 3438

1849

OVER HALF A CENTURY OLD

1915



JAMES A. RICHARDSON

CLINTON O. RICHARDSON

Estab. 1849

THE OLDEST INSURANCE AGENCY OFFICE IN MARYLAND

Estab. 1849

E. J. RICHARDSON & SONS**INSURANCE AGENTS AND BROKERS**

RICHARDSON BUILDING, - - - 13 and 15 NORTH STREET

COMPANIES REPRESENTED

Phoenix Insurance Co. of Hartford, Conn.
Pennsylvania Fire Insurance Co. of Phila.
Northern Insurance Co. of N. Y.Fire Association of Philadelphia
St. Paul F. & M. Insurance Co. of Minn.
Palatine, London, England, U. S. BranchMembers of the New York Fire Insurance Exchange, Philadelphia Tariff Association, Chicago Underwriters' Association
and Association of Fire Underwriters of Baltimore

BALDWIN & FRICK

Keyser Building, Baltimore, Md.

INSURANCE AGENTS AND BROKERS

Members of Baltimore, New York and Philadelphia Insurance Exchanges
Exceptional facilities for handling Large and Small Lines.
Correspondence Solicited.

MD.—Baltimore, Con. Hopper, Polk & Purnell —f Horgan F C—f Howard J C—l Hunt Geo—l c Iglebart Dr Jos D—l Ijams Geo E—c Insley John W P & Co —f c Insurance Agency—f Ireland J H—l Juvenal & Atkinson—f c Kaplan J J—l Katzenberger J H & Son—f l c Keith Jas E—l Kemp J H C Jr—l Kenny V W—l Kimberly Geo M—l Kirby B S—l Klinefelter Harry F & Co—f c Kolb Geo R—l Kraft Chas & Co—f Kregloe C E—l Kremer C F—l Kuder M A—l Kuhns Chas F—l John P. Lauber Insurance Agent and Broker Holliday & Baltimore Sts. Correspondence solicited. Lawford & McKim—f c LeViness C T Jr—l c Levy R H—l c	Lowndes & Dunahue— f c Lowrey J S—f Luckett & Worthington f c McClellan Jos H—l McComas & Kroh—f c McCurley W S & Co—l c McGeoch H N—l McLaughlin J V—c McNulty Thos F—l MacWilliams Wallace—c Magruder W K—l Markoe Frank—l Markoe J S—l Marts S B Co—l c Maury & Donnelly-Wil liams & Thompson Co —f c Maynard J O—l Meigs & Heisse—l c Miller L M—l Mitchell J Calvin—c Morgan Gilbert J—l Moxey Frank—l Munn Harry E—l Neilson Jos A—l New Carl F—l Nicodemus F C—l Nolle E C—c Pardew H P—l Parr & Parr—f c Parr & Parr Harvey Co —c Passano Louis—l Platt & Washburn—l Poor Harry T & Co—f c Posey C R—l Pulis John W—l Pulling J W—l Ramsay & Allen—l Ramsay Robt & Co—f Ranck C B—c Riall Jackson Co The— f c	Richardson E J & Sons —f Richardson Geo I—l c Riggs-Rossman & Hunter Inc—f c Robbins E A Jr—l Rolker J G—f Rose D H—l Rothschild Moses—l Rynick Geo M—l Salisbury Geo E—l Savage F A—l Scarff Chas R—l Schaffter R C—l Schussler Adam—l Selden Bitter Co Inc—f Shackelford W T & Co —f c Shaffter R C—l Shaw Fred—l Shepperd J F—l Snell Monroe—l Spear H C & Co—f c Steiner E E & Co—c Stevens C M—l Stewart P H—l Stockham Grant & Co— f c Sullivan F R Jr & Co—f Swartz A W—l Taliferro C H—l Taylor J K—l Thelin E G—l Thurman C T—l Tongue & Longfellow— f c Tongue N T—c Tongue Raymonk K—c Towns W E—c Trippe R—l Turner & Thomas—f Tweeddale R D—f Van Ness Barton—l Von Kleck Ernest—l Voshell J K—l	Walker Robt H—l Wallace John E—c Ward W M—c Warfield H M—f c Wattenscheidt R & Co —f c Weaver A P—c Weeks A K—c Weidmeyer M F W—f Weglein David S—l Wenzing H—l West & West—c Wheatley & Haynes—l Wheaton F H—l Wheaton F M—l White & McCurley—f c Whiteford Chas R—c Whitman H S—c Wickham & Edwards—f Wilburn Jos H—c Williams W B—l Willson F W & Son—c Wolf M & Son—f Zimmerman F H—l BELAIR Bode Richard—l Cairnes G R—f Dallam, Hopkins & Close —c Evans A John—l Finney W W—f McComas W N—f McCormick J L—f Pyle D L & Son—f Robinson W E & Co—f Rouse C Chapman—l Smith-Webster Co—f c Streett J M & Son—f Tarring H Willard—f l Thompson H L—f l c Webster R Harry—l Whitaker Harry W—l Young W B—l
---	---	---	--

HERBERT A. ROSSMANN, President
A. J. HUNTER, Vice-President

ALBERT H. BUCK, Secretary
JESSE B. RIGGS, Treasurer

RIGGS, ROSSMANN & HUNTER, Inc.
INSURANCE

129 East German Street

Baltimore, Md.

REPRESENTING

United States Fidelity & Guaranty Company of Baltimore
National Fire Insurance Company of Hartford
Maryland Motor Car Insurance Company of Baltimore

BRUNSWICK

Gross W L—f 1
Jones H M—f c
Jordan J L—f 1
Shafer E C—f 1
Vanmeter W H—f

CAMBRIDGE

Adams Chas G—1
Bayly A H—f
Carmine W S—1
Dashiell Edwin—f 1
Hoddinott W S—f 1 c
Hopkins Arthur—f
Jones Timothy—1
Keene Lewis—1
Langrall J Irving—1
Leonard & Hearn—f
Marshall L C—1
Matthews & Co—f
Meekins Wm W—1
Robins Warner—1
Robinson & Wright—f 1
Simmons Edgar L—f c
Skinner Philip L—f c
Smith B E—1
Wright & Co—1

CENTERVILLE

Gibson & Co Agency The
—f 1 c
McKenny & Keating—f 1
Rich & Tucker—f 1

CHESTERTOWN

Beck Edgar P—f 1 c
Beck James G—f 1 c
Boyd H L—f 1
French Geo W—1
Pennington E—1
Russell L B—f c
Smith C E—1
Townsend S P—f
Westcott Geo B—f
Wheatley Jos N & Co—
f 1 c

CRISFIELD

Ford Wade H—1
Gardner F E—f 1
Keister Dr. Jas B—f
McLain Jas W—1
Mills Fred—1
Poleyett Joseph—1
Pruitt William—1
Riggin W McGee—1
Robins John B—f 1 c
Smith Robt W—1
Wiley F S—1
Wyatt Edward P—f 1 c

CUMBERLAND

Anderson Thos J—f c
Barnes P C—f
Clark & Roman—f c
Cook Geo—f
Cowden & Zihlman—f 1
Craig J A—c
Deekens F S—f 1 c
Geare Cyril B—f 1 c
Glick De Sales—f c
East Wm—c
Holshu J H & Co—f 1 c
Kellan C Edgar—f
King R E—f 1 c
Laney Zack—f 1 c
Loring & Huster—f
Luman Frank—f 1
McKay & Oliver—f
Miller D P & Co—f 1 c
Mullan & Co—f c
Pearre Wm—f 1 c
Perrin J E—f 1 c
Reinhart Boyd A—f 1 c
Shepherd W H—f 1
Woodard C R—f 1 c

DENTON

Barter & Deen—f
Clark Oscar & Bro—f
Cooper, Wright &
Cooper—f

Covey Frank P—1
Deakne Geo A—1

EASTON

Clark & Fleckenstein—f
Clark N E—f
Dixon Robt B & Co—f 1 c
Elliott & McDaniel Co—
f c
Godwin J C—1
Higgins M M—1 c
Hooper Leander R—1 c
Hughlett Henry T—f
Langsdale H H—f
Lester Ball W—1
Malonee W N—1
Nichols M B—1
Parlett & Pascault—f
Shreve Henry—1
Spence W W—1
Valliant Kane—1
White F A—1

ELKTON

Brown George E—f
Cleaner P H—f
Davis W J—f
Drennan Manly—f c
Finley Chas B—1
Johnson Harlan—1
Lefler Fred H—f c
Terrell John H—f
Warburton Charles E—f

ELLICOTT CITY

Burgess G Lee—f 1 c
Clark Louis T—c
Donovan Joseph L—c
Donovan W S—f
Getz L N—1
Harding Harold—f
Hermann Chas A—f 1 c
Hermann Chas A—f 1 c
Higinbotham D C—c
Mellor W Herbert—c
Murray D M—c
Rodgers R D—c

EMMITSBURG

Aunan E L—f
Rider C W—1
Stone Dr E Jr—1
Zacharias C G—f

FEDERALSBURG

Cohey E A & Co—f c
Davis F—1
Turner & Richards—f
Wheatley W L—1

FREDERICK

Albaugh & Harrington—
f 1 c
Brish Devilla C—1
Carty Jos W L—f
Cramer Geo L & Son—
f 1 c
Doub W W—f
Eader B J—1
Eichelberger A S—1
Haller & Newman—f 1 c
Helfenstein & Urner—f
Keller & Toms—f 1 c
Mercer Grayson E—f
Mottter Guy K—c
Potts & Griffin—f 1 c
Rice Walter L—1
Sappington F B—f
Staley Grayson H—f 1 c
Tritapoe H G—f 1 c
Warehime W H—f c

FROSTBURG

Annan & Beall—f 1 c
Benson D A—f 1 c
Blake P—1
Evans L R—1
Fisher Jas G—1
Harris R—1
Johnson A T—1
McManus A J—1
Metzger F G—1

Metzger J S—f
Morgan T H—1
Nole Wm C—c
Oder J B—f
Shank Phill—1
Scott John B—1

GAITHERSBURG

Brewer M W—f
Floyd E D—f
Pace John O—f

HAGERSTOWN

Armstrong & Co—f c
Bachtel W M—f c
Bower & Bower—f
Bussard G S—f
Darby R N—1
Detrow H—f c
Easton G C—f c
Hamilton Wm T Jr—f 1 c
Harmon H H—f c
Hetzer E K—c
Hoover J B—f
Keedy Clarence & Co—
f c
Keller C Harry—f 1 c
McCauley W W—f
McComas H A & Co—f c
Mullendore A F—f
Pattison W E—1
Snyder G C & Co—f
Stonebreaker & Co—f c
Strole C F—f 1
Wingert Wh—f
Young S L V—f
Ziegler M F—c

HANCOCK

Cobill S R—f c
Henderson R L—1
Mason J T—f c
Turner J G—1

HAVRE DE GRACE

Bauer J W—1
Carver J W—f
Cobourn F C—f
Coale & Gilbert—f
Hopkins Thos C—f
Lefler & Mitchell—f
Maslin J W—1
Perkins Mr—1

KENNEDYVILLE

Nickerson David T—1
Shafer Tighman—f

LAUREL

Bond Geo M & Co—f c
Dorsey W R—1
McCeney G P—c
Stanley Chas H Jr—f c

LONACONING

Bradley W B—f 1 c
Murphy C S—f

NEW WINDSOR

Baile John S—f 1
Baile N H—f
Buckey John C—f
Bullock Granville—1
Englar Geo P B—f
Jones Chas—f c
Otto Chas W—f 1

NORTH EAST

Falls W J—f
Thompson F H—1
Voshell J—f 1

OAKLAND

Fraley G A—1 c
Hamill Stuart F—f
Jones E Ray—f 1
Loraditch H A—1
Matthews A T—f
Mitchell John T—f
Renninger & Offutt—f
Rudisill L A—f

Sliger R E—1
Thayer F A—f
White Mark S—c

POCOMOKE CITY

Ewell & Powell—f c
Fontaine Edgar—f 1 c
Melvin Charles O—f
Stevenson J C—f
Walters H M—f 1 c

PORT DEPOSIT

Hopkins R C—f 1 c
Vannest Albert N—f
White Mrs Rose—f 1 c

PRINCESS ANNE

Dashiell H C—f
Dashiell H P—f
Duer R F—f 1
Holland J E—f
Maddox Robert F—f c
Powell P Arthur—1 c
Spiva & Roberts—f
Tull Gordon—1

SALISBURY

Barr R H—1
Cooper W M & Bro—f
Covington C—c
Disharoon & Hodgson—f
Douglas S R—c
Gordy W S—f
Hearn L T—1
Hodgson R H—c
Insley Bros—f 1 c
Price & Fulton—f
Shockley P S & Co—f
Toadvin A G & Son—f
Tritt T J—1
Tull A M—1
Waller Johnathan—f 1
Walls A M—1
Waller & Walson—f
Ward W P & Co—f 1 c
Whayland Paul—1
White & Tritt—f c
Williams R F—f

SNOW HILL

Bratten W E & Co—f
Conner E C—1
Corrdry W D Jr—f
Johnson Thomas Z—f
McAllen & Bros—f
Nock Clifton—f
Powell W S—f 1
Powell Zadoc—f
Purnell O M Co—f

TANEYTOWN

Birnie & Wilt—f
Englar P B—f
Koutz Geo E—f
Keindollar E E—f
Sauerhammer E C—f 1

TOWSON

Burke & Jenifer—c
Bussey & Duncan—f
Devries H A—f
Frankton G H—f
Haile E R—c
Keech Wm S—c
Taylor F J—f
Wheeler & Cole—f c

UNION BRIDGE

Sensenig S R—f
Spurrier C S—f

WESTMINSTER

Buckingham A W—c
Fuss J H—f c
Goodwin Chas E—f
Lynch C Gloyd—f
Myers W Riley—f
Reese John J—f
Schaeffer Ferd—f
Shaw Frank Mc H—1
Smith Jas E—f 1 c
Stoner S —f 1

MASSACHUSETTS

JOHN C. PAIGE & CO.
INSURANCE65 KILBY ST.
BOSTON91 WILLIAM ST.
NEW YORK

ABINGTON
Coughlan Bros—f l c
Faxon Carroll A—f l c
Howland, Nash & Co—f
l c

ACTON
Conant E F—f
Whetherbee J K W—f
Whitcomb Arthur—f

ADAMS
Crosier Guy—f
Green W B & Co—f l c
Hughes Thomas—f
McPeck E K—c
Morton & O'Brien—f l c
Munson F H B—c
Shaw & Harrington—f c
Smith C F—l
Tower C H—f

AGAWAM
Hasting C W—f

AMESBURY
Bean Guy L—l c
Briggs Geo L—f l c
Choate J T—c
Murphy John F—f l c
Poulin Joseph F—f l c
Preveaux Frank R—l
Winzell Paul—f l c

AMHERST
Barlow Harry E—l c
Brown W R—f l c
Hunt O D & Co—f
McCloud H M & Son—
f l c
Phillips S A & Co—f l c
Skillings N D—f l c
Williams B H & Co—f l c

ANDOVER
Rogers & Angus—f
Smart & Flagg—f l c

ARLINGTON
Hilliard R W—f l c
Meade James M—f l c
Muller Wm A—f l c
Noyes Frank V—f l c
Patterson F Alfred—f
Robinson & Hendrick—
f l c

Russell & Fairfield—f l c
Russell Geo O—f l c
Wellington Geo Y & Son
—f l c

ASHBURNHAM
Whitney Abbie A—f c
Whitney Walton B—f c

ATHOL
Clement Carl C—f c
Dailey T F—f
Derby Frank W & Son
—f
Goodspeed Thos H—f
Kimball D P—f l c
Lord Lucien—l
Lord W G & G F—f c
Lyman A H—f
Morse Sumner L—l
Paige Geo R—f l c
Swift Parke B—f l c

ATTLEBORO
Ashton C Eddy—f l c
Briggs Fred E—f
Carpenter Mrs Alpha G
—f c
Carpenter H E—f
Clark Horatio L—c
Corey Willard C—f
Crowell & Anthony—f
Deane N A—f
Delurge Wm A—f
Eldredge Miss Mabel P
—c
Estes Frank C—l
Gaffney Hugh—f
Goff W N—f
Hamilton G W—l
Holman & Son S M—f
l c
Horton R M—f
Hunt C F—f c
Kelly Geo J—f l c
Kenney Wm J—f
Lowe Daniel L
Palmer James S—f
Pennult John B—f
Randall H—l
Richardson Harold K—
f c
Richardson O P—f l c
Smith Thomas N—f
Worrall & Son Geo M—f

AYER
Bennett Frank S—f
Lovejoy Augustus—f l
O'Brien James J—l c
Stone E D—f
Tarbell Peter—f

BARNSTABLE
Chase E L—f c
Cotuit Charles L Gifford
—f
Harris M N—f
Howes Marcus H—f
Leonard J Milton—f l c
Lovell Edgar A—f
Phinney T F—f
Thacher E A & Co—f l c
Thacher Frank—f
Thacher F G—f l c

BARRE
Davis & Cook—f l c

BELCHERTOWN
Green Geo H B—f c
Hazen D D—f c
Lincoln Geo F—f

BELMONT
Benton Chas E—f
Benton E C—f
Brodrick Royal T—f c
Cutler W J—l
Scott Chas—f l
Trenholm Chas E—f

BEVERLY
Creesy & Splain—f
Dodge Chas L—l
Flint Walter L—f
Forness Arthur A—f c
Kearns M F—f a
Lee Chas F—f l
Lefavour & Son—f
Stone Samuel H—f l c
Trask Chas W—f l c
Winslow H F—l

BILLERICA
Blodgett J E—f
Bull S A—f
Foster J H—f
King H A—f

BLACKSTONE
Bird F H—f
Fuller O F—f
McClellan W B—f

BOSTON
Adam Archibald & Co—f
Adlard W—f
Aiken Henry M S—l
Alden H B—f
Aldrich E R—f
Allen G H—f
Allen Lloyd K—l
Amerige Geo M—f
Anderson Albert J—l
Andrews L H—l
Appleton Samuel—c
Appel D F—l
Armstrong Fred W—l
Arnold E L—l
Austin H—f
Bailey E M—l
Ball Francis O—l
Baldwin Percy V—l
Barker E S—l
Bartlett S D—l
Battilana F H—f
Bauer F W—f
Baxter E S—l
Beach W E—l
Bean H S—c

WM. A. BEATTIE & CO.
INSURANCE

141 MILK STREET

Beattie Wm A & Co—f c
Bennett Chas A—l
Bennet F S—l
Berry C F Jr—l
Berkman S—l
Bishop Heber—c
Blake, Newell & Vedeler
—f
Blakeslee R E—l
Bliss A L—f
Blood H F—f
Boit Robt A & Co—f l c
Bourne J H—f
Boutell W H—f
Bowen Wm E—l
Boynton C I—l
Braithwaite H G—f
Brewer, Cyrus & Co—f c
Brewster W H & Co—f

**HOME OFFICE, BOSTON, MASS.**

INCORPORATED UNDER THE LAWS OF MASSACHUSETTS.

STATEMENT OF CONDITION

JANUARY 1ST, 1915

(MASSACHUSETTS STANDARD)

Assets	-	-	-	-	-	\$1,402,544.34
Liabilities (including Capital)	-	-	-	-	-	1,159,712.88
Net Surplus	-	-	-	-	-	242,831.46
Capital	-	-	-	-	-	\$500,000.00
Net Surplus	-	-	-	-	-	242,831.46
Surplus to Policy Holders	-	-	-	-	-	\$742,831.46

OFFICERS

EVERETT C. BENTON	-	-	-	President
JAMES J. STORROW	-	-	-	Vice-President
WALTER B. HENDERSON	-	-	-	Vice-President
GUY A. HAM	-	-	-	Vice-Pres. and Gen. Counsel
WALTER ADLARD	-	-	-	Secy. and Man. Underwriter
FRANK E. BUXTON	-	-	-	Treasurer
JOHN J. DOWNEY	-	-	-	Asst. Sec'y and Gen. Agent
JAY R. BENTON	-	-	-	Assistant Secretary

FIRE AND MARINE INSURANCE OF EVERY DESCRIPTION

BOSTON DEPARTMENT
65 KILBY STREET
JOHN C. PAIGE & CO.

MANAGERS

Agencies or Correspondents in all principal Cities of America and Europe

Boston Offices of
GILMOUR, ROTHERY & COMPANY
120-130 Water Street

The building is an unusually fine specimen of Colonial architecture and one of the best equipped in the city.

It is occupied entirely by the firm for a general insurance business.

HERBERT COOLIDGE
WILLIS D. RICH
THOMAS E. SEARS

WILLIAM GILMOUR

J. J. E. ROTHERY
S. T. EMERY
CHARLES F. SIMMONS

Companies Represented

The Fidelity & Casualty Company of New York
Home Insurance Company, New York
Norwich Union Fire Insurance Society of Eng.
Law, Union & Rock Insurance Co. of Eng.
Globe & Rutgers Fire Insurance Co. of N. Y.
Insurance Underwriters Agency of the State of Pa.
Franklin Fire Insurance Co. of Philadelphia
German American Insurance Company of Baltimore
Hamburg-Bremen Fire Insurance Co. of Germany
Standard Marine Insurance Co. of England

Mutual Department

Ten of the leading Mutual Companies afford special opportunity for placing this class of insurance.

New York Office: 100 William Street
WM. G. GOODWIN, Resident Partner

Alfred M. Bullard Arthur B. Gilmore Arthur K. Pope William T. Ulman

CYRUS BREWER & CO.

EVERY KNOWN KIND OF

INSURANCE

44 KILBY STREET (ENTIRE BUILDING)

AMERICAN INS. CO. OF N. J.
CENTURY INSURANCE CO. LTD. OF EDINBURGH
FIDELITY-PHENIX FIRE INS. CO. OF N. Y.
GERMAN ALLIANCE INS. CO. OF N. Y.

PHOENIX ASSURANCE CO. LTD. OF LONDON
PROVIDENCE-WASHINGTON INS. CO. OF R. I.
ROYAL EXCHANGE ASSURANCE OF LONDON
WILLIAMSBURG CITY FIRE INS. CO. OF NEW YORK

NEW ENGLAND CASUALTY CO.

Automobile and Marine Department: PHOENIX ASSURANCE CO., LTD., OF LONDON, FOR MASSACHUSETTS

Telephone Main 6090

Brown Bros—c
Brown Gilbert C Jr—l
Brown J R—l
Browne Alex S—l
Bruerton, Kimball &
Smith—f
Brush E C—f
Brush E M—f
Bunnell I C—l
Buntin Richard W—l
Bunting W Morton—l
Bunton H S—f
Burgess W N—f
Burke A W & Co—f l c
Burke Chas S—l
Burke Thos F—l
Burns H E—f
Burns Paul S—l
Burnside J F—f
Burrill Chas S—l
Burrows F C—f
Bursaw W J—l
Bush Wm—f
Campbell E T—f
Campbell H T—f
Capen Morris P—l
Carr W P—f
Carter Ashton F—l
Case Andrew—l
Cate Martin L—f c
Cate & Sears—f c
Cavin J H—l
Chalmers Alexander—l
Chamberlain Prescott—
f l c
Chamberlain H M—l
Chambers W C—f
Chase Jas F—l
Child W B B—c
Clark C C—l
Clark Joshua B—l
Clark R R—f
Clark Robt H—l
Cleveland H M—l
Coeyman H S—f
Cogswell E S—l

Colby N P—f
Colby W R—c
Colley R E—f
Conce G F—f
Corbitt S A—l
Cook O E—f
Cornish J J—f
Cottrell L W—f
Couch Wm H—l
Office Established 1848

CRAIN, JONES, BIXBY & CO.

REPRESENTING
Sun Insurance Office
Continental Insurance Co.
Merchants Assurance Corp.
Urbaine

BOSTON, MASS.

Cranston John S—l
Cranston Louis S—l
Crawford Geo D—l
Crosbie Geo H—l
Cumnock J W—l
Currier Bert S—l
Curtis A H—l
Cutler H—l
Damon J Bryant—l
Davenport W E & Son
—f
Davis Geo J—l
Dearborn A K—l
De Groat Floyd E—l
Derby H A—l
Dewick & Flanders—f c
Dickerman G W—l
Dierkes W F—l
Dixon H G—l
Dooley T H—f
Dooley W F—f
Downey J J—f
Drake R W—l
Ducayet K S—f

DEWICK & FLANDERS

15 to 19 Central St., Boston

REPRESENTING

Queen Ins. Co. of America, New York; Firemen's Ins. Co. of Newark, N. J.; North British & Mercantile Ins. Co. of N. Y.; The Reliance Ins. Co. of Philadelphia; Albany Ins. Co. of Albany, N. Y.; Prussian Nat'l Underwriters of Stettin, Ger.; Imperial Assurance Co. New York; Fidelity and Deposit Co. of Md.; Standard Accident Ins. Co. of Detroit.

Dunham J M—l
Dunham F E—f
Dyer W H—l
Eastman & Fenton—f
Eaton Robt K—l
Eddy John H & Co—f l c
Edenborg A Frederick—
f c
Edwards J H—l
Elliott G E—l
Emerson R W—l
Ellis W A—f
Farwell E C—l
Fenton H M—f
Ferguson C A—l
Ferre James F—l
Ferren John J—l
Ferson R A—l
Fidler H T—l

FIELD & GOWLES

INSURANCE

85 WATER STREET

Field W E—l

Fielding J W—l
Fish C E—l
Fiske T F—l
Fiske H H—l
Fletcher R T—l
Flood C H—l
Forbush G T—f
Foss Leon F—l
Foster David—l
Foster N Jr & Co—c
Fowler A B—f
French W A—l c
Fuller F W—l
Furness W T—f
Galcar F R—f
Gale & Stone—f
Gammons Chas W—l
Gammons E W—l
Ganse F W—l
George F L—f
Gilman C C—l
Gilmour, Rothery & Co
—f c
Givernaud J—c
Givernaud E—f
Glavin T E—f
Godding F L—c
Goedecke H E—l
Goodwin F A E—f
Gordon Louis J—l
Gough J F—f
Graham A R—f

KALER, CARNEY, LIFFLER & CO.

Any Kind **INSURANCE** Any Where

REPRESENTING

Agricultural (Fire) Ins Co., N. Y.
Svea Fire and Life Ins. Co., Sweden
Netherlands Fire and Life Ins. Co., Holland
Old Colony Ins. Co., Mass.

National Union Fire Ins. Co., Pa.
Westchester Fire Ins. Co., N. Y.
Buffalo-German Ins. Co., N. Y.
Royal Ins. Co., Ltd., England, (Automobile Dept.)
Zurich General Accident and Liability Ins. Co., Ltd., Switzerland

70 KILBY STREET

BOSTON

Calvin E. Warren

John Paulding Meade

Arthur Blake

John Paulding Meade & Co.

99 Milk Street

Boston, Mass.

Fire, Marine and Casualty Insurance
Fidelity and Surety Bonds

Companies Represented

Hartford Accident & Indemnity Co., Hartford, Conn.
Citizens Insurance Co. of Missouri
Delaware Underwriters of the Westchester Fire Ins. Co.
Mannheim Insurance Co. of Mannheim, Germany
American Fidelity Co. of Montpelier, Vt.

THOMAS L. OBRION
H. E. RUSSELL
R. J. DUNKLE

S. B. REED
JOHN A. CURRAN

GERALD H. NOONAN
JOSEPH B. RUSSELL, JR.
BAYARD TUCKERMAN, JR.

OBRION, RUSSELL & CO.

108 Water Street

Boston, Mass.

BOSTON AGENTS

Springfield F. & M. Ins. Co., Mass.; Philadelphia Underwriters, Phila.; Western Assurance Co., Can.;
St. Paul F. & M. Ins. Co., Minn.; Newark Fire Ins. Co., N. J.; City of New York Ins. Co., N. Y. City; Nord
Deutsche Ins. Co., Ger.

GENERAL AGENTS

National Surety Co. (Bond and Fidelity Dept.)

RESIDENT MANAGERS

Casualty Company of America; New York Plate Glass Insurance Co.

NEW ENGLAND DEPARTMENT

J. F. Burnside, General Agent

Western Assurance Co., Toronto; St. Paul F. & M. Ins. Co., St. Paul, Minn.; British America Assurance Co.,
Toronto

Raymond & Whitcomb—l	Saville F E—l	Smith L E P—l	Stevens H G—l
Reid R A—l	Schacht Robt H—l	Souther G W—l	Stevens H S—l
Retan F S—l	Schwab Emile—l	Spillane G H—l	Stevens R E—f
Rhoades S—f	Scollard G W—l	Stanton F A B—l	Stewart Ray P—l
Rice & Whitney—f c	Shachford C L—l	Staples H C—l	Stevens S S—l
Rice C H—f	Shadman Wm G—l		Stickney G A—f
Rice W F—f	Shaw Edwin W—l		Stratton F H—l
Richards T C—l	Shaw Geo—f		Stratton Frank H—l
Roberts C E—c	Shiverick P N—l		Strong W P—l
Roberts G W—f	Shore E W—l		Sullivan E J—f
Robinson Godfrey H—l	Sewall Albert W—f		Sutherland D W—l
Rocheport Leo—l	Shall Mrs F E—l		Swain S B—l
Rogers C M—l	Sheffield E J—l		Sweeney W J—l
Rogers & Webb—f c	Silver E E—l		Swett J P—l
Rogers Jos F—l	Simpson, Campbell & Co		Swett V B—l
Rogers & Howes—f	—f c		Tapley H S—l
Rosencrantz-Hugard Co	Simpson A K—f		Taylor P W—l
—f	Sly H B—f		Terry Henry B—f
Rowe Frank E—l	Slade A K—f		Thacher Eben A—l
Russell & Fairfield—f c	Smith C A Jr—l		Thacher Frank C—l
Sanborn F C—l	Smith D L—l		Timson H H—l

Starkweather & Shepley
(Inc.)
Fire, Marine
and Casualty Insurance
45 Kilby Street

(See New York City, Providence, R. I. and Chicago, Ill. List.)
Stephenson B K—l
Sternberger I G—l
Stevens F H—f

SIMPSON, CAMPBELL & CO., Managers

Managers New England Department

American Central Insurance Co., St. Louis
Detroit F. & M. Insurance Co., Detroit
Maryland Casualty Co., Md.
Mercantile F. & M. Underwriters Agency
Michigan F. & M. Insurance Co., Detroit

111 Milk Street

Converse Building

Boston, Mass.

MASS.—Boston, Con.

Tongas E H—l
 Tongas L H—l
 Tongas N E—l
 Tongas W L—l
 Tower B C—l
 Tower G A—l
 Townsend C E—l
 Toward F C—l
 Trull Wm T—l
 Tumbley P E—l
 Van Huysen W J—l
 Voodry J A—l
 Wadsworth W W—f
 Wagner W O—l
 Waldron H E B—f
 Walker E A—l
 Wallace W—c
 Walter R O—l
 Warren Nathan—l
 Warren Winslow Jr—c
 Warren, Meade & Gale—f c
 Waters B G—c
 Weed A J—f
 Wetherbee F A—f
 Wheelock & Serras—f
 White Jas G—l
 Whittemore F H—l
 Whittemore O R—l
 Wiley H A—f
 Williams W G—l
 Wilkins C H—f
 Wilson A E—l
 Wilson A H—f
 Winchester Edmund—t
 Winkley W H—f
 Withington F C—l
 Woalard A J—c
 Wood A M—f
 Wood F H—l
 Wood F R—l
 Woodcock F W—l
 Woodside C—f l c
 Worthington H H—f
 Worthley H R—f
 Wylie A M—l

BRAINTREE

Cummings C B—f l c
 Hannaford C S—f
 Hobart C H & Son—f c
 Sampson Geo E—f c
 Vinton H B—f

BRIDGEWATER

Boyden Wm A—f l
 Churchill E—f
 Cushman Edgar E—c
 Freeman William—f
 Keith J W—l
 Lowe Lewis G & Son—f l c
 Lyon Harold S—c
 MacMaster Edward A—c
 Sweet F E—c

BROCKTON

Battles David W—f l c
 Beals Wm E—f l c
 Blanchard H L—f
 Boyden W A—f l c
 Bryant W C—f
 Clapp C G & Co—f l c
 Clemons & Peterson—f l c
 Davidson J J—f l c
 Dolan P S—f l c
 Droham E W—f l c
 Fisher Geo E—f l c
 Fullerton & Shaw—f l c
 Gordon John H—f l c
 Holmes F M—f l c
 Jones H S—f l c
 Madden J J—f l c
 Neafsey E P—f l c
 Poole H A & Son—f l c
 Puffer L W & Son—f l c
 Ripley H C—f l c
 Scott J V—f l c
 Steele E K

Stedman G W—f l c
 Thompson W M & Co—f l c

BROOKFIELD

Cattle H E—f
 Franquer F F—l c
 Goodell Bros—f

BROOKLINE

Abbott G H & Co—f
 Atwood, Patten & Potter—l
 Baker E W—f l c
 Bamford A J—f
 Barton C D—f c
 Barton S E—f c
 Bennett H D—f
 Brewer C & Co—f
 Brown D F—l
 Bucklin W S—f
 Burgess Hollis—f
 Cabot, Cabot & Forbes—f
 Cady W H—l c
 Carpenter E H—l
 Cate Martin L—f
 Clark H M—l
 Codman & Street—f
 Coffin & Taber—f c
 Coffin L E—f
 Cohen Mrs Ida S—f
 Conroy J J—f
 Cook Thos F—f
 Dalton J H—f
 Davidson W A—f
 Davis L S—f
 Downs David—c
 Duncan S W—f l
 Emmes A B—f
 Ferguson W J—f
 Fisher O P—f
 Fuller Clarence E—f l c
 Gardiner J P—f
 Gilbert S—l
 Gleason H E—c
 Goodwin F E A—t c
 Harberger J L—f c
 Harrison W P—l
 Homer J W—f
 Johnson A K—f
 Johnstone Geo W—f
 Kingman M—f
 Kirker J E—f c
 Knowlton E H—l
 Lincoln Wm & Son—f
 Livingston H Jr—f
 Love W J—f l c
 Lyon E—f
 MacKenzie Robt—f
 McKissock A—f l c
 Marshall B L—c
 Monk Carl F—f c
 Moon S N—c
 Morrill Miss Lucy M—f c
 Newhall G B—f
 Nourse Winfield L—f l
 O'Brien & Russell—f
 Parrott L H—l
 Parker Geo S—f
 Perkins F H—f c
 Read H C—f c
 Richards E E & H N—f
 Richards F W—f l
 Richardson B P—f
 Rogers Geo E—f
 Rogers G R—f
 Russell F A—f
 Sargent A H Jr—f l c
 Schacht R H—l
 Sears W B—f
 Sharp Edward & Son—f c
 Squires H N—f
 Swett V B—f
 Thayer A E—f
 Townsend R E—f c
 Wadsworth C D—f l c
 Wadsworth P B—f
 Wallace Wm—f c
 Wilkins C W—f c
 Wing Mrs M M—f
 Wood H A—f

CAMBRIDGE

Ahern J J—f c
 Allen H & Co—f c
 Brassil T J—f
 Brooks W F—f
 Burrage W E—f
 Carrick G H—f
 Clark Joseph—f c
 Conley J J—f
 Cooledge E C—f l c
 Crowther T M—l
 Cunningham Bros—f
 Dow Geo L—f
 Flamand & Lynch—f
 Francis M W & Son—f
 Gawn Thomas—f l c
 Giles G A—f l c
 Grover L B & Son—f
 Hastings W B & Co—f c
 Henderson A R—f
 Howlett H B & Co—f
 Katon L H & Co—f c
 M—f
 M—f
 M—f
 N—f
 P—f
 P—f
 R—f
 S—f
 T—f
 W—f

CAMPELLO

Packard S F & Son—f c
 Ripley H C—f

CANTON

Dockray M J—f c
 Hill T J—f c
 Tirrell Arthur—f c

CHARLEMONT

Hicks H A—l c
 Sherman Homer—f
 Walker H T—f l

CAMPELLO

Packard S F & Son—f c
 Ripley H C—f

CHATHAM

Bearse E T—f l c
 Eldredge Nathaniel A—f
 Freeman C A—f
 Harding Alfred—f c
 Nickerson J A—f

CHELMSFORD

Warren A M—f l

CHELSEA

Chamberlain Prescott—f l c
 Gates A E—l c
 Gould Jesse & Son—f c
 Guild Geo B—f
 Hayes G I M—f
 McCann J A & Co—f c
 Pratt Walter—f l c
 Sullivan D H—f
 Wentworth R S—f

CHICOPEE

Abbey Chas C—f
 Caron Leafred H—f
 Dalton Mary C—f c
 Davis Edwin L—f
 Dickinson N A—f
 Enright P J—f
 Fontaine W F—f
 Fuller W J—f c
 Granfield John E—f
 Grady & Stanton—f l
 Gendreau H—f
 Hinkley F L—l c
 Hobart Roy F—f

Houlihan M B—f
 Kelly John J—f
 Lahey M J—f
 Lyman Stuart F—f
 Manchester Louis W—f l
 Morse H Austin—f
 Ohusman John H—f
 O'Neil Eugene J—f
 Provost H D—f
 Ritter Herman—f

CLINTON

Ayers & Hammond—f l c
 Baer Bros—f
 Cannon P F—f l c
 Dame J T & W R—f l c
 Finnerly Thomas E—l
 Gentch Chas H—f l c
 Jordan G V—f l c
 Linton Joseph L—f
 McNamara & Coughlin—f l
 Merrick S R & Co—f l c
 O'Toole W J—f l c
 Stevens Chas G & Son—f l c
 Thissell H A—f
 Witmann A—f

COHASSETT

Lothrop Caleb—f
 Petersen A F B—f
 Tower Burgess C—f l c
 Tower Benj C—f l

CONCORD

Appleby J M—f
 Fowler L N—f
 McWalter Maurice—f l c
 Russell George G—f l c
 Tolman & Holden—f c

DANVERS

Allen A G—f l c
 Ayers W M—f l c
 Bodwell O R—f l
 Carroll John T—f l
 Farrington Geo C—f l c
 Finnessey R T—f l c
 Fuller A E & Co—f l
 Newhall Walter—f l c
 Pope Guy P—f l c
 Tapley C Ralph—f l c

DARTMOUTH

Stocum Frederick A—l

DUNHAM

Clark Rob J—f
 Endicott Eugene—f l c
 Hayes & Welch—f
 Hill Don G—f
 Hill Wm F—f c
 Humphrey H D—f l c
 Kimball P W—f
 Murray Thos P—f l c
 Schulz Adolph F A—f l c
 Thayer Arthur E—f l c
 Warren Winslow Jr—f l c
 Young Geo H—l c

DENNIS

Baker W F—f
 Edwards J P—f
 Loring H D—f

DOUGLASS

Bind F H—f l c
 Wixtead Jas W—f c

DUXBURY

Green Alfred E—f l c
 Stearns Geo H—f

EAST BRIDGEWATER

Edson M Clifton—f c
 Mann Chas F—l
 Whitmarsh E S—f

EAST DOUGLASS

Bird Frank H—f 1 c
Wixted J W—f

EAST HAMPTON

Burkner Geo S—f 1 c
Egan Edward P—f 1 c
Gough Fred J—f 1 c

EAST PEPPERELL

Fletcher D W—f
Hutchinson C D—f
Kittridge Ingalls—f
Sliney Wm H—l

EAST TEMPLETON

Ingalls Chas E—c

EAST WEYMOUTH

Chubbuck C H Jr—f
Garey Minot P—f 1 c
Tirrell H A—f c

EVERETT

Blanchard A E—f
Boutin Geo W—f
Fall E R—f c
Jennings & Co—f 1 c
Noyes Edw B—f
Rich F B—f c
Sears A W & Son—f c
Wood Geo H—f
Woodruff James D—f c

FAIRHAVEN

Tripp Job C—f 1 c

FALL RIVER

Audet A L—f c
Beckett—J. Fred—f 1 c
Bessette A M—f
Booth N E—c
Buffington James N—f 1 c
Chase & Stafford—f 1 c
Cole E J—f c
Cook C C—f 1 c
Cunneen James E & Co—f 1 c
Davis C H—f 1 c
Desjardins G T—f 1
Doyle P J—c
Duckett James—f
Duffee Geo N & Sons—f 1 c
Greene & Son—f
Hadley Chas McL—f 1
Haffards G M & Co—f c
Hall Jas L—f 1 c
Hambly A Lincoln—f 1 c
Hickey Wm J & J H—f
Hood A H & Co—f
Hood George M—f 1 c
Howland A G & W J—f 1 c
Lyons & Reagan—f
McNeil H T—c
Mercer Peter—l
Murphy E F—f
Paradis J B—f c
Pierce H M—c
Penaud A—f
Rack Walter—f 1 c
St Dennis Oliver—f
Tade John P & Son—f 1 c
Thomas E H—f 1 c

FALMOUTH

Levin—W H
Omes G W—f

FITCHBURG

Ironen Henry—f
Mott Clarence—l
Myer Wm E—l
Patchelcher C A—f
Pullock W S—f
Reschenes N M—f c

Faxon, Ayer & Smith—f 1 c

Faxon John G—f 1 c
Gove H F—f c
Hatch H A & Son—f 1 c
Heisson Alexander
Hersom E L—f 1 c
Illingworth & Son—f
Longley E Le Roy—f 1 c
Markham S J—f 1 c
Morrison W J—f
Pinkham E F—l
Putnam Wm S—f 1
Putney W E—f c
Quinlan C J—l
Quinlan J W—l
Rawson Pardon R—f

Reynolds Henry A—l
Robinson D A—f 1 c
Russell W K & Co—f 1 c
Sawyer S W—l
Shea J J—f
Silvey Wm—l
Sleeper N B—l
Smith J H—l
Tinsley David W—f 1 c
Vandewarker Chas H—l
Welch L R & Co—f
Wilson Chas F—f 1 c
Wilson Kenneth—f
Wilson Walter P—f c
Woodcome, Paul J—f 1 c

FLORENCE

Baker George N—l c
Beals Geo L—f 1 c

FOXBOROUGH

Carpenter Friend P—f
Gove J Wm—f
Hodges & Sherman—f c
Newton Howard E—f c

FRAMINGHAM

Adams C S & Co—f
Adams J S—f
Twombly H F—l

FRANKLIN

Feeley C A—l
Fitzpatrick C H—l
Gallivan & O'Donnell—f
Hutchinson Chas D—f
Johnson Wm S—l c
McNeil Oliver—l
Metcalf H L—f
Neelon W R—l
Piper C G—l
Shiner Frank—f
Stewart Chas L—f
Whitney C O—c
Woodward Palmer A—f 1 c

GARDNER

Bengtson P A—f
Carney F H—f
Carney Joseph P—f c
Chapin W S—f
Edgell C N—f c
Ekblad Emil—f
Gonyeo B F—l
Goodspeed Geo D—l c
Greenwood Bros—f c
Hilchey T E—l
King J—l c
Minott G L—l c
Pehisson Herman—f
Perreault & Dorval—f c
Regan Daniel—f
Richardson C F & Co—f c
Rosenberg A—f
Ryan Bros—f c
Ward J A—l

GEORGETOWN

Andrews F P—f
Jackson J F—l
White J F—f

GLOUCESTER

Babson Fitz J & Co—f 1 c
Cunningham & Kerr—f 1 c
Dolliver W C—f
Johnson John A & Co—f
McEachern Donald—f c
Presson Alfred—f
Steele Richard C—f c
Strople Geo E B—l c

GT. BARRINGTON

Barnes C D—c
Bell C Roy—l
Bichwell O C—c
Briggs Frank H—l c
Burke W J—l
Collins A C—f c
Day W Taylor—f c
Heffernan W H—f
Joyner H C—f
Joyner H N—f c
Remington F A—f 1 c
Sanford W B—f c
Trusedell F M—c
Wheeler & Taylor—f 1 c
Wright & Frein—f 1 c

GRAFTON

Dodge Joseph A—f 1 c
Fishe D L—f 1 c
Leonard Robert S—l
Prout M H—f 1 c

GREENFIELD

Donovan Georgia A—f
Lawler Bros—f
Packard C F—f
Packard Henry D—f
Simons Henry K—l
Snow Frank H—f 1 c
Stimson & Co—f 1 c
Ulrich F H—l

GROTON

Gerrish E B—f
Shattuck G W—f
Taintor H P—f

GROVELAND

Lanen S A—l
Woodbury L A—f

HANOVER

Flynn Wm—f
Little Melvin—f

HARWICH

Clark Chas R—l
Kelley Wm L—l c
Kendrick Thos W—l
Moody James M—f
Small Samuel—f c
Weeks A L—f

HAVERHILL

Adams J Fred—f
Balch E A—l
Bassett S C—l
Barrows C A—f
Campbell Lyman L—f
Davis John F—f
Davis W H—f
Fitts E A—f c
Frankle & Tilton—f c
Gardella Joseph—f
Glover C F—f
Goodwin D M—f
Hamlin F S—f 1 c
Harding A G—f 1 c
Hyde Nellie J—f
Kelly C O—f
Kimball Geo E—f
O'Neil C J—f
Martin George W—f
Nealey Geo F—l
Nichols M G—f
Norwood G M—f
Page W H—f

Rand F N—f
Smith Fred R—f
Veasey A G—f
Watson F E—f

HAYDENVILLE

Purrington W—f 1 c

HINGHAM

Cushing H W—f
Foster Walter B—f
Henderson G O—l
Loring E B—f
Newell F E—f
Spooner J W—f

HOLBROOK

Brady John—f 1
Holbrook Frank—f
Underhay John—f
White Walter E—f 1 c

HOLLISTON

Meador A—f c
Phipps A E—f c
Razee Lloyd E—f 1 c

HOLYOKE

Allyn E H—f c
Clarke E C & Co—f 1 c
Cleveland H B—f 1 c
Cornwell I W—c
Crean Jas E—l c
Dowd Jas J—f 1 c
French A E—f 1 c
Gilligan P J & Son—f c
Goddu Joseph D—f 1 c
Goodchild A L—f 1 c
Holbrook F H—f c
Hurlburt A P—f c
Johnson Chas W & Co—f 1 c
Judd Dwight O & Co—f 1 c
Judd & Parsons—f 1 c
Lauckner O G—f
Koehler Paul—f
Kenney E J—f c
O'Connell J H—f c
O'Neill L A—f 1
Potvin G & Son—f 1 c
Sbea J F Jr—f
Stansfield Thos & Son—f
Twing E L—f 1 c
Woods J H & Co—f

HOPEDALE

Knights Wm W—f c

HOPKINTON

Adams E H—f
Day D P—f
Phipps J H—f

HUDSON

Courtmarsh Henry—f
Rose Daniel D—f 1 c
Welsh & Parker—f 1 c

HYANNIS

Beurse J C—f
Case W L—f
Chase E L—f 1 c
Chase Walter—l
Cook Irving W—l
Keveney J—f
Phinney T F—f
Thacher Eben A & Co—f 1 c
Thacher Frank—f
Thacher Frank G—f 1 c

INDIAN ORCHARD

Gleason Albert M—f
Larivere O A—f
Rientford Louis—f

**MASS.—CON.
IPSWICH**

f l c

-f

c

Co—

JEFFERSONMerrick E W Ins Agcy
—f l c**LANCASTER**

Merrick S R & Co—f l c

LAWRENCEAndrew Frank M—f c
Arundel Edward L—f
Austin Geo M & Co—f c
Bevington Thos & Sons
—f l cBradley Chas E & H J
—f

Burke M J—f

Campopiano Jeremiah—f

Carroll Michael—f

Ewart James B—f

Hartley George—f l

Herald A E—f

Hurley John J—f

Jacquith W H—l

James J F—f

Lazarus W S—l

Lindner W B—f

Long James T—f c

McCarthy Eugene A—f

McLaughlin J J—f

Mack A E—f

Maney Thomas A—c

Mathes Louis—f

Morson W H—f

Murphy Maurice A—f

Norwood John K & Co
—f l c

O'Connell Barry T—f c

O'Sullivan J T—f

Parker J O & Co—f

Porter F L—l

Powell J S—f

Rand F N—f

Roberge, Blanchette &
Co—f

Safford J H—f

Saunders A R—f l

Sullivan J J—f

Sullivan M F—l

Walsh L E—f

Whitney Frank P—c

Whitney Wm A—f

Winlow E N & Co—f

Woodbury & Daly—f

LEE

O'Brien Jas—f l c

Gale, Durant & Gale—l c

Pease M H & Co—f

Rogers Edward F—f l c

LEICESTER

Munroe Chas T—f c

NEOMINSTER

Colburn James & Co—f

Conant H L—l

Dow Henry S—f c

Gates J W—f

Hannis J A—f

Killelea P H—f l c

Leslie W H & Co—f

Lockey W T—f l c

Merriman Russell—l c

Miller Geo F—f c

Putnam Wm A—f c

Russell W F—f l c
Tyler J J & Co—f l c
Uhl R J—c
Woodworth M S—f l**LEXINGTON**

Brown B F & Son—f

Hall Willard C—f

Hunt Wm—f

Marshall A A—f

Reed W W—f

Taylor Geo W—f

Worthen Edwin B—f l c

LOWELL

Achin Henry M—f c

Adrian J H—c

Boyle J H—f

Brady F W—c

Brogan Frank M—f c

Brown J P—l c

Brown W D—f

Byam Bros—f

Campbell Abel—l

Clegg Frederick—l c

Chenevert N L—l

Church Fred C—f l c

Collins & Hogan—f c

Connelly J F—f c

Corey Milton R—f l

Cosgrove Daniel—f c

Dickey Thomas L—f l c

Dodge C P—f

Dodge W E—f

Donohue Joseph F—f l

Dupont Ernest J—f c

Flannigan D J—c

Fleming J L—f

Ghadden M N—l

Gordon N C—c

Green L V—l

Guyette Walter E—f

Harrigan Geo M—f

Kennedy R A—l

Kimball G D—f

Lee Thomas C & Co—f
l c

Littlefield & Co—f l c

Mackenzie C S—l

McNamara & Sullivan—
f c

Miller Henry & Son—f c

Mullin J Eugene—f c

Murphy Dennis A—f

Murphy Frank Brown—f

Norcross & Leighton—
f l c

O'Brien D J—f c

O'Dowd H J—f

Parthenais W A—f c

Peabody Joseph—f c

Redway C B—l

Robbins Martin & Son—f

Sanborn Warren F—f

Sharkey M J—f l c

Slattery E F Jr—f c

Smith Henry A—l c

Taft H C—f c

Tucke E M—f c

Trull W T—l

Whidden Graham R—f c

Wilder H H—f c

Woodworth F G—l

Wright Herbert A—f c

LUDLOW

Birnie George A—f

Burr Frederick L—f

LYNN

Atkins Frank W—f

Barry Wm J—f

Breed Geo W—f c

Brenahan John L—f l c

Burrill Wm S—f

Callahan Wm—f

Cotter Jas & C—f l c

Cross Chas A—l

Cunningham Jos H—l

Davis M T—l

Day Joseph F—f c

Farquhar, Norris & Black
—f l c

Fumer Harry—f l c

Goodridge Chas S—l c

Hearne John A—f

Herbert Geo C—f l c

Hickford A W S—f l c

Higgins Geo C—c

Hollis John H—f l c

Johnson & Fox—f c

Kenneally & Lima—f l

Kilvert Thos L—f l c

Knight Thos B & Co—f c

Lemmon Jas J—f l c

Long John T—f l c

McCarty & Phelps—f c

Maloon Clarence B—f l c

Moran Daniel J—f

Myrick E M—f c

Newhall Geo H—f

Newhall Loranus C—l c

Newhall Wesley I—l

Noera Ernest L—f

Otis William H—f

Paul Henry C—f l c

Pearson John B & Son—
f l c

Pitman Benj—f

Porter Thos F—f l c

Sisson Robt & Son—f

Smart Stephen—f l c

Stiles J Harry—f l c

Tarbox Jas E—l

Thorburn George—f l c

Tillson & Vitale—f l c

Turner Harry T—f l c

Vitale John B—f

Woodbridge Chas G—
f l c**MALDEN**

Buckley H A—f c

Carney Clarence E—f

Coburn D J—f

Corbett & Wise—f

Damon Alex D—c

Davenport W E & Son
—f l c

Dennett C E—f

Howard Chas W & Son
—f l c

Pacault Clement—f

Peck C A—f l

Peterson F E—f

Prescott C R & Son—f c

Sawyer Conrad—f

Sawyer Hattie A—f l

Serrat Wm D & Son—f

Sterling I F—f

Stevens E A—f

Sweet J P—f l c

Welsh Willard—f

Woodside C L—f

MANCHESTER

Floyd L W—f

Johnson W J—f l c

Willmington G E—f c

MANSFIELD

Fairbanks Francis D—l

Halliday John R—f

King Herbert E—f c

Shepard Albert L—f l

Sherman Walter I—f

MARBLEHEAD

Cole Benj—f

Hathaway Gardner R—
f c

Slee Chas A—f l c

Trefey Wm D—f

MARLBOROUGH

Burke Thos S—f l

Cook Clarence A—l

Dalton John—f l c

Donahoe J H—f l c

Evans E A—f c

Fay Herman S—f

Frye L M & Co—f l c

Holyoke & Russell—f l c
Hurley James M—f l c
La Plante G J—f
Lowell H N—l
McCarthy & Regan—f l c
Mildon F R S—f c
Mitchell John F—f c
Otterson J F J—c
Nourse C W—l
Richards A C—l
Temple Winfield—f c
Wheeler Lewis A—f c
Williams C E—f l c**MAYNARD**

Coughlan Arthur J—f

King John C—f

Walker A E—f c

MEDFIELD

Allen Alex—f l c

Bartlett Mrs A H—f

Ryan W C—f l c

MEDFORD

Buss C B—f

Cole G S—f

Fifield W W—f

Gibson R—f

Goodwin J O—f l

Green Geo W—f c

Morrison Jas—f

Ober Jos E—f

Ober Wm E—f

Peters Edw M—f l c

Pierce E G—f l c

Pierce M W—f l c

Saville F E—l c

Sleeper Fred W—f

Tainter Albert H—f l c

Wade J F—f

Wellington Geo A—f l c

Wilber N E—f

Willmot Alfred G—f c

MEDWAYHitchcock & Woodward
—f l c

Snow Lucy—f l c

Upton Wm H—f

MELROSE

Baker Geo D—f l

Bonart Louis J—f c

Briry W S—f c

Burke Geo W—f l c

Burrell W A—f

Collamore D C—f

Dearborn G H—f

Dow M J—l

Dyer J Hewes & Son—f

Ellison C W—f

Everett F E—f

Farnsworth M L—f

Folsom W N—f l c

Hatch Fred L—f

Hatch John C—f l c

Hill C F—f l c

Ide C M—l

Johnson Henry E—f c

Kilgore R D—f

L—

L—

M—

M—

N—

R—

S—

S—

U—

W—

**MELROSE HIGH-
LANDS**

Burke George E—f l c

Burke Geo W—f l c

Folsom W N—f 1 c
 Kilgore R D—f
 Nowell J T—f
 Woodland Geo W—f c

MERRIMACK

Heath Clifton B—f c
 Merrimack Ins Agency—
 f c
 Rand F N—f

MIDDLEBOROUGH

Alden J F—f
 Drake R G—f 1
 Hathaway C L—f
 Keith Percy W—f 1 c
 Maddigan R L—f 1 c
 Reed Annie M—f
 Robinson Miss Elizabeth
 —f
 Ryder Charles—f
 Ryder T M—f
 Sullivan D D—f 1 c
 Sullivan J V—f
 Wood T N—f

MILFORD

Bixby Frank A—l
 Cuniff J H—f
 Daniel Henry A—f c
 Doane Paul—f
 Hayden Lewis—f 1 c
 Haynes G—l
 Hickey Joseph F—f 1 c
 Mann F E & Co—f c
 Murphy T—l
 Murray James Jr—f
 Spaulding I R—f
 Walker & Co—f 1 c

MILLBURY

Cassidy Ed—l
 Goddard Ira N—f c
 Roberts & Undergraves
 —f
 Tebeau Wm H—f 1

MILTON

Ames S B—f 1 c
 Bishop W C—f
 Bolles F C—f
 Bradlee J W—f
 Breck Ins Agency—f
 Burke Chs S—f 1 c
 Draper J S—f
 Ellsworth A J—f 1 c
 Harlow W N—f c
 Monroe M D—l c
 Parsons W D—f
 Waitt Chas G—l c
 Wood W—f

MONSON

Ball F—f
 Faulkner & Moran—f 1 c
 Peck C L—f 1 c

MONTAGUE

Johnson F O—f

NANTUCKET

Brock Albert G—f 1 c
 Cash S C—c
 Crowley C H—c
 Dawson A—l
 Jones Arthur W—f
 Ramsdell M L—l
 Smith H P—c
 Tobey H A—f
 Vinslow A T—f 1

NATICK

Burleigh O H & Co—f 1 c
 Craig John H—f 1 c
 Farwell Edwin—f 1 c
 Fisk Thomas—l
 Forbush Gayle T—f
 McGrath Michael F—f
 Whitney H H—f 1 c
 Yeager F E—f c

NEEDHAM

Bowers E H—f
 Eaton Geo E—f
 Hollis Stanley M—f
 Kittredge F R—f
 Mercer A J—f
 Mitchell G E & Son—f
 l c
 Moseley W G—f
 Parks Wm A—f c
 Shugg H W Jr—l
 Thorpe F E—f
 Wragg Samuel H—f

NEW BEDFORD

Aindow John H & Co—
 f 1 c
 Allock John—l
 Ashley C S Jr & Co—
 f 1 c
 Bonney C T Sr—l
 Bosworth C T—c
 Brownell G K—c
 Chase Wm R—f 1 c
 Conniff J A—c
 Cook J S—f 1 c
 Cornish C H—f c
 Costa Henry—l
 Daigneau J M—l
 Demers J B—l
 Farrar W F—c
 Francis Arthur S—f
 Goddard A C—f 1 c
 Goddu O C—c
 Hadley A W—l c
 Halliday W A—f
 Houle D A—c
 Hoyer Jas F & Co—f 1 c
 James A S—f 1 c
 Jones J E—l
 Kennelty J C—l
 Knapp R E & Co—f 1 c
 McCann Wm—f
 McKowen E F—l
 Mitchell Chas—c
 Moraes J J—l
 Paes F M—l
 Paul & Dixon—f 1 c
 Peirce L C—f c
 Peterson G W—c
 Petit A A—c
 Pinto Jas—l
 Rebello M P—l
 Richmond C M—c
 Rose Henry—l
 Soares E M—l
 Souza A A—l
 Taber B J—l
 Von Flatten Ernest—f
 Wefer E H—l
 York Geo A & Co—f 1 c

NEWBURYPORT

Bliss E W & Co—f 1
 Brewster Bros—f c
 Chase & Lunt—f 1 c
 Cuseck Wm C—f 1
 Hazard A B—f 1
 Hughes & Garland—f 1
 Humphreys W T—f c
 Lunt Jere B—f
 Merrill & Wenzell—f 1 c
 O'Connell T—f
 Weare Geo A—f
 Weare L M—f

NEWTON

Alvord Bros—f
 Barbour & Morton—f
 Barnes E F—f
 Bennett R—f
 Edmonds Wiley S &
 Frank—f
 French J W—f
 Fuller J C—f
 Furber W H—f
 Gertridge Mark M—f 1 c
 Goodman Wm A—f
 Holbrook Chas S—f
 Hyde F C—f
 Murdock F—f

O'Connor F A—f
 Potter John A—f
 Robinson J H—f
 Rogers C F—f
 Rome & Porter—f c
 Turner & Williams—f
 Williams M Sinclair—f
 Wright Jos A—l
 Young Wm B—f

NEWTONVILLE

Breeden George—f
 Fuller J C—f c
 Rumery Edwd M—f
 Turner John B—f c

NORTH ADAMS

Barnard Edwin—f
 Burch Wm M—f 1
 Collins William S—l
 De Falco Frank—f c
 Ford & Malcolm—f 1 c
 French George—l
 Gallup H A—f 1 c
 Gendron Joseph—l
 Haskins Bros—f 1 c
 La Brie J H—f
 Maher & Co—l
 Miller George F—f 1 c
 O'Hearn Brothers—f
 Pike Arthur—l
 Ransford Frank—f 1 c
 Spencer Bras—f 1 c
 Town Henry—l c

NORTH ATTLEBORO

Bartlett William A—f 1 c
 Holbrook F G
 King E E—f 1 c
 Parker A T & Co—f 1 c

NORTHBORO

Brigham C M—f c
 Gates Frank—f c
 Potter & Bigelow—f 1 c
 Rice C A—f
 Sargent Geo F—f c

NORTHBRIDGE

Ames Geo M—f
 Beane W A—f
 Fairfield W B—f
 Gale W F—f
 McGlynn F R A—f 1 c
 McGuinness & Quinn—
 f 1
 Parkis Chas F—f
 Parnell & Seagrave—f c
 Sproat R J—f c

NORTH BROOKFIELD

Howard M P—f 1 c
 Smith Frank A & Son—
 f 1 c

NORTH EASTON

Barrows George C—l
 Clements Wm H—f
 Coggan R H—l c
 Field Geo C—f
 Field John R—f
 Howard Wm N—f 1 c
 King John B—f 1
 Long J F—l

NORTHAMPTON

Barrett & O'Brien—f 1 c
 Beals Geo L—f 1
 Cochran Wm M & Co—
 f 1 c
 Graves H R—f
 Manning J C—f
 Mariz J F—f
 Noble Roscoe K—f 1
 O'Donnell T H—f 1
 Pierce C H—f 1 c

Walker Oliver & Son—
 f 1 c
 Woodward F T—f 1 c

NORTH HANOVER

Dwelle & Nash—f

NORWOOD

Callahan John F—f
 Gay Harold W—f 1
 Morrill F A—f 1 c

OAK BLUFFS

Eldridge E G—f
 Sanford W E—f

ORANGE

Ames H S—f c
 Conrad W P—l
 Crosby R D—c
 Dahlin E W—l
 Dexter D E—c
 Field S W—l
 Howe F A—l
 Kimball Jas D—f 1 c
 Kimball Jas R—f 1 c
 Newell P W—l c
 Newton Israel—f 1 c
 Reed S A—l
 Thunberg Frank—l
 Upton A A—l c
 Walker H R—c
 Whitney M J—f c

PALMER

Clough Geo E—f c
 Cummings R E—f 1 c
 Ezekiel Geo—l c
 Fitch A E—f 1 c
 Hellyar S H—f 1 c
 Hobson E E—f
 Leach W W & Co—f
 Shaw Walter L—f 1

PEABODY

Farrington Geo C—f c
 Lord S D—f c
 Merrill Albert H—f 1
 Porter E J—f 1
 Smith R E—f c
 Spaulding Geo E—f
 Stone Chas E—f c
 Taylor Frank—f
 Woods P J—f c

PEPPERELL

Hutchinson H W—f c
 Marshall Merrian—l

PITTSFIELD

Bastion J J—l
 Bridgman E H—f 1
 Burbank C A—f 1 c
 Cain Edward—l
 Cheevers Wm—l
 Cook C C & Son—f 1 c
 Cooley F A—f 1 c
 Gale, Durant & Gale—f
 l c
 Gardener W R—f
 Gwinnell Frank W—l
 Learned Geo—c
 McGraw John D—l
 Merchant & Gleason—f c
 Merrill John P—f
 Mills C A—l
 Parker R P—f c
 Parker & Shipton—f 1 c
 Rausehausen John—f 1
 Read F F & Son—f c
 Sanders H P—f 1 c
 Shaffer Judson H—f
 Sloper C W & Sons—f c
 Stevenson & Co—f 1 c
 Stone John B—l
 Thurston T J—l c
 Tolman Edw—l
 Traver Henry Jr—f 1 c
 Wood A H—c

MASS.—Con.**PLYMOUTH**

Avery E E—f
 Burnett E A—f
 Burnett Mr—f
 Corey Burt H—f
 Davis Chas S—f 1 c
 Eldredge W T—f
 Forstmeyer V H—f
 Harlow & Warren—f
 Jackson Thos—f c
 Morrissey Herbert—f
 Peterson Geo C—f 1 c
 Stoddard & Talbot—f
 Warnsman Edward C—f

PROVINCETOWN

Cook John—f
 Law Louis S—f
 Small John W—f c
 Small Laura T—f
 Snow John F—f
 Young William H—f c

QUINCY

Adams W W—f
 Brown Geo H & Co—f c
 Burke J F—f 1
 Burke W E—f
 Carey T J—f 1
 Chase R D—f
 Field Geo H—f 1 c
 Hardwick John & Co—f
 Hunt John T
 Kincaide H L
 O'Hara F—f
 Olney A G—f 1
 Pinkham Herbert W—f
 Ricker Elmer F—f
 Sullivan M T—1
 Teasdale W H—f 1

RANDOLPH

French H W—f 1 c
 Leahy Joseph T—f 1 c
 Powers C R—1 c
 Randall. Howard—f

READING

Badger Walter K—f 1 c
 Bancroft Lewis M—f c
 Berk T P—1
 Bosson Harry P—1 c
 Burgess & Allen—f
 Fish W H—1 c
 Horrocks George E—f c
 Kingman & Davis—f
 Kingman Wm H—f 1 c
 Prentiss & Viall—f c
 Roberts Arthur E—f c
 Wightman W H Co—f

REVERE

Atkins Geo F—f
 Better Andrew L—f
 Boddington John H—f
 Child Aberdeen H—f 1 c
 Farrell Thomas—f
 Hall C E & Co—f
 Lawrence Frank D—f
 McLaughlin John J—1
 Noera E L—f 1 c
 Pendergast C H & Co—f
 Stowers Joseph G—f c
 Toward Forrest C—f 1 c

ROCKLAND

Burke Wm—1
 Howland C W & Son—f 1
 Howland Giles W—1 c
 Mulready Edwin—f 1 c
 Phelps A A—f 1 c
 Torrey Charles E—f c

ROCKPORT

Blatchford Wm O—f c
 Cleaves C H—f 1 c
 Dodge C P—c

Hale W S—f
 Knowlton J E—1 c
 Russell B G—f
 Smith W E—c
 Strople G E—1 f c

SALEM

Allen Geo L—f c
 Appleton & Norton—f c
 Austin Everett E—f
 Bagley J A—f 1 c
 Bailey Edwin M—f 1 c
 Brisbois Emil F—f 1
 Broadhead Frew W—f 1 c
 Carman K—f c
 Chandler L C—f c
 Chaput P N—f c
 Dalton J Frank—f 1 c
 Donovan D J—f 1 c
 Fanning & Simon—f 1 c
 Felton W S & Co—f 1 c
 Fleming Chas H—1
 Ford Arthur S—f
 Forness A A—f 1
 Gibson L—1
 Grantham G R—f 1
 Harris Chas E—f 1 c
 Hathorne H G—f
 Hay Edw W—f 1
 Horton W A—f
 Hughes W P & Co—f 1 c
 Johnson Louis O—f
 Jones & Brennan—f 1 c
 Locke Frank E—f 1
 Lord Wm S—c
 McSweeney P A & Co—f 1 c
 Mansfield Jas A—1 c
 Northcy Wm E—f 1 c
 Odell Chas H & Co—f 1 c
 Pelletier & Moore—f
 Saunders A L—f
 Smith Leavitt & Cole—f
 Tierney P F—f c
 Voyer Francis X & Co—f
 Ward Frank W—f c
 Warner Fred E—f 1 c
 Wheeler Harry D—f
 Wrinn P J—f

SANDWICH

Mooers Chas H—f 1 c

SAUGUS

Belcher W F—f c
 Chase H E—f
 Clucas Henry Jr—1 c
 Sloan F B—f c
 Sparks H P—1
 Swoger J W Jr—f 1 c
 Turner H T—f

SCITUATE

Ainslie J R—f 1
 Bailey Frederic T—f
 Bates D J—f
 Coleman Moses B—f
 Poole Chas H—1 c
 Richardson W P—f
 Wade Jetson—f

SHARON

Burbank F E—f
 Burke A W & Co—f 1 c
 Dennett Geo A—f
 Earle Ralph S—c
 Gross F H—f
 Herrick Jason E—f
 Johnson Elmer M—c
 Levin Louis—f
 Nelson H F—f
 Nutting & Wells—f
 Oliphant C D—c
 Prouty Thos S—f 1 c
 Plummer H M—f
 Shaw George—f

SHEFFIELD

Cowles Mrs M E—f
 French W D—f
 Wickwire T C & Co—f

SHERBURNE FALLS

Bickel Casper—f 1 c
 Hawks C W & Co—f c
 Hoyt H G—1 c
 Manning J F—f c

SOMERSET

Hood A H & Co—f c

SOMERVILLE

Adams B—1
 Adrian J—f
 Binney E A—f
 Brayley & Knowles—f
 Chaffee E F—f
 Coffin W W—f
 Coffin E B—f
 Coughlan Chas P—f c
 Dame L A—f
 Dodge Chas S—f
 Eaton A W—f
 Fales A B—f
 Fenelon J R—f
 Fish W W—f
 Flynn W H—f
 Giles Jos J—f
 Grant A P—f
 Greene F A—f
 Lapham F DeWitt—f
 Mansfield W F—f
 Masseck J S—f
 Paine C A—f
 Perry O H & Co—f
 Reynolds B R—f
 Reynolds J F—f
 Robertson C S—f
 Saben E E—f 1
 Shirley P E S—1
 Snow W L—f
 Sparrow E S—f
 Spieler G M—f
 Stackpole J & J M—f
 Stone Edw A—f
 Teele F A—f
 Titus F A—f
 Van Iderstine H—f c
 Wedgewood A B—f
 Williams S & C H—f

SOUTH BOSTON

Bachelder F A—f
 Bartlett W E—f
 Barton F H—1
 Boland G W—f
 Bowe Jowc J E—f
 Rowen H J—f
 Cavanaugh J F—f
 Cavanaugh J P—f
 Chapman D J—f
 Connolly J J—f
 Creed D W—f c
 Dever M F—f c
 Devine John A—f
 Finnegan Mary E—f 1 c
 Gibbons Jas B—f
 Hopkins E L—f c
 Howard Bros—f
 Jackson Thos A—f
 James Benj—f
 Kirk Andrew—1
 Mitchell H C—f
 Mooney C P—f c
 Reynolds Geo P—f 1
 Spinney & Kelly—f
 Walsh James F & Son—f 1 c
 West John—f

SOUTH BRAINTREE

Cummings C B—f 1 c
 Hannaford C S—f
 Hobart C H & Son—f c
 Sampson Geo E—f c

SOUTHBRIDGE

Burnham R M—1 c
 Desrosiers E D—f c
 Gatineau O F & Co—f c
 Marcy Morris H—f 1 c
 O'Shaughnessey M P—f c

Phillips E M & Son—f c
 Tetrault Henry J—f
 Tetrault P—f
 Welch P H—c

SOUTH EASTON

Clements W H—f
 Field Geo—f
 Howard W N—f 1 c

SO. FRAMINGHAM

Adams C S & Co—f
 Caswell H E—1
 Clarks W E & Son—f c
 Connell John J—1
 Eagan Michael—f 1
 Mundy J F—f c
 Trowbridge A S—f
 Twite George—1

SOUTH HADLEY

Cooke A D—1
 Gridley C A—f c
 Haas Peter H—1

SOUTH HADLEY FALLS

Brainerd F A—f c
 Busbee Miss C F—f
 Cooke A D—1

SOUTH HANOVER

Parkinson Frank S—f

S. WEYMOUTH

Burrell Ralph P—f c
 Cook L A—f 1 c
 Cook L A Jr—f 1 c
 Torrey Geo C—f 1 c

SPENCER

Allen Chas H—f c
 Collett Frank—f
 Cutler Edward P—f 1 c
 Howland E Harris—f 1

SPRINGFIELD

Alderman Howard F—f
 Alstrom H S—f
 Barber Wm—1 c
 Barton W I—f
 Bassett Miss L L—1
 Bourne F W—1
 Brainard N A—1
 Bragg B L—f 1 c
 Bridgman Donald W—1
 Brinkerhoff F C—f 1 c
 Brown & Brown—f
 Burt C A—1
 Carroll A J—1 c
 Case W W—1
 Chapin F P—f
 Chaplin & Chaplin—f
 Clark H M—f 1
 Clune J H—f 1
 Cone & Sherwood—f 1 c
 Cowles A B—f 1 c
 Cowles Clinton W—f 1
 Cowles R M—f 1 c
 Crane J W & Co—f
 Davis W I—f c
 Des Champs A N—1
 Dexter E J—f c
 Dexter W H—f
 Ehrlich Hyman—f
 Foss & Rollins—f
 Francis Wm H—c
 Franklin Albert B Jr—1
 Fuller A W—1
 Fuller F W—1
 Gilmore & Goldthwaite—f 1 c
 Gleason A M—f 1
 Goldstein S J—f
 Goodenough W P Jr—f
 Gorden Jacob A—f
 Hannan Francis—1 c
 Havens G H—1 c
 Hawley R F—f

Healy C H—l
 Hill Geo A—f
 Hinkley Fred L—l
 Holt C T—l
 Huie H E—f
 Hutchinson T C—l
 Jewett Chas J—f
 Johnson Sam'l J—l
 Judd & Parsons—f c
 Kelly J E & Son—f c
 Lyman A L—f l c
 Marsh H D—f c
 Meacham L E & Co—f c
 Monroe C D—l c
 Mulhooon Wm—c
 Murphy, Walker & Co—
 f l c
 Oppenheim & Field—f l c
 Owens Frank J—l
 Pardoe Wm A—l c
 Parker F C—f
 Pynchon Jas H—f
 Ranshousen Edw B—l
 Ranshousen H H—f l c
 Reed & Kaynor—f l c
 Reid James W—l
 Remington Harold K—
 l c
 Remkus Gustavus—f l c
 Richards & Allis—l
 Roberts A O & Co—f
 Rodd A—l
 St Lawrence-Chandler
 Co—f
 Sherburne Nelson—f
 Sheridan T J—f
 Spicer E F—l
 Stearns Bros—f l c
 Stedman F C—l c
 Stuckney Chas E & Co—
 f l c
 Towne E J—l
 Frank Sam'l H—l c
 Crombley Theo E—l
 Waldron H S—l
 Walsh Thos P—f c
 Warriner S C—f c
 Warriner W S—f c
 Warriner & Yarell—f
 Webster H G—f
 Williams N H—l
 Winter Dwight—f
 Volcott G W—f
 Woodal J S & Co—f c
 Woodbury J D—l
 Worthen Ernest N—l

STOCKBRIDGE

Evans C E—f
 Fenn D B—f
 Flynn M—l
 Lovett G W—l

STONEHAM

Hodgett Leon F—c
 Chapman Elmer B B—f
 Copeland H G—f
 Frazier Ernest S—l
 Gilmore, Onslow & Co—
 f c
 Gibbs James W—f c
 Hill S A—f
 Jones Jas A & Co—f
 Moran E J—f
 Russell & Fairfield—f c
 Watmough J W—f c
 Williams Arthur H—f

STOUGHTON

Blake Ralph S—f l c
 Britton Henry W—f l c
 Britton & Blake—f l c
 Curtis Albert P—f l
 Deardon John—l
 Ford E W—f c
 Rogers John J—f
 Ventworth Geo O—f l

SUTTON

Batcheller Henry C & Co—
 f
 Lowe Charles E—f

SWAMPSCOTT

Gilbert Geo A L
 Porter M D—f
 Smart S—f l c

TAUNTON

Arden Thos H—l
 Austin J Lewis—l
 Blake Alden H—f
 Boardman F A—f l
 Bullard F A—f
 Claffy Jas T—f l c
 Conaty F P—l
 Couch L C—f l c
 Dean J Randall—l
 Dorgan J C—f l c
 Earl C H & Co—l
 Eldridge J H—f l c
 Estes E L—c
 Gabriel S L—f l c
 George H W—f c
 Graff Chas H—c
 Hammond Morse & Co—
 f l c
 H
 H
 J
 K
 L
 M
 R
 N
 Sproat A B—f
 Tallman J R—f l c
 Temple E H—l
 Walker G L—f l c
 Williams G W & Co—f l c

TEMPLETON

Fletcher C A—f l c
 Speare C C—f l c

TEWKSBURY

Danielson S M—c
 Fairgriere Arthur J—f
 Fleming J L—f

TURNER'S FALLS

Gilmore W H P & Co—
 f l c
 Koonz Frank—l
 Moltenberg George—l
 Rust & Batten—f l c

UXBRIDGE

Brady Francis P—f l
 Hobbs Geo T—f l c
 Kelley Joseph J—f c
 Ledbury Mrs Adelaide—f
 Lewis Walter H—l
 Parnell & Seagrave—f c
 Taft Sara Miss—f

WAKEFIELD

Bancroft Clinton L—f l c
 Butler Wm H—f
 Collins Chester—f l
 Driver Geo H S—f c
 Duffill A E—f
 Gordon Lewis J—f l c
 Hartshorne Charles F &
 Son—f l c
 Hickey William A—f l c
 Kelly E B—f l c
 Merrill R A—f c
 Perkins Albert R—f c
 Pope Charles H—f
 Ryland F J—f
 Savage H H—f
 Scovill G H—f
 Smith G H—f c
 Southworth P H—f l c
 Sparks H—l

WALPOLE

Maguire T F—f
 Mahoney P H—f
 Morrill Frank A—f l c

Whiting Harry A—f c
 Willett Albert D—f l
 Wilson Robert—f

WALTHAM

Bergin Michael—f
 Carter Geo—f
 Dennen Hollis E—f c
 Dutton Wallace—f l c
 Kilmer Wm E—l
 Leslie Geo F—f
 Perkins D E—f
 Powers L W—f
 Reade Charles L—f l
 Robinson J F & F J—f c
 Sewall Chas W—f
 Viles D F—f l c
 Walker Edward A—f l c

WAKE

Cogshall O W—l
 Coney Henry C—f l c
 Davis Henry C—f l c
 Dillon George W—f l
 Doxtalline E—l
 Lincoln J G & Co—f
 Riendeau Joseph A—f l
 St Onge Horndes—f c
 Schoonmaker J H—f
 Storrs Bros—f c

WAREHAM

Delano R T—l
 Eldridge J L—f
 Hennessey John E—f c
 Kelley Edward H—f
 Ryder C E—f c
 Ryder T M—f c

WARREN

Blair Carl M—c
 Hatherway D A—l
 Hitchcock D G—f
 Hoe D C—c
 Lincoln W & Co—f
 Oppenheimer, Field &
 Hastings—f
 Rycroft G E—f

WATERTOWN

Critchett F E—f l c
 Farwell Wm E—f
 Hawes Andrew—f l
 McGlauffin B Pay—f
 McGuire & Roche—f
 Paine Richard H—f
 Stone Edwin L—f l c

WAVERLEY

Scott C S—f l c
 Whiting Thos H—l

WEBSTER

Cassidy W H—f
 Clark C M & Co—f l c
 Connolly J J—l
 Dupre Hector—l
 Fitzpatrick P H—l
 Goulding W S—l
 Greeley A R—c
 Hughes E H—l
 Hughes Geo H—l
 Joslin & Davis—l
 Kelley P J—c
 Kingsbury John C—c
 Leboeuf Telephone—f
 Lincoln Benjamin L—c
 Moreau Moses—c
 Morse Joseph A—l
 Prout Patrick—f l c
 Steinberg H H—f c
 Upham Leroy J—f

WELLESLEY

Carter & Peabody—f
 Johnson Fred O—f c
 Smith George N—f

WESTBORO

Britton J W—f
 Chamberlain W E—f l
 Fairbanks John W—f c

WESTFIELD

Alderman F W & Co—
 f l c
 Allen S A & Son—f l c
 Bartlett Ray L—f c
 Burke F W—f
 Clark J H—f c
 Cook A J—f c
 Green A E & Co—f c
 Iles C J—l
 Karr Wallace V—f
 Lyman Wm F & Son—f c
 Meacham W P & Son—f
 Noble Wm H—f
 Rich P A—l
 Sabol Stephen—f
 Searle F P—f c

WESTFORD

Fletcher S H—f c

WEST NEWTON

Barbour & Travis—f l c
 Bennett Robert—f
 Burrill Chas—f l
 Hinckley & Woods—f c

W. SPRINGFIELD

Brinkerhoff Frank C—
 f l c
 Cone C B—f l
 Hill George A—f
 Sherburne Nelson—f l c

WEYMOUTH

Brown Edward—f l c
 Chubbuck Chas H Jr—
 f c
 Cook L A—f l c
 Garey M P—f l c
 Jordan A S & Co—f c
 Noonan Thos H—f l
 Perry H E—f c
 Tirrell H A—f c
 Torrey George C—f l c
 Worster Russell B—f c

WHITINSVILLE

Carr S A—l
 Dillon J F—l
 Gale Wm F—f
 McGlinn T P—f
 McGuinness & Quinn—f
 Parkis C F—f
 Seagrave Arthur E—f
 Smith L W—f
 Sproat Robt J—f

WHITMAN

Allen Chas F—f c
 Beale G S—c
 Bonney Maria L—l
 Edson Chas H—c
 Freeman H C—f l
 Garcelon C C—c
 Howland, Nash & Co—
 f l c
 Keanelly T F—l
 Kirby James T—l c
 Lucas Samuel—l
 Matthews W C—f c
 Nash C W—c
 Sharp Fred E—f c
 Soule Geo D & Son—f l c
 Soule H D—l
 Stanley Harry—f

WILLIAMSTOWN

Monahan M L—f l c
 Prindle S I—l c
 Smith C M—f
 Tavelli Joseph—f
 Tenney S G—f l c
 Waterman G B—f l

MASS.—Con.**WINCHENDON**

Dronin Oscar—l
Greenwood S A & Son
—f l c
Lamb Amos S—f l c
Merrill Chas A—f l c
Nolan Fred W—l
Whitney Alfred H—f

WINCHESTER

Apsey Geo W—f l c
Barker Edward S—l
Brigham E H—f l c
Cosgrove H S—f c
Fish C E—l
Flanders W F—f
Hatch E W—f
Harrington E Co—f
Knapp Mrs N A—f
Larrabee H L—f l c
Miller C C—l
Mills A H—f
Newman S E—f
Robinson Edwin & Co—f
l c
Rowe Frank E—f l c
Woods G A—f c
Wooster F V—f l c

WOBURN

Aldrich Raymond W—f
Blake W J—f
Carey Daniel D—f

Deland J F—f
Dolan T H—f
Furbush Levi—f
Goddard S B & Son—f l c
Hill W W—l
McDonough C A—l
Maguire W F—f
Maguire J G—f
McSweeney B—f
Preble H A—f
Queenin J J—f l
Sampson Sewel D & Co
—f
Silver Elmer E—f l
Wilcox Walker H—f

WORCESTER

Arnold Otis D—l
Bailey L V—l
Barrett & Snow—l
Beane F A—l
Beauregard Julius—f c
Berg G A—f
Bouchard Eli—l
Brown Edwin E—f c
Bullock R H—f c
Burnham Brothers—f c
Butler J Freeland—c
Coe John D—f c
Commercial Ins Partner-
ship—f c
Crowell, McPherson &
Co—f c
Cummings Herbert R—l c
Curtis J Harvey—f l c

Duprey & Stoddard—f c
Dustan Dana M—l
Faxon Thos K—l c
Ferre James F—l
Garbutt Brothers—f c
Goddard F H—l c
Grant Chas E—f c
Greene & Bates—f c
Greene C E—l
Greene H J—f l c
Hardy A Colby—f
Harrington N A—f
Hogg Wm James—l
Isenberg David B—f l c
Johnson Ludwig—l
Kilgore John M—l
Knickerbocker H S &
Co—c
Lancaster Geo Y—l c
Ludlow William C—l
Lyman E B—l c
McAllister H P—f l c
MacDuff Daniel & Sons
—l
MacGowan & McGowan
—l
Marsh C Arthur—f c
Marshall Daniel J—f
Mooney N J & Co—f c
Monroe A C & Ingraham
—f c
Murphy John P—l
Murphy Wm J B—f c
Nahigian M S T—l c
Veiss Louis H—l
Nichols C L Jr—f

O'Connell & O'Connell—
f c
O'Connell Real Estate
Co—f
Pratt Dana J—l c
Randall Jesse W—l
Reidy Maurice F—l
Robertson E A—l
Rourke Daniel F—f c
Russell John T—l
Sagar Charles H—l
Sawyer Samuel W—l
Shea Forest—l
Smith Walter E—l
Sperry Homer G—l
Stark Wm N—l
Sullivan James C—l
Tatman & Park—f c
Thompson George—l
Thurston & Thurston—
f c
Townsend & Cerie—l
Townsend C E—l
Trafford H L—l
Wells Ray D—f c
White A Avery—f c

WRENTHAM

Gilmore F E—f l
Pond C W—f l c

YARMOUTHPORT

Clark John H—f
Howes J E—f
Swift Fred C—c
Thacher Frank—f

MICHIGAN**ADDISON**

Cleveland F B—f
Klin F B—f

ADRIAN

Alexander Wm B—c
Angel Alice—f c
Ayres Geo W—f c
Baker James H—c
Baldwin Clark E—c
Bauer F B—f
Bean Leland—c
Bennett A—f
Billings & Thompson—f
Cantrick Frank—c
Carr Chas H—f
Carr John E—l
Clark H R—f c
Cleveland E F—f
Cochran Lydia M—f
Cole H M—f
Cooley A B—l
Gaylord Mrs T—f
Goodsall & Clark—f
Grace Jos M—f l
Green & Hodge—f
Hart H V C—l
Hart & Hardy—f
Helme J W Jr—f
Hicock F M & Son—f c
Hoag Jay—f
Hoisington M H—f
Hough F J & Son—f c
Howell W F—f c
Hughes F L—l
Jewett Henry R—f c
Kaiser R A—f
Kennedy Frank—c
King W F—c
Lowe J K—l
Marshall W Hal—l
Mellow Joseph W—c
Michael Joseph—f
Neufer & Nopper—f
Nolan James F—l
Palmer C B—l
Pierce Frank W—l
Robertson Chas L—c
Rood R M—f l

Savage F N—f
Smallshaw Thos M—c
Smith E F—f
Smith E N—f
Smith W C—l
Tobias B E—l
Tobias & Watts—f l
Treat A B—f
Wagner Louis A—l
Walby H B—l
White M O—l
Whitney Chas—f
Winne E J—f

ALBION

Austin Raymond—f
Austin & Webb—f c
Culver F W—f
Davis Mrs R—f
Dean Geo E—f l
Eslow J C & Son—f
Gildart Wm B—f
Hyney & Young—f
Kendrick J S—f
Labertraux F—f
Lane C B—f
Leonard O A—f l c
Leonard & Noyes—f
McCutcheon A L—f c
Noyes W R—f
Roberts Maude—f
Ross B E—f
Shepard M O—f
Smith J Clifford—f l
Warren L S—f
Weeks M D—f
Wright P D—f

ALGONAC

Ihnken John H—f
Neal Henry A—f
Robertson John M—f c

ALLEGAN

Born C M—f l c
Bouch Pearl—f
Flannagan O S—l
Hicks G L—f
Kolvoord L A—l

Le Isle Franz—l
Montague I C—f
Root L C—f
Sequist S M—f
Stanley H E—f
Stein John C—f
Town P E—f
Updyke T S—f c
Williams H F—f

ALMA

Blakely Jasper—l
Carl George H—f
Creaser P W—f
Fuller Jesse E—l
Pettyjohn Charles E—l
Rowland & Johnson—f
Sharrar & Moore—f c
Spinney J D—f

ALPENA

Blackburn & Co—f l c
Hitchcock & Collins—f c
Kanieck Tony—l
Orcutt & Bishop—f c
Potter Fred N & Co—f c
Warner S A L—f c
Young D—l

ANN ARBOR

Ann Arbor Realty Co—
f c
Armstrong Frances D—f
Armstrong Herbert D—
f l c
Bacher Harry—l
Baumgardner John—f
Benham Agnes Mrs J—c
Brooks Chas L—f c
Butler W H—f c
Childs W K—f
Clark W A—f
Coffin Otis—l c
Cole & Huss—f c
Davidson F J—l c
Frost Homer F—f c
Gates Ulysses A—f
Gauntlet Jos—c
Golden Douglas—f

Haab Otto—f
Haarer & Son—f c
Hamilton Miss M L—f
Haslreiter Geo A—f l c
Hawxhurst Wilbur F—f
Herbst H H—f
King Zina P—f c
Lowry Thos—l
Mack Agency—f c
McOmber & Miner—f c
Oerterlein, Barbara &
Co—f
Post E A—l
Rhead Geo B—l
Saulsbury & Van Atta—f
Sawyer Lorenzo—f
Sessions J O A—f l
Shearer C H—f
Wagner E M—f
Wagner Geo W—l
Warren Agency—f l c
Whaley & Fischer—f
Wood Wm Leo—f

AUSABLE

Bertrand Arthur J—l
Loud Geo M—f l c
Sharkey James V—c

BADAXE

Hall Chas L—f
Ryan Wm J—f
The Wright Ins Agency
Inc—f l c
Woodworth Paul—f

BATTLE CREEK

Arthur & Beck—f
Barnum E C—f
Batdorf Howard H—f
Browdell W N—l
Davis, Fisher Co—f
Dudley L A—f l
Eaves E—f c
Fox Oscar H—f c
French B D—f
Harvey H T—c
Hopkins C M—f
Howes S A—c

Hubbard N E Co—f 1 c
Hulscher A H—l
Knapp Byron A—f
Ludlum Roy—f
Lyman Chas E Co—f 1 c
Moon J E—f c
Mosher Burgderfer Co—f
Neilsen K J—l
Nichols L G—l
Poole Floyd—l
Reade J L Co—f
Retallick N E—f
Simons Carrie—f 1 c
Snell W B—f
Spalding R J Realty Co
—f
Sperry J B & Co—f
Stephens H J—f
Vard Frank W—f c
Vilder & Simpson—f
Wilson & Millson—f

BAY CITY

Allen Geo A—f c
Allsworth Geo A—c
Ames Geo W—f c
Bay City Ins Agency—
f 1 c
Birchard & Ruttle—f 1 c
Blodgett & Sharp—c
Buchanan John G—f 1 c
Bush A E R—f 1 c
Campbell Thos D & Son
—f c
Clift W O & Co—f 1 c
Elliott Wm M—f c
Fitzgerald Jas E—l
Fitzsimmons Jas A—l
Fox C L—l
Frank Ernst E—f 1 c
Gessler E C—l
Goeschel Louis—f c
Harris John C—f c
Harrison F B—c
Hoover R A—c
Hennison H W—f 1 c
Knaggs & Plum—f c
Lichtig Ed—f 1 c
Luszgh A A—l
McCombs P A—l
McDonough J J—l c
McGuire Jas D—l
McMann W W—l c
Massnick A A—c
Morton G S—c
Phillips Otto C—f 1 c
Phillips Wm H—f c
Plum A W—l c
Post & Fletcher—f
Purcell John J—l
Rowell John J—f
Rowley E T—l c
Ruelle I—f 1 c
Russell J L—f
Shearer Fred E & Co—
f 1 c
Shearer James B—l
Spear & Lewis—f 1 c
Taylor F H—l
Tierney Bros—f
Wedthoff Wm F—c
Wing W E—c
Wright E E—l

BAY CITY (E. SIDE)
Ames G W—f 1 c
Bay City Ins Agency—
f 1 c
Birchard & Ruttle—f c
Bradford Geo M—l
Bristol M C—c
Brownson E S—l c
Buchanan J—l
Bush A E R—f 1 c
Campbell T D & Son—
f c
Carroll D—l
Clift W O—f 1 c
Coyle C S—c
Dardas F L—l
Elliott W M—f 1 c

Fitzgerald J E—l
Fletcher R H—f 1 c
Fox C L—l c
Frank E E—f 1 c
Frye E S—l
Gay C A—l
Goeschel Louis—f
Gregory L C—l
Hamilton F M—l
Harris J C—f c
Hartil R S—f c
Hartley W H—l
Hawkins J E—l
James W C—c
Jamison H W—f 1 c
Kennedy F E—l
Kessler L W—l
Knaggs & Plum—f 1 c
Koss Jos—l
Kowalski A—f
Lichtig E—f 1 c
Locks H S—c
Luszgh A A—l
Lusk Geo L—l
McCombs P A—l c
McDonough J J—l
McGinnis P H—c
Mason P H—c
Massnick A A—c
Morris W—l
Murphy M J—l
Newman Fred—f 1
Partenfelder M E—l
Phillips O C—f c
Phillips W H—f
Ploof Geo—f
Plum A W—l c
Pope J J—l
Price J M—c
Purcell J J—l
Reed H—l
Ribble Thos—l
Roeder R E—f 1
Rowell John J—f
Rowley E T—l
Russell Jeanet L—f
Schultz B E—l
Shearer F E & Co—f 1 c
Shearer Jas B—l
Slattery J E—l
Spear & Lewis—f c
Stevenson C F—l
Sweet C I—l
Tierney Bros—f
Vanderwill C L—l
Westover Mr—f 1
Woodbury W D—l

BAY CITY (W. SIDE)

Birchard S R—f 1
Elliot W M—f 1 c
Harris J C—f
Lichtig E—f
Phillips Otto C—f
Phillips Wm H—f
Roeder Roscoe E—f
Thomas D Campbell—f

BELDING

Cusser W L—f
Eugemann Geo—f 1 c
Gephart M Y—f
Hubbell I L—f
Lambertson W S—f
Moulton Geo W—f
Sandell Wm F—f c
Smith H A—f
Spencer A L—f
Wagner Geo E—f 1 c

BENTON HARBOR

Bassett Geo—f c
Cady & Andrews—f
Case Miss May—f c
Chaddock R P—f c
Edmunds & Co—f c
Harner E C—f 1 c
Hipp O B—f
Plummer & Plummer—
f c
Portman Homera—c

Riford I W—f
Schaus Chas—f 1
Shankland W B—f
Warner W B—f
Warner & Co—f
Whitney H S—f c

BESSEMER

Bayliss Edwin—f 1
Bruno J L—f
Eggen Tarsten—f
Holland & Duda—f 1
Russell Wm I—f 1 c
Ziebur G L—f

BIG RAPIDS

Barton Charles—f
Bennett A W—f
Ford Brothers—f 1
Hoff W—f
Hopkinson W D—f c
Marsh E J—f c
Marsh Mrs A L—f
Morrill D C—l
Throp S J—f

BLISSFIELD

Bauer J G—f 1
Belman Birt—l c
Carpenter C R—l
Carpenter Mrs Grace—f
Goff Howell—f c
Hensel M W—l c
Riley John A—f c
Rothfuss & Glaser—f 1

BUCHANAN

Black Geo H—f 1 c
Dick John C—f c
East Walter—f
Eisele Henry C—f
Ham Edgar—f
Hathaway Homer A—f c
Pears Charles—f
Roe A C—f
Roe Herbert—f
Sanders Frank—f

CADILLAC

Barton Charles—f
Beaver & Diggins—f c
Bothwell J M—f 1
Bourn Frank E Ins
Agcy—f 1 c
Breen Fred M—f 1 c
Dunlop Geo A—f
Gaffney F O—f c
Hall Geo L—f c
Hanson Henry—f
Hodges W W—f c
Liephart E H—f 1 c
Penny A W—f
Sawyer E F—f c
Snell B A—l
Webber Lucie M—f c
Yearnd William H—f

CALUMET

Chynoweth Ins Agency—
f c
Faucett Bros & Guck—
f 1 c
Stannard W L—f 1 c
Thomas Ins Agcy—f 1 c

CARO

Dougherty & Crissey—f
Ealy J McNair—f
Gallan J W—l
Gurney E E—f c
Myers H S—f
Quinn W—f c
Seeley L G—f
Smith H H—f

CARSON CITY

Brooks R E—f
Cummings E C & Son—
f c

Gibbs Geo R—f
Goodwin A B—f
Lyon L A—f
Mercer W D—f

CASSOPOLIS

Hayden Asa K—f 1 c
Ritter R A—f
Ritter J K—f
Thomas J B—f 1 c

CHARLEVOIX

Bartlett L B—f
Burnett A T—f c
Buttars & Bridge—f
Cooper Henry C—f
Fitch A L—f
Hampton W E—f
Kane R W—f
Rachow W J—f
Young A F—c
Young Myrtle—f c

CHARLOTTE

Brooks A H—c
Davids E G—f
Greenman J A—l
Griffith V G—f 1 c
Hawkins Myron—l
Kay J D—f c
Murray E & Co—f
Nichols John C—f
Oleson Geo—l c
Porter Marion—f 1 c
Powers J D & Co—f 1 c
Procter Duey—l
Proctor H B—c
Rowley G W—f c
Smith D P—l c
Spafford C D—f c
Stirling W F & Son—
f 1 c
Talbert & Co—f
Tears Van J—l
Vickery A F—l
Warren F G—f c

CHEBOYGAN

Bouchard & Bouchard—
f c
Dudley & Barber—f 1 c
Humphrey Geo P—f
Kinney Chas E—f 1 c
Middleton W R—f 1 c
Moloney V S—f 1 c
Waller J W—f c

CHELSEA

Beckwith Geo W—f
Crowell Miss Nina—f
Fletcher John—f
Kalmbach John—f
Mapes S A—f 1 c
Palmer Mrs John—f
Schaible Paupl—f 1
Turnbull & Witherell—f 1
Wilkinson A W—f
Wood T E—f

CHESANING

Cheaney C W—f
Coryell B G—f 1 c
Damon O W—f
Devereaux J P—f
Greenfelder F A—f c
Hickman R W—f
Krome G W—f

CLARE

Alward D E—f c
Bowler Jos—f
Caple Wm H—f c
Cudney H C—f c
Reading C A—f

CLINTON

Kimball L W—f
Smith Richmond & Co—f
Van Tuyle W D—f

MICH.—Con.**COLDWATER**

Allen E J—f
 Barrell Howard F—l c
 Beers Elmer R—l
 Crandall E R—f l c
 Evans John S—f
 Evens M L—l
 Foster Edgar A—f
 Gibson Agnes—f
 Hodgeman W E—f c
 Howe Chas F—f c
 Hungerford V U—f
 Keep C L
 Legg C N—f
 Luedders Otto E—f
 Lyon F A—l
 Milnes & Watson—f
 Montague J H—f c
 Stevens A G—f
 Williams F N—l c

CORUNA

Bush Walter M—f
 Fisher J—f l
 Green A W—f
 Hatch Walter—f
 Parker W J—f
 Sheardy Louis N—f
 Young Arthur C—f c

CRYSTAL FALLS

Corcoran J F Ins Agcy
 Ltd—f l c
 Smith A H—f

DETROIT

Admire W W—l
 Aldrich & Co—f
 Aildis & Co—f
 Althoff Ins Agency—f
 Ambrose J—l
 American Ins Agency—f
 Andrus & Palmer Ins
 Agcy—f
 Anstey P N—l
 Ayres C L—l
 Babbitt F R—l
 Bahl G L—l
 Baker Geo F Bros—f c
 Barthol Jas O—l
 Bassett & Smith—f
 Bassett Jay—l
 Baty Jas D—l
 Baxter & Baxter—f c
 Beach Geo H—l
 Beatcher F A—f
 Belanger Joseph & Son—
 f c
 Bennett Don R—l
 Bennett Chas D—f c
 Benson J J—c
 Bentley & Yokum—f c
 Berdan Chas—f
 Bergin R M—f
 Biederman & Smith—f c
 Bierce Sage & Co—f
 Billinghamurst A D—l
 Billinghamurst J Carl—l
 Blackman Glass & Cook
 —f c
 Blake John A—l
 Blake Joseph A—l
 Blomfield S J & Co—f
 Bond Edward J—l
 Bond Edwin—l
 Bonninghausen Julius—f
 Brennan John E & Co—f
 Brevoort Ins Agcy—f
 Bridgeman J A & Co—f
 Briscoe & McKee—f
 Brooks & Kingon—f
 Brown Chas F—f
 Brown Jacob G—l
 Brown Robt M—l
 Bruce Chas L—l
 Brusee Hendrick—l
 Bucknell J A—l
 Buell Chas H I—l
 Bunclark Alfred—f c

Burtenshaw & Sibley—
 f c
 Campbell Robt—l
 Carter Ins Agcy—f
 Chadwick W C—l
 Chaile U M—l
 Chandler Geo W The
 Ins Agency—f c
 Chapman E R Agency—
 f c
 Chertok M L—l
 Christie Ins Agcy—f c
 Clark C L—f
 Clark Donald A—l
 Clizbee W D—l c
 Collinge Neal A—l
 Collins C H—f
 Continental Ins Agcy—f
 Cummings J N—f
 Cunningham J E—f
 Curry John & Co—f
 Dare Frank H—l
 Davidson F J—l
 Del Rey Ins Agcy—f
 Detroit Ins Agency—f c
 Dickinson Ins Agency—f
 Dolson L B—l
 Domzalski M—f c
 Dow H F—l
 Dow W B—l
 Eaman James T—f
 Eliot & Haviland—f c
 Englehart E E—l
 Erringer Chas B—c
 Farmer Henry—l
 Fassold A & Co—c
 Federal Ins Agency—f
 Feldman & Feldman—f
 Fenton & Toal—f
 Fick L J—f
 Fisher Jacob—l
 Flynn W H—c
 Forsyth Merry Co—f
 Frankhouse F D—f
 Fraser Fred L—c
 Fraser Stewart A—f
 Freedman A F—l
 Freese C E Ins Agency
 —c
 Friend & Co—f
 Frost J A—l
 Fuller E H—l
 Gage W T—l
 Gage Wm H—l
 Gallagher O—f
 Garrison Chas H—c
 Gaspard Henry N—l
 Gazen, Wirth & Ryan—f
 Gehrke & Jensen—f
 German Ins Agency—f
 Gibson Geo L—f
 Giddings T F—l
 Gilmore & Chavenelle—f
 Glass, Cook & Atkinson
 —f
 Goodrich Bros—f
 Goodrich Ins Agency—
 f c
 Greenup Geo M—l
 Griffen T E—c
 Grow Ins Agency—f
 Guenther Fred—f c
 Guthard Jacob & Son—
 f c
 Hagerty Dan'l G—l
 Hall F B & Co—f
 Hammond D R—f
 Hannan Ins Agency—f c
 Harmon B B Co—f
 Harris Wm H Jr—l
 Harrison L A & Co—f c
 Harper R O—c
 Hartenstein Robert F—f
 Harvey F G—l
 Haskins Agency Co The
 —f c
 Hayes & Ballentine—f
 Hayward Norman W—l
 Heed R B—c
 Hennes Leo K—f c
 Higginson A A—l
 Hilton F A—l

Hilsendylen & Raynn—f
 Hockett C W—f
 Holden The Jas F Co—f
 Hollis Clarence M—l
 Holmes H G—f
 Howland D Ward—f
 Hull L C—l
 Huyaken Geo—l
 Hyde O F & Co—f
 James D C & Co—f c
 Johnson N W—f
 Johnston & Clarke—c
 Johnston D A—l
 Jones James A Agency—
 f c
 Kaiser Ins Agency—f c
 Karrer & Berschbach—f
 Keavy Wm—f
 Kemp H—f
 King, Barnum & King—f
 Kirby Sorge-Telske Co
 —f
 Klein E A—f
 Knaupe J W Co—f
 Knorr Frederick—f
 Koppin Henry & Son—f
 Kruemling A W—l
 Kurth Chas W—f
 Lake O C—l
 Lambrecht & Kelly—f
 Lawson Martin—f
 Leonard & Griffen—f c
 Leonard Geo E—l
 Levegne Bros—f
 Lindsay-Brown Co—f
 Linsel Henry—f
 Lisk C W—l
 Look Clarence A—f
 Lotz Louis P—f
 Macaulay R H—l
 Macauley Chas A—l
 May S L Agency—f
 McBryan W H—f c
 McCormick & Lawrence
 —f
 McCoy G C—l
 McGraw Homer—f
 McMaster A D—f
 McNaughton Chas N—c
 Maish McKennan—f
 Margah & Wells—f
 Marion A N—f
 Marshutz Wm B—l
 Martin W C—l
 Mendel Peter J—l
 Merritt Realty Co—f
 Michigan Ins Agcy—f l c
 Mitchell Jas A—l
 Moore Griffin S—l
 Moon & Co—f
 Moore & Veale—f
 Morley & Coleman—f c
 Morphy John D—l
 Morvitt B F—l
 Morvitt M W—l
 Mott & Dittmar—f c
 National Ins Agency—f
 Norris T F—f
 Nueber Daniel G—l
 O'Brien & Co—f
 O'Brien M E—l
 O'Hara W J—c
 Ohrens Ins Agcy—f
 Olds Chas G—f c
 Orleman & Roberts—f
 Owen E W—l
 Page Harry B—f
 Paris Ins Agency—f
 Parish Jos—l
 Parker & Davis—f c
 Parker Bros & Co—f
 Parker N D—c
 Parker Schunk & Fry—f
 Patterson Bros & Co—f
 Peltier Chas F—f c
 Peninsular Ins Agcy—f c
 Perry-Mortenson Co—f
 Pickell C W—l
 Pickell C W—l
 Piper W E—f
 Poindexter John S—l
 Powelson Robert—c

Price Jas W—f
 Quinn T J—f
 Ralph P J & Co—f
 Rathbone & Stevens—f c
 Raymond & Raymond—
 f c
 Reese Nath—l
 Reid & Reid—f
 Reilly, Brooks & Co—f c
 Renaud F M—f
 Rhines E H—c
 Rice-Wray T C—l
 Richardson A G—l
 Robinson J C—l
 Roe C N—f
 Roiser & Merschenheimer
 —f
 Rohns Hermann C—f
 Root Thatcher W—l
 Rothwell Ins Agcy—f
 Rosenfield M—l
 Rothschild S K—l
 Russell Chas P—c
 Russell J Ins Agency—f
 Russell Raymond—l
 Ryan Robt M—l
 St Johns & Co—f
 Salot H B—l
 Sanders W A—l
 Scanlon James E—l
 Schememann H W—f c
 Schememann Karl & Sen
 —f
 Scott J L—l
 Seymour & Trester—f
 Sherwood Bros—f
 Shoults Chas A—l
 Sibley John A—l
 Siemon L J—f
 Simons N—f c
 Slyfield & Smith—f
 Smith Chas Y—c
 Smith David M—l
 Smith Frederick A—l
 Spence H W—l
 Steinbauer F M—l
 Stephens Wm F—l
 Stevens G B & Co—f c
 Stock A J—f
 Stoll Otto—f
 Stomfeltz-Lovely Co—f
 Stone Meyer—l
 Stringer E S—l
 Templeton J O—l
 Thiefsels N J—f
 Thomas J H & Co—f
 Thomson A R—l
 Thomson Walter—l
 Thompson J W & Son—
 l c
 Tickner V L—l
 Tomlinson Harry—l
 Tromley-Wilson Co—f
 Tryloff Henry W—l
 United Realty Co—f
 Utter A C—l
 Van Alstyne RA—l
 Van Antwerp M Gore—l
 Van Sickle W—l
 Vernor Bros—f c
 Wade H C—f
 Waite Will A—l
 Ward Eber & Co—f
 Ward Thos W—f
 Warren & Co—f
 Waterfall E A—f c
 Weaver H L—f c
 Webb Wm J—l
 Welsh J M—l
 West P M—l
 Whitaker, McNaughton
 & Livingston—f
 White-Baird Co—f
 White Chas S—l
 Widrig S A—c
 Willette Frank J—f
 Williams H E—l
 Williams & Cartwright—f
 Williamson A C—l
 Wilson W G—c
 Winter & Henderson—f c

Wilmarth M W Co—f
Wischmeyer Henry G—l
Witten L C—l
Wolverine Ins Agency—f
Wright O J—l
Wynne & Kinsella—f c
York B D—f
Young John—l
Young W H—c
Zacharias M H—l
Zimmerman & Adams—f c

DOWAGIAC

Becraft Fred—f c
Donahoe Leo A—f l c
Fields Geo M—f c
Flaherty Mrs A M—f l
Howe Edward F—f
Hux C A—f c
Laird B—f
Lee Henry—f c
Lyle Mrs Leon R—l
Phillips Millard—f
Porter Wm—f
Reshore Don—f

DUNDEE

Carr Fred B—f
Corbin & Hitton—f l c
Dixon J J—f c
McBride O J—f

DURAND

Atherton E S—f
Clemens W H—l
Conn Frank N—f
Holmes Carl T—f l
Hutchinson E J—f
McBride A P—f c
Northway F J—f
Obert J C—f
Patchell S C—f l c
Peck O W—f l c
Perry S B—f

EATON RAPIDS

De Coursey Jerome—c
De Golia H S—f l c
Hamilton H H—f
Hamilton Jennie—f
Harris E S—f
Hughes & Hughes—f
Jacobs W R—f
Milbourn H J—f
Morebeck S H—f
Russell G H—f
Sprinkle C A—f l c
Visner & Guthrie—f

ESCANABA

Brooks F L—l
Byrns J E—f l c
Davis F D—l
Delta Ins Agency—f l c
Enton C E—l
Innegan T C—f c
Anderson Carl P—f l c
Harris J R—l c
Jamball R R—l c
Kraus Frank—f
Linden O V—f l
Miller Isaac—l
Moore & Jacobson—f l c
Peninsular Ins Agency—f c
Peterson P N—f l
Schwarz R—f
Shanahan Thos—c
Hatcher C M—f

EVART

Hase Homer—f c
Hase Irvin—f l c
Richardson J E—f c
Rogers Wm—f c
Searer W H—f
Stephrey W F—f
Youngs Dan—f c

FENTON

Chestnut J S—l c
Corrigan C L—f l c
Davis W R—f l
Green & Hitchcock—f
Hovey & McWain—f
King Wm H—l
MacNeal Geo F—f
Nelson J O—f
Phillips H J—f
Renwick R B—f
Slocum E C—f
Tinker Clarence—f

FLINT

Algoe & Stone—f c
Bates Chas W—f
Bridgman Lewis H—f c
Brockway Eugene H—l
Buckham A J—l
Caldwell Geo F—f l c
Cooper Agency The—f l c
Davidson Mathew—f
Day Homer A & Co—f c
Flint Ins Agency—f c
Gillespie Robert J & Co—f c

Henderson L H—f c
Horton A R—c
La Due George—f
Maines Charles T—f c
Martin Jas—f
Newall G E & Son—f l c
Peltier Ben—f
Pettibone Milton—f c
Simpkins W A—c
Tyler John H—f
Van Vleet & Reming—f c
Willison L G—f l
Woolfitt & Macomber—f c

FRANKFORT

Capron W V—f l c
Hoffstetter J F—f
Snider Byron W—w
Wickham F O—f c

GLADSTONE

Clark Clarence A—l
Empson G R—f c
Forsyth Mrs Ida M—l
Huber F—f c
Hupy Phil—f l c
Jackson Glenn W—f c
Loing High B—l
Mallongree Victor—l
Mertz O L—l

GRAND HAVEN

Andrews D W—f
Danhof J P—f l c
De Boe P—l
Nordhouse Peter W—f
Oakes Jas W & Co—l c
O'Brien Joseph W—f
O'Brien-Despelder Ins Bureau—f l c
Plaff J A—f l c

GRAND LEDGE

Arms F C—f l c
Covert P A—l
Dean C—l
Ewing J W & M—f c
Green Chas F—f
Hoag V W—f
Partlow H H—f
Russell A E—f
Towner Harry—l

GRAND RAPIDS

Adrian, Homer & Son—f
Alexander J G & Co—f
Allier A—c
Ayers A H & Co—f
Barnhart I W—l
Baasford J A—l
Becker H W—l

Bellamy W A & Co—f
Bemis Geo T—f
Beneker B A—l
Benjamin T & Son—f
Bennett Alonzo H—l
Bedwell J E & Co—f
Bogg Desnoyer Co—f l c
Boyland C E—f c
Brown C L—l

C
C
C
D
D
D
D
D

Dibble F H—c
Dickinson W G—f l
Doaker Hermann & Co—f
Driscoll A E—l
Dudley G D—f
Eddy F D—l
Eleveld P H—f
Fenton W J—l
Ferriss Luther Co—f l c
Fisher F J—f l c
Fitzsimmons H A—l
Ford G W—f
Geldhof P A—l
Grand Rapids Ins Agcy—f l c
Grinnell-Row . Althouse Co—f c

Haan W A—f
Hamilton T V—l c
Hammond J B—f
Hansen M—f l c
Hare C H—l
Hass Realty Co—f
Haynes T J—l
Henderson T J—l
Hill A—l
Holden & Hardy—f c
Jackowski S L—f
Jastrow W A—l
Jeffers & Co—f c
Kinsey & Boys—f
Knowlton J F—f
La Barge S H—f
Lamoureux E E—l
Lebare, Seven & Co—f
Lilli Bridge R A—l
Loomis R B & Co—l
Luthur Ferris & Co—l
McGuire A E—l
McKee J L—f
Marshman & Boyd—f c
Martindale W A & Co—f
Maurits Peter—f
Mels M R—f
Merritt-Bowles—f c
Mills F—f
Moury H J—f
Mulder J & Co—f
Newell & Blossom—l
O'Donnell J J—l
O'Neil R M—c
Parmelee H P—l
Partridge D S—l
Perkins C H—l
Prager L—l
Pringle J D—l
Provin F J—f
Rathbun C P—f
Reader M—l
Reul L C—l
Rice & Son—f
Roelofs Geo—f
Saunders L B—f l c
Sawyer L E—c

Sheppard W C—f
Shinkman Herman Agcy—f
Shinkman J C—f
Smith M E—f l c
Smith & Boyland—f l c
Smith W Walter—f
Ten Broek James—f l c
Van Leeuwen W H—f
Vanden Bosh M T & Co—f
Ward H Z—l
Watts W A—l
Winchester C H—f

GRANDVILLE

Booth S A—f
Browne W H—f l
Ecker R C—f l c
Gleason Fred—f l c
Gracey Jas—f l c
Kemp E A—f l c
Rutan E—f
Starr Harry—f c

HANCOCK

Eichkern J J—f c
Finley & Coughlin—f l c
Gillespie J H—f l c
Harrington C T—f
James W Frank Agency Inc—f l c
Mitchell John N—f

HASTINGS

Bauer C H—f
Beamer John—f
Bishop Chauncey—f
Burton E A—f c
Colgrove P T—f
Hayes W D & Son—f l c
McElwain J E—f l c
Pancoast F R—l
Pope A O—l
Rogers D W—f c
Sheldon Henry—f c
Sullivan Thos—f
Thomas C H—f
Walker F W—f

HILLSDALE

Bishop S D—f
Chappell J—f
Galloway E O—f
Kempton C H—f
Lyons Geo W—f l c
March Geo K—f
Myers Geo W—f
O'Melay Fred—f
Sutton J R—f
Taylor W D—l

HOLLAND

De Kayser C—f
Garrod W J—f l c
Kooyers G W—f l
Kouw Isaac & Co—f
McBride Chas H—f l c
Marsilje Thomas H—f
Miles Fred T—f
Murray J E—l
Olive Wm J—l
Pessink J—f
Te Roller D J—f
Thurber Mrs L M—f
Van Duren Arthur—f l c
Vischer A—f l c
Walsh W C—f
Weersing John—f

HOLLY

Baird C H—f c
Farmer Carrie—f
Hicks & Patterson—f
Horton H A—f
Joalin T M—f c
Miner C E—f
Pheney S—f
Steinbaugh A—f

MICH.—Con.**HOUGHTON**

Douglass F A Agency—
f l c
Healy J T—f l c
McCall John T—f l c
Shelden & Dickens—f l c
Van Orden Bros—f l c

HOWARD CITY

Blaue Henkel—l
Collins J C—f
Haight & Heicks—f
May Frank—l
O'Donald R H—f
Patterson F B—l

HOWELL

Beach W E—f c
Benedict O H—l
Coleman S R—l
Gordon Thos—f c
Knapp W W—f
Lyons Willis L—f c
Miner C H—c
Monroe C B—c
Robb W E—f l
Sneidicor C H—f
Stowe E A—f c

HUDSON

Beal & Haines—f
Foster B J—f c
Frensdorf E—f
Maloney Miss E E—f
Power T P—f l c
Rumsey O F—l
Southworth F J—f
Tripp E M—f
White A—f

IONIA

Burke Mary—f
Burnette Asa—f l c
Calkins Chas—f
Fowle J L—f
Merrett Ed—f l c
Montgomery Laura—f l c
Murphy E A—f
Smith L W—f
Smith W T—l
Soule W F—f c
Stevenson T G—f
Wardle Clarence B—f l c
Williams P T—f
Wilson G W—f

IRON MOUNTAIN

Corin Joseph W—l
Hampton C T—l c
James John—l
Justus D C—l c
McLaughlin Hugh—f
Miller & Croll—f c
Spencer J R—f c
Sterling L T—f l c
Woodward E A—f
Wright A F—f c

IRONWOOD

Cain H C—l c
Curry Geo A—f
Erickson H M—f l c
Geary Con—f
Hanscom Chas A—l
Healy F A—l c
Helli John G—f
Ketola Oscar—f
Lieberthal A—f
Perth A—l
Peterson A W—f l c
Shea J J—f
Sullivan J A—f l c
Tobin J E—l

ISHPEMING

Delbridge John—f
Gunderson Hans—f l c
Hare Jeremiah—l

Heyn H F—f l c
Lallerstedt Ivar—l
Miners Nat Bank Ins
Rgcy—f l c
Skogberg Geo—l
West John D—f c

ITHACA

Barstow W H—f l c
McCall Bros—f c
Mathews John T—f
Myers John W—f
Pepple Jesse—f
Reed Henry—f
Salter M R—f

JACKSON

Bagley & Kilmaer—f c
Bancker Enoch & Son—f
Begel Byron E—f
Benjamin D A—f
Bennett J J—f c
Breck J I—l c
Coppins H E—f
Cottrell M F—l
Cross E E—f l
Dailey Wm V—f
Field Jas B—l c
Gilman Arthur—f l
Glasgow John B—f c
Graves O J—f l c
Gunnison G B—f
Hall Fred J—f
Hall & Kennedy—f l c
Hough A P—f c
Hovey Ansel N—f
McCuen-Reynolds Co—f
l c
McDevitt John—f
McGee Albert M—l
McWilliams W D—l c
Page Frank D—l c
Patch Laurie—f
Peek & Watkins—f c
Reynolds Co—f c
Rice Walter—l
Spaulding A A—f c
Sumner E A—l
Wallace Chas R—f
Webb & Walker—f c
Wigent A M—l c
Wright W W—c
Young E R—l c

JONESVILLE

Collins E M—f
Dryer Fred—f l
Hawkins Victor—f l c
Powers R M—f
Ransom Wm M—f l
Saxton E—f
Varnum Richard—f

KALAMAZOO

Benbow S H—l
Bondemann D O—f
Broesmale G H—l
Brown G A—l
Buckhout R H—f
Buechner Mrs Phebe—l
Burdick W J—f c
Chase W H—l
De Yoe E W & W M—f
l c
Dumoc G A—l
Edden J C—f l
Elwell R W—c
Garrett C H—f l c
Gerow W C—f
Gilbert A C—l
Halley H H—l
Harker P C—c
Hatch B A—l
Hawley G W—l
Hinckley & Cornell—f l c
Hollander L—f l
Hornbeck Le Roy—l
Huysman H W—l
Jordon G S—l
Knight, Collins & Bates
—f

Moore G E—l
Pendleton Wm H—f l c
Phillips J H—f
Pike W P—l
Rankin E S—f l c
Sebring T Y—l c
Shipman G L—l
Stearns Ins Agency—f
l c
Starkweather F E—l
Sterrett S C—l
Taylor Wm—c
Van Blarcom B—l
Van Weelden H—l
Verhage M—f
Vosberg E W—f c
Warren G W—l
Weston F S—c
White L C—f l

KALKASKA

Boyd & Steward—f l c
Cook J W—f c
Greacen Jas—f c
Harriott Jas A—f
Simmons Wayne—f

LAKE LINDEN

Beauchamp H—l
Beaudry A J—f l c
Eddy Samuel—f
Gillies N—f
Marcelain Thomas—l
Nichols Wm—f c
Prince E F—f
Vine A J—f l c

LANSING

Bailey & Co J W—f
Baker Arthur D—f
Brown Ins Agcy—f l c
Brownson R Guy—f l
Burnett C J—l
Chambers I F—l
Chapman Mrs G H—f
Darby H H—l
Doble & Throckmorton
—l c
Dolson J A—c
Dyer Jenison Barry Co
Ltd—f l c
Hagerman A T—l
Hardy Bros—f
Holbeck F C—l
Holden E A—l
Holmes Realty Co—f
Howe O F—f
Jenison F C—f l c
Klockseim H C—f
Lansing Ins Agcy—f l c
Leatherman J P—c
Row Chafey & Ryan—f c
Ruch Rouse & Sattler—
f l c
Tussing D W—l
Van Auken Daniel I—l
Van Keuren Bros—l c

LAPEER

Abbott W J—l
Bidwell J H—f c
Buck Geo R—f c
Holland D E—f
Holman Elmer—f c
McArthur Irving—f c
McQuinn Wm—f
Perkins Bert—f
Roberts Jno E—f

LAURIUM

ArmitDavid—f l c
Faucett Bros & Guck—f
l c
Franks Jos—l

LOWELL

Hicks S P—f
Mange D G—f l c
Springett R E—f c
Stocking R D—f

LUDINGTON

Arnott R—f l c
Doe John—l
Foster F A—f c
Globe City Realty Co—
f c
Hammond Ins Agcy—f
l c
Mowen E H—l
Nelson E A—f c
Phelan John—f

LUTHER

Buckner Norman—f
Fairbanks Earl—l c
Johnson E G—l

MANCHESTER

Case C W—f c
Hauessler Geo J—f
Lehman F A—f c
Root E E—f
Root B C—f
Waters A J—f c
Watkins L L—f

MANISTEE

Barnes & Barnes—f c
Cole D E—l c
Christianson A C—f c
Giesman G R—f c
Pierson & Trimble—f c
Ramsdell J M—f c
Wallace & Hart—f l c
Wallace J D H—l c

MANISTIQUE

Ashford E A—f
First Nat'l Bank—f c
Jewell E H—f c
Manistique Bank—f l c
National Realty Co—f l c

MARINE CITY

Bates Julius N—f l c
Breining Jno W—f
Clark E M—f c
McCarthy D—f
Robertson May A—f c
Schnoor Will—f
Seuryneck Bros—f
Saph H P—f
Tart C J—f l
Wreath T J—f

MARQUETTE

Asire & Palmer—f
Foard M H—f
Manhard M R—f
Marquette Nat Bank Ins
Agency—f l c
Mathews A—f
Peters Robert—f c
Phelps & Tucker—l
Primean & Connell—f c
Robertson John—f
Sherman James E—l
Teepie P G—l
Tucker Geo—l
White Peter & Co—f l c

MARSHALL

Billings H—f
Cartwright Clyde—f
Goodrich Cyrus—l
Hatch Jesse M—f
Martin & Albaugh—f
Merrill H M—f
Miller Carl L—f l c
Miller Charles O—f l c
Miller Minnie P—f
Page E R—f
Page L S—f
Scott R S—l
Simmons E E—f
Vernor J T—f
Watson Kate—f
Winsor & Miller—f

MASON

Bergman A A—f
Bristol Geo W—f
Dart R C—f
Ketcham Walter—f
McArthur L B—f
McCowan W E C—f
Peck G L—f

MENOMINEE

Cox & Roper—f l c
Jones J E—f
Martinek J J—f l c
Menominee Ins Agency
Ltd—f l c
Shainholz Fred—l
Spies C A—f
Superior Ins Agcy—f l c

MILWAUKEE

Bradley & Arbury—f
Burch Byron—f c
Fairchild H L—f c
Fales Ira—f
Hart Ray—f
Madill L D—f c
Rice E P—f
Stanford G B—f

MONROE

Babcock Katherine C—f
Berthelotte Victor—f c
Bragdon A B—f c
Cron Louise—f
Danaard Little Ins Agcy
Inc—f l c
Hanson Will—f l
Hasley Daniel—f
Hoffman A C—f
Hoffman Bernard—f
Itchner Geo—f
Kirchgesner Ella—f
Kressbach Fred C—f
Lamphere W N—f l
Loranger P B—f
Marx John—f
McCormick C J—f l c
Meier Walter A—f
Osgood & Dusablou—f
l c
Schrauder Geo—f
Wade Leander—l
Walter W H—c

MORENCI

Bauman H Thas—f
Butler D D—f
Humphrey Albert—l
Humphrey Sam—f
Smith R M—f
Turner Arthur—f
Wilson C A—f l c

MOUNT CLEMENS

Behnke H W F—f
Bromm Frederick—f
Burchardt Charles—f
Crocker Martin—f
Heine & Behnke—f
Jenney W S—f
Macomb Abstract Co—f
Macomb Ins Agcy—f l c
Nunneley Bert V—f
Pequignot Wm C—l
Posner Robert—f
Rutter W H—f
Trelhoff Henry—l
Turcotte Joseph A—f
Ulrich Paul J—f
Widring L F—c
Williams Walter—f

MOUNT PLEASANT

Brown J A—c
Carnahan C A—f
Chatterton W A—f
Crego F C—l c
Kellogg C A—f l
Lyon & Livingston—f l c

McNamara Frank—f
Menery & Rowlander—f
O'Brien J F—f
Preston W E—f
Riley G H—f c
Russell W W—f
Wallington Ivan—f

MUNSING

Baldwin G A—f
Collins & Stockwell—f c
Collins G Sherman—l
McMillan H H—f l c

MUSKEGON

Barcus W W Inc—f l c
Chaddock Gilbert C—f l c
Cleveland-Schuitema &
Co—f l c
Doane O Leroy—f l c
Doane O A—f c
Easton R P Ins Agcy—
f c
Haines E D—f
Haines Forest E—c
Holthe P O—l
Jacobson W L—f
Knowles H L—f
Lange Chamberlain Win-
ter Co—f l c
Lawson N B—f
Lewis Minnie E—l
Losby P W—f
Magoon E D—f c
McKillop Geo—l
Pekelder Benjamin—f
Powers Dr Lunette—l
Pringle S E—l
Smith F D & Co—f l c
Tellman B H—f
Topping R—l
Trimble H E—f
Vanderwerp George D—
f c
Wagner Harm—f
Wilson F W—f c

NASHVILLE

Hough C A—f c
Kidder Arthur—f
State Savings Bank—f
Trautman M E—f

NEGAUNEE

Adams J Q & Son—f c
Hauserman J J—f l c
Jennings Chas—f
Meilleur Cleo—f l c
Pascoe Thos—f l c
Thoren Theo—f

NEWAYGO

Day A G—f c
Pike Wm J & Son—f c
Shaw E O—f c
Suits Elmer—c
Wood Gertrude E—l

NILES

Bacon N H—f
Betchel M—l
Corell Geo E—f l c
Donnahoe E—f
Harder Jas E—f c
Laffer—f c
Pammel G J—l
Waltz D D—f l c
Wood L E—f c

NORTHVILLE

Ambler W H—f c
Babbitt L A—f c
Dolph Charles A—f l c
Knapp John O—f
Knapp Samuel W—f
Noble E A—f
Simonds & Lapham—f c
Wheeler Barton A—f

NORWAY

Brackett A F—c
Dunn J E & Co—f l c
Knight Jas C—c
Provancher A D—l
St Peter Michael & Son
—f l c
Stewart Dan A—f c

ONTONAGON

Carroll Agcy Inc The—f
Carroll Edw—f l c
Citizens Bank Agency—
f c
Corgan J—f l
Meilleur C—f c
Spellman C—f c

OTSEGO

Easton G H—f l
First State Savings Bank
Ins Agcy—f c
Rathbun C R—f l
Rose E J—f
Tucker A B—f

OTTER LAKE

Evans David J Jr—f
Fasa Paul W—f
Keeth James M—f
Porter Clarence R—l

OWOSSO.

Bigelow R P—f l c
Cadwallader W C—f l c
Frigel F G—c
Jackson Chas—f l c
Kilpatrick W M—f
Loring E T—f l c
Mattison Jay—f
Miller E M—f l c
Rohrabacher E M—c
Runyan G W—f
Sanderhoff L A—f
Walsh N R—f
Washburn W E—c
Weidman Frank—f
Wolford C R—f
Wright Asa T—f

OXFORD

Cutler H A—f
Fuller C H—f l c
Kinsman G O—f l c
McCarty Alva—f c
Olive Frank L—f
Tunstead W J—c
Van Wagoner Floyd—f l

PAW-PAW

Burnhans E L—f l
Downing E E—f
Free J W—f
Longwell W H—l
McNeil H L—l
Mason W H—f
Miller Arthur R—f l c
Parks Edward P—f
Sirrime E D—f l

PETOSKEY

Krieger A B—f
McCune & Co—f l c
Pailthorp C J—c
Quinlan Thos & Sons
Co—f l c
Smith C L—f
Stone N J—f
Wachtel & Galster Co—
f l c

PLAINWELL

Barber Mabel C—f c
Blair John—f
Citizens' State Savings
Bank—f c
Nichols Albert L—f l c
Shand Bertha J—f
Soule R L—f c

PONTIAC

Bromley P B—f
Brondige George F—f c
Brondige J E—f l
Buck Mr—f l
Burridge C W—f
Colvin H H—f
Covert F—f
Crawford Clark—f c
Crohn & Ely—f l
Davis D L—f
Eaton Chas M—f c
Ellsworth & Cummings
—f
Fisher A J—f
Fredenburgh J A—f
Moore A L—f
Northrup Henry C—f l c
Phinney A H—f
Sawyer J E—f c
Simmons, Hoyt & Pang-
born—f l
Simpkins Eli—f
Stuart P J—f
Thatcher H H & G G—
f l c
Tillson J A—f c
Van Wagoner Jacob—f l
Van Wagoner James L
—f l
Watkins F A—f l
Webster E R—f c

PORT HURON

A
C
C
D
P
H
M
M
M
P
S
W
W
W
W
W
W

PORTLAND

Allen Geo W—f c
Holcomb H W—f
Jenkins O R—f c
Maynard & Allen—f
Rice C C—f l
Selleck W E—f l c
Webber John A & Son—
f c

QUINCY

Greenzy Martin D—f
Griswold M—f
Knapp F E—f c
Kohl Norman G—f
Lockerby & Brown—f l c
Newberry Floyd D—l
Power Pearl—f
Segur M S—f

RAPID CITY

Piner W B—f l
Shaw W F—f
Whittemore Bros—f

READING

Dailey J F—f
Doty L H—f
Hill & Tyrrill—f l c
Slough L O—l

REED CITY

Clark O W—f
Fleischhauer A M—f
Locke W R—f
Savidge B N—f
Winsor L B—f c

MICH.—Con.**ROMEO**

Evans H S—f
Gray Wm—f
McKay Henry J—f
Phillips G W—f 1 c
Seaman B N—f 1 c

SAGINAW

Appleby B G & Co—f
Atwood & Atwood—f c
Baum Wm B & Bro—f
1 c
Beardsley W H—f c
Bendor F P—f
Billing J W—f c

Brady & Savage

Successors to B. Geer & Son
Insurance
42 Fire Companies
General Agents Fidelity
& Casualty of New York
Agency Established 1863
Michigan business solicited
Saginaw, Michigan

Brater C G—f c
Brintnall H L—f
Brown J F & Son—f c
Clift & Bullock—f
Colon E D—f
Day C E—f
Doxtator N A—f
Draper J D—f c
Eames W H—f 1

Ferguson & Wallace

Genl. Union, f
General, Ger. A
tional, N. Y. Un
ins, Pa. Fire
Bz., Standard
Gen., Mut. Li
Preferred Ac.
Reading, Gen

Agency Established 1870
Saginaw, Mich.

Fitzharris E J & F W—f
Geer Henry N Co—f 1 c
Grant Geo A—f c
Guenin Agency—f
Haller O B—f
Hewitt W M—f
Holst Walter D—f
Holland L E—f
Johnson J S—f
Johnson Jos H—f
Johnson L D—f
Kersten Edwin—f
Klump & Biggam—f
Koepke S G—f
Kramer O H—f
Lake Wm & Co—f
Lee H E—f
Leesch Chas—f
Loomis E A—f
Lyons G W—f
Martin Agency The—f 1 c
Monroe J E—f
Nerretter J G & Co—f c
Newberry L O—f
Patterson & Weadock—f
1 c
Pearson L J—f
Reynick C J—f
Saginaw Insurance Agcy
—f 1 c
Schlagel F G & Co—f
Schmelzer F N—f
Schwahn-Khuen Agcy—
f 1 c
Shaler H H—f
Sheridan J P—f

Vyee Thos H—f
Welsien & Schults—f c
Wonderlic N H—f

ST CLAIR

Cope O D & Co—f 1 c
Ingles D P—f
Jenks Russ S—f 1 c
McElroy David C—f 1 c
Sawher T H—f
Whiting & Zink—f

ST IGNACE

Conner Chas—f
Gennell A J—f
Hoban M—f 1 c
Hotchkiss E H—f 1 c
Monteith H L—f c
Murray Charles F—f
Murray David E—f c
Reagan Ignatius—f

ST. JOHNS

Bradley Harry—f c
Brown J E—f
Dooling E L—f c
Flynn Chas—f
Howland & Son—f c
Hulse Earl—f c
Hunt D L—f 1 c
Judd Gayton—f
Kelley D W—f
Kenyon A H—f
Leland Wm—f
Parr L D—f
Stephenson Mrs Geo—f
Thome Frank L—f
Walworth P E—f

ST JOSEPH

Barlow Stuart—f
Canavan & Weber—f 1 c
Deirner Geo W—f 1 c
Drake J J—f
Fletcher J W—f
Freitag Chas A—f
Jackson John H—f
St Clair J C—f 1 c
Schulz & Pixley—f 1 c
Starke Burton G—f 1 c
Stevens W R—f
Stratton Chas W—f
Wurz Henry—f

ST LOUIS

Giddings C W—f 1 c
LaClear I G—f
Lowry A H—f c
Mey Otto F—f 1 c
Phillips E C—f c
Smith Newell—f
Stevens M A—f 1
Wright Jas K—f 1 c

SAULT STE. MARIE

Adams Ins Agency—f c
Bond G A—f
Brook C J—f
Cady Geo A—f c
Colwell & Clark—f 1 c
Davidson W E—f
Empey C D—f
LaLonde W S—f c
McBean Chas—f
McKenna Jas—f
Penny E J—f
Price Fred R—f
Sault Ins Agcy—f 1 c
Supe Charles—f
Sutton & Trempe—f c

SAUK RAPIDS

Artig Frank V—f
Benton County Real
Estate Co—f
Berg Herman—f
Fletcher Wm H—f
Miller Lee—f
Sean John A—f
Turritin A H—f 1 c

SOUTH HAVEN

Corliss Geo—f
Hardt & Fullenwider—f
1 c
Hemmenway Earl—f
Holmes W W—f
Madill R J—f
McCrimmon Roy—f 1 c
Pearman M E P—f c
PHELPS Myri—f

STURGIS

Adams W A J—f
Beck J W—f

Brown & Rehm—f
Gilbert Ernest—f
Graves C W—f
Gray E B—f
Hagerman H W—f 1 c
Hawker Harry—f
Heald F G—f
Jacobs Theo—f
Kurtz Fred H—f 1 c
Luedders Louis—f
McKerlie Geo F—f
Reading Mrs Geo—f c
Smith P A—f 1 c
Stanton J J—f
Sumney Chas C—f
Waite J Paul—f 1 c
White Mrs L E—f
Wilber Geo E—f

TECUMSEH

Brown E J—f
Carr Ernest—f
Davidson Guy J—f
Gillespie Franc—f c
Gillespie Grace—f
James The Alfred Co—
f c
McClure H—f
Rector Fred—f
Steinhoff Fred—f
Temple Mr—f
Wightman J W—f
Williamson C E—f

THREE RIVERS

Andrews Ed—f c
Arnold Geo H—f
Barnard W E—f
Black Orly—f
Brown A L—f
Burns John B—f c
Folwell Rufus—f
Griffiths John—f
Howard Arthur E—f
Watson F B—f

TRAVERSE CITY

Birdsell P S—f
Blossom W L—f
Campan S—f
Carver Bros—f c
Cleveland L K—f
Corpe C—f
Curtis A B—f
Curtis Fred D—f
Ely Chas H—f
Hastings Ins Agcy—f c
Marshall Bros—f
Monroe Jas H—f c
Power G W—f
Pratt F H—f
Santo John R—f c
Stocking L A—f
Webb Chas A—f

VASSAR

Clarke Geo D—f c
Loranger John A—f
Lyon R G—f
North F—f
Owen Harry L—f c
Spears W J—f
Stephen C J—f c

VICKSBURG

Clark & Brown—f c
Dunning Fred H—f
Platt B R—f c
Sharp Don B—f

WAYNE

Brewer Mrs—f
Cady Chas H—f
Carpenter Clarence—f
Hoops Edward G—f
Jamieson Tim—f
Raymo Owen—f
Truesdell John—f
Vining Edward M—f
Vinning Italy D—f
Wendt Lewis F—f
Ziegler John—f
Zimmerman Dr Sam—f

WHITEHALL

Redfern C W—f 1 c
Ruggles C H—f c
Williams J H—f 1 c

WHITE PIGEON

Gortner E N—f c
Hotchin C W—f
Roderick E—f

WILLIAMSTON

Cairns W F—f 1
Carpenter Glenn—f
Crossman Ned—f c
Krumbeck J F—f
Rawley C W—f
Thompson H A—f
Webb W T—f

WYANDOTTE

Amiot H—f
Beattie E—f
Bishop W W—f
Drennan Jeremiah—f
Edwards & Headman—f
Liddle Fred W—f
McInery J F—f
Maloch H O—f c
Marr C H—f
Nellis F—f
Neuendorf C W—f
Roelwig Henry—f
Thiede C H—f
Yond John E—f

YALE

Andreal Edw—f
Beard H E & Co—f
Bowles M M—f c
Fead E F—f c
Herbert N B—f c
Learmont & Beard—f c
Merrill John H—f c
Rapley & Adams—f c

YPSILANTI

Carpenter P W—f
Crawford S E—f 1
Doggett Floyd—f
Foersler Albert—f
Gallup Fred L—f
Gillet T C—f
Griffen D C—f
Hatch Wm B—f
Hopkins J H—f c
Joslin Frank—f
Kirk John P—f
Putnam W S—f 1 c
Seymour W B—f
Touner Tracy—f c
Tyler L H—f c
Wilbur Fred P—f
Wortley J H—f c
Ypsilanti Agency Co—f
1 c

MINNESOTA

ADA

Andrews Wallace—f
Braaten T T—f
Brattland M A—f c
Herringer E J—f l c
Hetland J M—f
Hintze Louis—f c
Lofgren C J—f
Matson Peter—f
Prigge Lambert—f l
Roesch Lambert—l
Sharpe Peter—f
Tenney B F—f l

AITKEN

Boeck E C—f l c
Foley T R Jr—f l c
Hallum Louis—f c
Hassman B R—f c
Hense Frank—f l
Krech Freeman E—f c
Mount W T—f c
Spalding J L—f l c
Way D—f

ALBERT LEA

Brown L A—f l c
Gillup V—f c
Hamond E S—f
Jones M M—f c
Ransom J E—f

ALEXANDRIA

Barnes W K—f
Chidester Buel—f
Cowen J S—f
Evens Lewis—f
Franklin F E—f l c
Hardy S B—f
Jacobson Andrew—f
Jacobson Tolleff—f c
Jones Wm—f l c
Knox Mr—f
Kortsch G A—f
Leach Hugh—f
Loo & Nelson—f
Loo G A—f
McKay John A—f
Syvrud Mr—f
Treat Geo L—f
Unumb P O—f
Van Tassel F C—f l

ANOKA

Akin R W—f c
Curiel E L—f c
Dunn J F—f
Green C D — Son—f c
Greenwald L J—f c
Lee Henry—f c
Palmer R G—f
Palmer W H—f
Part H C—f

AUSTIN

Babcock E S—f
Baird Lyman D—f c
Baudler Bros—f
Baufield H L—f
Brandt H L—f
Capretz Peter—f
Catherwood & Nichol森—f c
Detwiler John—f
Doane E M—f
Dornberg O L—f
Dorow R F—f
Eagen C A—f
Earl N F—f c
French L Jr—f c
Goodwin Parker—f
Hardy M J—f
Hurlbut H W—f
Johnson Robt L—f
Kennedy John F—f c
Kerners Wm W—f

Meyen E—c
Mitchell J L—f
Mulhern Geo C—f c
Rochford Land Co—f
Sheedy & Cook—f c
Smith E H—f c
Snyder Land Co—f
Page A C—f l c
Wright A W—f

BARNESVILLE

Aamodt Emil—l
Boltz & Meyer—f
Hanson N B—f c
Lee W S—f
Lindquist W S—l
Oliver C R—f c
Red River Farm Loan Co—f c

BELLEPLAINE

Conlon H B—f l c
Efferty J S—f l c
Gatz W A—f l c
Hillstrom H H—f l c
Irwin A J—f l c
Meyers A F—f l c
Schoell J A—f
Whitlock F J—f

BENSON

Arneson A—f
Arnesson Ed—l
Edwards J N—f
Gallagher P S—f l
Hudson I H—c
Hudson S H—f
Johnson R R—f
Kane C L—f c
Lee J T—f l
McDermott Leo—l
Thompson G O—f
Thornton F C—f
Van Slyke A W—f
Wilmers S D—f

BLUE EARTH

Clark Ollie—f
Davis F H—f
Drake W H—f l
Floe E—f
Kobs Fred—f
Putnam F E—f
Seiverson J—f
Silliman Frank—f
Terwilliger Claude—f l

BRAINERD

Bane W N—f
Blewitt Mr—f l c
Brainerd State Bank—f
Chadbourn G W—f l c
Cohen Henry J—f l c
Elder J M—f
Gardner G H—f
Halvorson Gustav—f
Hartley & Albright—f l c
Hitch V L—f l
Krekkelberg J H—f l c
Smith Bros—f l c
Swanson & Swanson—f l

CALEDONIA

Beddon T A—f c
Blexrud H J—f
Bouquet John—f
Dorival C A—f c
Duxbury F A—f
Flynn A J—f
Groezinger F A—f c
Hellickson E C—l
Heymann J A—f
Palen Frank—f
Sprague R D—f c

CANBY

Christie J S—f

CHASKA

Arltz J M—l c
Dols Hy—f l
Faber Geo F—f
Klammer K K—f l c
Simons P H—f c
Strenkeus Geo—f
Welch H A—f c

CHATFIELD

Bibbins S E—f
Haven G H—f
Shearer R D—f
Thurber Chas L—f l
Underleak Jas—f

CLEAR WATER

Pineo W B—f l c
Shaw W A—f
Whittemore Bros—f
Wilcox G H—f

CLOQUET

Cookom Geo—c
Cox N F—f
Diesen J E—f
Dixon C L—f
Fessenbeck J A—f
McWithey T G—f
Osborn C L—f
Skemp W H—f

CROOKSTON

Boyd John H—f
Carpenter J E—f c
Christianson O O—f
Eide Peter J—f
Grady F A—f
Lungberg Mrs—f l c
McPhee John D—f
Miller & Foote—f
Misner H C—f
Mocckel & Prudomme—f
Moran N B—f
Morken Ingvald—f
Naughtin John F—l c
Newberry C W—f c
Northrop J A—f
Ringdal & Hage—f
Sauve Joseph O Ins Agency—f c
Sivertson A M—l
Steenerson Elias—f
Stone Geo F—f
Strander Abstract & Investment Co—f c
Taylor E W & Son—f
Vance Sheldon W—f c
Vannet Wm—l
Vaule & Murphy—f
Walsh & Low—f c
Wheeler Land & Loan Co—f
Wheeler S W—f
Wilde Geo—f

DETROIT CITY

Anderson R E—f
Becker County Land & Loan Co—f
Bakke J E—f l c
Baker C A—f
Bostick E J—f
Carman W B—f
Dennis Fred—f
Dix W D—f
Dix Mrs L E—f
Engebretson I—l
Erickson H S—f l
Hamilton Geo D—f
Jensen Henry—f
MacGregor Chas—l c
Morrow H E—f l

Nottage T A—f l c
Paulson Paul—f
Pryor J L—l
Richmond John—l
Sanders Fred—f
Schroeder P F—f
Sealand A E—f
Sletvold A O—f
Weiser S V—f
West Jno K—f

DULUTH

Alexander E P—f
Amtsbuechler O Edward—l
Anderson Fred C—l
Barnes Lucien A—l
Bates Marcus F—f
Bergholm Eloy L—l
Bestler Peter J—l
Block Julius H—l
Blodgett F E—l
Bogum L I—l
Bondy Lewis R—l
Bondy M W—l
Bush G A—f
Cameron Carey A—l
Campbell Miss Agnes—l
Carey J F—l
Cheney H L—l
Clark O H—f
Clementson Geo—l
Coddington Anna G—l
Cogan John—l
Coleman C F—f
Cooley-Underhill—f l c
Covey Wm E—l
Craig C P & Co—f c ..
Crandall Ralph L—l
Dreis Geo J—l
Duluth Fire Ins Agcy—f
Dunning & Dunning—f l c
Eby & Gridley—f
Elden Otto I—l
Elston & Britts—f
Engels J P—l
Ferguson L C—f
Field-Frey—f c
Firmine Eugene—l c
Giddings Clay H—l
Giddings H A—l
Goldish Ben—l
Gordon C H—f c
Graff H H—l
Grandlund Jacob—l
Gray-Wertin—f
Greenfield J B—f
Gumz A H—l
Haig Rob't D—l
Haigest Ed—l
Hallock Guy—l
Hanson & Son—f c
Harper J H & Co—f c
Hassen E R—l
Havela R W—l
Haynes Jonathan D—l
Hepworth-Kirby—f c
Herschleb A Edmund—l
Hoene Arthur C—l
Hoene Fred—l
Hoopes-Kohagen—f
Horner W M—l
Howard J D—f c
How C F Jr—c
Howe C L—f c
Howenstine B F—l
Hunter R M—f
Ins Service Agcy—f c
Jackson A S Co—l c
Jacob G F—l
Jamar M F—l
Jardine Thos F—l
Johnson Edward—l
Jordahl Harold—l
Joyce H S—l
Karth P L—l

MINN.—Duluth, Con.

Kilgore F M—l
 King L A—l
 Knox R B—f
 Knudtson Nelson E—l
 Kriedler E G—l
 Larson David—l
 Larson L A—f
 Lattin R D—l
 Lee R K—l
 Leidel E C—c
 Lightfoot Thos—l
 Lindh Olof—l
 Lonegren C E—f
 Lundholm H J—l
 MacGregor Lane—c
 Mahler August—l
 Manley-McLennan Agcy—f l c
 McNaughton J F—f
 McNally Frank T—l
 Michaud A A—f c
 Millberg Walter P—l
 Moeller H W—l
 Mohr Arnold—l
 Monahan Thos J—l
 Morrison Neil B—l
 Mullin H J—f
 Nesbitt Henry & Co—f
 Oettel Wm C—l
 Olson John—l
 Oreckovsky C D—l
 Paine Fred W—l
 Pattison M A—f
 Peterson August—l
 Pineo Henry I—l
 Pineo Ralph H—l
 Potts Clyde F—l
 Prindle W M & Co—f c
 Pulford-How Co—f c
 Rakowsky C L—f l c
 Randall F E—l
 Rickard C N—l
 Salter F I Co—f c
 Sandvick Andrew—l
 Sargent Wm C—f
 Scott J A—l
 Scott-Kreidler Co—f
 Shambeau John—l
 Sherwood W C—f
 Signer John W—l
 Simonson L A—l
 Smithies H L—l
 Swanstrom Bros—f
 Taft Wm G—l
 Thorne John—l
 Traphagen A D—c
 Van Brunt—f
 Wahl-Messer Co—f
 Wanzer J O—l
 Washburn C C—l
 Weddell & Blais Agcy—f l
 Western Realty Co—f
 Wheeler Agency—f
 Whipple W H—f
 White-McCormick Co—f l c
 Whitney Wall Co—f c
 Williams Realty Co—f
 Wing H A—f
 Wilson Geo—l
 Wright E W—l

E. GRAND FORKS

Bronson & Rasmussen—f
 Chambers Geo K—f l c
 Duffy F J—f
 Jacobi G R—f c
 Nelson N J—f
 Sullivan Bros—f
 Sullivan T A—l

ELY

Brozich G L—f c
 Chinn Henry C—f
 James W T—f
 White L J—f c

EVELETH

Cornwell R M—l c
 Whitman G A—f c

FAIRMONT

Dean E C—f c
 Grant Alex—f
 Hay Wm M—f c
 Marsden J L—c
 Palmer-Edwards Co—f l c
 Peterson C N—f
 Porter C A—f
 Sutherland G A—l
 Tuttle H P—f c
 Wade David S—f
 Ward A L—f
 Ward De Forrest—f
 Wohlheter & Merritt—f

FARIBAULT

Barrett J C—f c
 Chaffee F M—l
 Clement Mrs Sara S—f l
 Foster & Co J A
 Karp H S—l
 McMahon J P—f l
 Reed & Cruikshank—f
 Ruge Peter—f c
 Shandarf & Schroeder—f c
 Smith H B—f l c
 Weston & Jewett—f l c
 Whitney Geo S—f

FERGUS FALLS

Alexander Chas—f
 Anderson A G—f
 Angus R J—f
 Baker C D—f
 Barke J O—f
 Barrows F G—f
 Brown J A—f
 Erikson L—f l c
 Hermann Bertha—f
 Hodgson F E—f l
 Lake & Lowry—f c
 Lincoln R—c
 Moen & Rustad—f l c
 Olson O—f
 Pfefferle F J—f
 Rink Leon A—f l
 Stang M—f l
 Thompson Anton—f
 Trankberg G L—f
 Wheelock H M—f c
 Wright C R—f

FRAZEE

Daly J J—f l
 Gallagher James—c
 Gummer E F—f
 Just W—f l c
 Oberthausen L W—f

GLENCOE

Brown G W—f
 Danek J L T—f l c
 Ebeling Herman—f l
 Dols Jacob—f
 Jumer F W—f
 Kohler F X—f
 Luiten J—f
 Rowland J H—f
 Thoeny Henry A—f l
 Thoeny M—f
 Tift C M—f
 Waldron J P—f
 Whalen D K—f

GRACEVILLE

Baird E C—f l c
 Catlen C D—f
 McDonnell M J—f
 McRae Jas A—f
 O'Neill E J—f l c

GRAND RAPIDS

Doran J E—f c
 First National Bank—f c

First State Bank—f l c
 Gole J S—f c
 Kremer & King—f c
 Leroux Leo—l c
 McMahon S Stanley—l c

GRANITE FALLS

Batchelder A—f
 Bengtson H P
 Hartwick Ole—f
 Hone T H—l
 Johnson L O—f
 Keamer W L—f
 Loe Bert O—f
 McLarty D A—f
 Marcuson C M—f
 Mikkelsen H A—f
 Nelson-Asmason Co—f
 Overson T G—f
 Sorlien O H—f l

HASTINGS

Boynton Frances L—f l c
 Gergen & Doffing—f
 Heinen John—f
 Kranz N F—f l c
 Millett J M—f
 Pringle W DeW—f c
 Schaller A J—f
 Stanley Lowell C—f

HIBBING

Brady T F—f
 Corey F Clark—f c
 Egge A L—f c
 Haley & Rooney—f c
 Kirby S R—f
 Newcomb L C—f c
 Reed H P—f c
 Spensley W R—f

HOPKINS

Ahl Geo—l
 Dix F E—f
 Gaertner B J—l
 Hollister H L—f
 Schussler—f
 Seiberlich R J—l

HUTCHINSON

Adams William—f
 Bank of Hutchinson—f c
 Barrie L M—f
 Citizens Bank—f c
 Deming Frank—l
 Farmers National Bank—f
 Goodnow C K—f c
 Harrington W E—f
 Kube W A—f
 McNelly W O—f

JACKSON

Cheadle A B—f l
 Cowing J W—f
 Drahota Theo—f
 Faber F B—f
 Fiddes A—f
 Hughes H H—f l
 Hunter W D—f
 Iverson S M—f
 King W P—f
 Nasby A O—f l
 Pribyl J J—f
 Strom H L—f l c
 Sulyards J A—f

JORDAN

Engler Henry A—f
 Leonard J—f
 Schaefer & Herder—f
 Sullivan Geo F—f

KASSON

Anderson Aug E—f
 Parkhurst W N—f l
 Willyard C L—f l

KENYON

Bakko E O—f l
 Bergh H E
 Borlang Arthur—f l
 Borlaug B J—f
 Brualetten C L—f
 Flom G A—f
 Foos Ed—f
 Harrison Chas—f
 Holman J C E—f
 Ohs Frank—f
 Overhart G H
 Ruen P O—f l

LAKE CITY

Dempster C L—f l c
 Doughty Frank—f c
 Fowler A J—f c
 Hammond Geo H—f
 Hubbard W A—f l c
 Pike N C—f l c
 Romick Robt—f
 Security Bank—f c
 Simpson S M—f l c

LANESBORO

Aske H T—f
 Chapman A G—f
 Hanson A M—f l
 Nelson S A—f l c
 Scanlon & Habberstab—f
 Tollefson L T—f

LE SEUER

Cadwell Fred—f
 Clifford Jerry—f
 Cosgrove L C—l c
 Gish Jacob—l
 Hessian Esther—f
 Parker Ora J—f
 Smullen Thos H—f
 Wishart Ray—l

LITCHFIELD

Brassic C A—f l c
 Campbell E W—f
 Farmers & Merch State Bank—f l c
 First National Bank—f
 Gayner John—f
 Hushey H M—f l c
 Konner P C—f
 Meeker Co—Abstract & Loan Co—f l c
 Spellicy John—f
 Tharalson D N—l

LITTLE FALLS

Bergheim N N—f
 Brick Dello—f
 Cameron Don M—f
 Carey Nellie R—f c
 Crossfield J W—f c
 First National Bank Ins Agency—f c
 Gerritz Geo—f
 Kircher G F—f c
 Massy G W—f l c
 Randall P S—f
 Signor & Schallern—f l c
 Tourtillott W T—c l
 Trebbly S—f c
 Vasaly Lewis—f c
 Vasaly S C—f c
 Vertin John—f
 Wetzel John—f c

LUVERNE

Armstrong W H—f
 Burley Fred—f
 Canfield E H—f c
 Christophersen C H—f
 Dailey A J—f
 Ferguson Bros—f
 Hinkley R B—f c
 Kniss G W—f
 LaDue Jay—f l
 Martin C J—c

THE HOOD & MATSCHKE CO.

Workmen's Compensation, Casualty, Fire, Tornado and
Automobile Insurance, Fidelity and Surety Bonds.

REPRESENTING:

OCEAN ACC. & GUAR. CORP., LTD.
UNION ASSURANCE SOCIETY, LTD.
ST. PAUL FIRE & MARINE INS. CO.

ROYAL INDEMNITY CO. (Bond Dept.)
ROYAL EXCHANGE ASSURANCE
QUEEN INSURANCE CO. OF AMERICA

Phoenix Building

Minneapolis, Minnesota

MADELIA

Brown C E—f
Dahl C T—f
Dosssett M S—f
Haycraft E R—f c
Schobleben Wm—f l c

MANKATO

Bowen J R—f
Chapman Chas A—f c
Citizens Realty Co—f c
Comstock W L—f
Corbett C H—f c
Force Fred—l
Johnson J A—f
Johnson M C—f
Leonard Henry F—f l c
Perrin H B & Son—f
Plymat W N—f
Rose D—f
Spencer-Baker Co—f c
Veum Land Co—f
Walker O W Co—f l c
Willard D G—f l c
Williams Theodore—f l c
Zuel Wood-Goff Co—f c

MARSHALL

Bumford R R—f c
Davis Thos E—f l c
Daniel R B—f
De Rue Chas L—f
Gail O E—f c
Hall J H—f
Mathews M E—f c
Minnick R M—f
Odell & McNiven—f l c
Rasmussen Fred—f
Seward V B—f
Von Williams J—f
Woodard O—f c

MILACA

Allen J A—f l c
Allison Thos W—f
Anderson A M—l c
Cook Dr R E—l
Dahlstrom C H—f l c
Eberhard C C—f
Enckson W A—f
Erickson C E—f
Foss C H—f
Tollemein C V—l

MINNEAPOLIS

Ahern J J—l
Ainsworth G A—l
American Security Invest
Co—f
Anderson E A Ins Agcy
f c
Anderson Davis Ins Agcy
—f c
Badger Walter L Agcy—
f
Baker G N—l
Barnes Ins Agency—f
Barney & Barney—f
Bass E H—f
Baum A H—l
Baxter, Hector & Co—f
Beadell C G—f
Bean M E Co—f l
Bell D C Investment Co
—f
Benham Invest Co—f
Berkey Co—f
Beson Guynn—c
Blandford Geo T—l
Blecken F F L—f
Blond J A—l
Boardman & Ware—f
Bohen Frank T Co—f c
Bonde T E—c
Bowe E C—f

Branton J F—l
Brewster C E—l
Burgan I E—f
Burgies Ralph—l
Burke J C—l
Burleigh W C—f
Butts Agency The—l
Calhoun J F & John E
—f
Camden Park State Bank
Ins Agency—f
Campbell L W Co—f
Carlson G J—l
Carpenter J R—c
Carr C G—f l
Carr L E—l
Central Ins Agency—f
Chamberlain W O—f
Chase & Schanfield—f
Cheney W B—l
Chute Ins Agency—f
Citizens State Bank Ins
Agency—f
Coe Fire Ins Agency—f
Cogan J—l
Colby W M—l
Conhaim Louis—l

Conroy J F—f
Cook R R—f
Darnielle Franklin Jr—f
Davis J H & Co—f
Deming Portious C—f
Dickey F A—l
Donaghue-Horstman Ins
Agcy—f
Donaghue Agcy Matt—f
Dornberg H B & Co—f
Dunn Thos Jr—l
Eaton J S—l
Edson J R—c
Edwards I C—l
Eichhorn E & Sons—f
Elliott W B—f
Ellis B E—l
Endsley P M—f
Esterly-Hoppin Co—f
Esterly R E—l
Evans D H—f c
Fabian J H—l
Fanton Miss Eva—l
Fiske F W—l
Fletcher Co The—f
Force E A—c
Forster Edwin J Co—f

CONKLIN-ZONNE-HARRISON AGENCY INSURANCE

Gen. Agts: Employers' Liability Assur. Corp. of Eng. Gen. Agts: Columbia
(Automobile) Ins. Co. N. J. Local Agts: Connecticut, St. Paul F. & M., Fire
Ass'n, Fidelity-Phoenix, Hanover, Mechanics & Traders, Phoenix of
Hartford, Minneapolis F. & M., Phoenix of London, Orient, Yorkshire.

First National-See Line Building, Minneapolis, Minn.

Special attention given orders from non-resident brokers.

Conrad E A Co—f | Foster F W & Co—f
Conroy & McLennan—f | Frudensfeld L M—l

MINNEAPOLIS INSURANCE AGENCY

FIRE DEPARTMENT

Hartford; Ins. Co. of North America; Liverpool & London & Globe, Eng.; N. Y. Underwriters Agency;
National, Conn.; Norwich Union; North British & Mercantile, Eng.; Northern, Eng.; Royal; Scottish
Union; Springfield F. & M.

MARINE DEPARTMENT

Columbia, N. J.; Mannheim, Ger.

CASUALTY & BOND DEPARTMENT

General Agents

Globe Indemnity Co; New York Plate Glass; New Jersey Fidelity & Plate Glass

Commissions Allowed Non-Resident Brokers and Agents on Insurance on Minneapolis Properties
Special Inspection Dept. maintained, Rate Schedules Furnished

CORRESPONDENCE SOLICITED

CHARLES W. SEXTON COMPANY

McKnight Bldg.,
MINNEAPOLIS,
MINN.

—
Represents

**AETNA,
COMMONWEALTH,
GENERAL FIRE,
GERMAN AMERICAN,
HANOVER,
HOME, N. Y.,
MINNEAPOLIS F. & M.
NEW HAMPSHIRE,
PHOENIX,
PENNSYLVANIA,
ST. PAUL,
WESTERN ASS'CE
FIDELITY and
CASUALTY**

**INSURANCE
In All Its Branches.**

**Special Attention
given to the
Interests of Non-
Residents and
Out-of-Town
Orders.**

WRITE US
For Information and Rates

Fuller C I—f
Gale A F—f
Gale C S—f l
Garland J L—l
Garwood E C—f
Gilbert H—l
Giles H M—f
Gillette R M—f
Godwin J W—l
Gorham—Braden Co—f
Gray F L Co—f l c
Grose Thos J—l
Gross & Manthey—f
Guardian Inv Co—f
Harpman Jacob—f l
Harrington C L—f
Harris Chas H—l
Harrison L L—l
Hazard J T—f c
Hazlett Jas C—f
Head, Schurch & Walton
—f
Hedwall C J Co—f
Heffelfinger-Barrett Agy
—f
Henderson & McCraig—f
Hermann W C J—f
Hill Geo V B C—f
Hoefflin W R—l
Hohenstein Aug—l
Hood & Matschke Co—f c
Hopwood Inv Co—f
Horner Warren M—l
Huhn Chas H—f
Hunt P B—l
Hunter Asa J—f
Hunter H L—l
Jamieson & Huss—f
Jayne & Co—c
Johnston Geo S—f
Jones-Davis Agency—f
Jones D E—l
Joyce W B & Co—f c
Kane J J—f
Kaufmann I—l
Keating W J—l
Kelley L E—f l
Kelly & McCusik—f
Kelly Edw P—l
Kendall A W—l
Kendall-Darnielle Co—f
Kennedy L L—l
Kenyon L M—l
King V L H—l
Kinman W E—l
Kirkwood Mrs Anna—l
Knapp Geo W—f
Knudtson Gilbert—l
Kost & Clark—f
Lambrecht J J—l
Lamberton M J Ins
Agy—f
Lane J J—l
Lane J A—f
Lane Leslie C—l
Laraway O M & Son—f
Lauderdale Co—f
Lauderdale J W—l
Law L L—f
Laynourn Guy—c
Leach Geo E—f
Levitt Charles L—l
Lewis Ins Agency—f
Loudon W S—f
Lowry-Scott Agency—f c
Luce-Fowler Agency—f
McAllister A W—l
McCauley D E—l
McCuaig J T—f
McCullough John—f
McGowan-Mahony Inv
Co—f
McIntyre John C & Co
—f
McKenzie T R Co—f
Mahoney John & Sons—f
Mannen F A—f l
Main J F—f
Main & Haglund—f
March-Ennis Co—f
Markes Frances A—f

Market State Bank Ins
Agency—f
Marsh-Ennis Co—f
Marsh & McLennan—f
Masten W C—f
Merchants & Manufac-
turing State Bank Ins
Agency—f
Merriam W A—l
Meyers J E—l
Miller H T—l
Millers & Traders State
Bank Ins Agency—f
Minneapolis Ins Agency
—f l c
Minneapolis State Bank
Ins Agy—f
Minnesota Loan & Trust
Co—f
Minnehaha State Bank
Ins Agency—f
Moore Bros Brace & Co
—f
Morgan Bros—f
Morris & Morse—c
Morton Chas M—f
Mosher Wendell P Co—f
Mowry F L—f
Murphy G E—f c
Murphy Harry G—l
Newport R M—f
Nickels & Smith—f
Nickels & Tuttle—f
Norbeck C E—f
Northwestern General
Agency Co—f
O'Brien & Harris—f
Oshier W S—c
Packer & Kauffman—l
Page C A—l
Palmer F L—f
Parker L T—f
Parlin F F—l
Parry-Eastland Agency
—f

Shove Hester M—f
Skiles & Skiles—f
Slayter Ed H—c
Smith C H—f
Smith Co Arthur P—f
Smith F R—l
Smith Isaac N—f
Smith John L—f
Soderling-Nelson Co—f
South Side State Bank
Ins Agy—f
Sprague F E—f
Stafford J F—f
Staring Co The—f
Steece A L—l
Stocker A C Co—f
Stockwell S A—l
Stone Jacob—f
Stone H H—l
Stone H N—f
Stone-Pray Co—f
Stringer J W—l
Strouse Leo—l
Sulflow & Maas Co—f c
Sundberg H A—l
Swartwood F—l
Tabour Realty Co—f
Taylor G W—l
Thayer E A Mortgage Co
—f
Thomas F M—l
Thompson Bros—f
Thompson-Hayes Co—f
Thompson Robt S—l
Thurman J T—l
Tift-Donaghue Inv Co—f
Timberlake B H—l
Tomlinson R B Jr—l
Totton J M—l
Tweedy R J—l
Twin City Ins Agency—
f
Van Slyke V H—l
Van Tuyl C W—l

F. H. WAGNER AGENCY

REPRESENTING

Agricultural; Buffalo German; Law, Union & Rock;
American, N. J.; Firemens, N. J.; Camden; Assurance
Co. of America; Concordia; Dubuque; New Brunswick
Phenix of Paris; Travelers (Liability); Columbia
J. C. (Automobile); Metropolitan Casualty.

MINNEAPOLIS, MINN.

Patrick J M—c
Patterson C N—l
Patton W G—l
Paust B A—c
Peet Wm—f
Phelps-Eastman—f
Pierce G P—l
Powers Fred M—f
Pray Ins Agy The—l
Preston Mrs C P—f
Purple J G—l
Reeves A J—l
Rehnke-Walling Invest-
ment Co—f
Reidhead The A P Co
—f
Robinson Wm E—l
Roscoe-Knudtson-Laid-
law Co—f
Sackett F J—l
Sage W M—c
Sammis F C—f
Sanders F H—l
Schutt Realty Co—f
Scott Z A—l
Seeley Agency Geo H—f
Seeley & Co—f
Sexton Chas W Co—f c
Shackel W H & Co—f
Shaw Wm D—l
Shove C B & Co—f

Waleen-Morgan Co—f
Walker-Allen Co—f
Walker J Godwin—l
Wallace & Belden—c
Waller G C—l
Walstad-Pearson Inv Co
—f
Walton Edmund G Agy
—f
Warren A—l
Webster D D—f
Weeks J A—f
Weismann Arthur C—l
Wells & Millard—f
Wentworth & Griffith—f
Wheeler A M—l
White-Darling-Hazard
Co—f c
White H W Inv Co—f
White & Odell—l
Whited-Brearley Co—f
Williams Fred T—l
Williams, March Co—f
Williams W F—l
Wilson & Force—f c
Wilson W C—l
Wilson Wirt—c
Winslow W E—l
Wirth E F—l
Wolford W L—f
Wood M E—c

Woodruff C S—f
Yale Realty Co—f
Yeates & Son—f
Zeimer Geo V—f

MONTEVIDEO

Anderson J O—f c
Budd C H—f
Elison G—f
Fornes C A—f
Jenks T B—f l c
Kief A H—f l
McCarger & Peterson—f
Moyer L G—f l c
Norman P L—f
Rolfeson Oscar—f
Whitmore B A—f

MORRIS

Beise Geo W—f
Burpee C B—f
Carlson J E—f
Cherry Wm H—f
Cooley W F—f c
Devenney J H—f c
Gaffney Jos J—f
Gilbert Emil—f
Mangan T J—f
Meyer Dan—f
Peterson Erick—f c
Peterson F—f
Putnam F R—f
Siverts S A—f l c
Spooner Paul L—f c
Stenger A L—f l c
Vaughan Chas—f

NEW PRAGUE

Komarek E W—f
Rachac Joseph—f
Schreiner & Maerts—f l c
Topka Jos T—f c

NEW ULM

Deters B H—f
Henle John—f l c
Hennington N—f l c
Higgs J R—f
Hogen George—f l c
Jacobs George—f
Meile Adolph—f l c
Pfander Wm Jr Agcy—f l c
Raabe H F—f
Schmidt Gottlieb—f
Wicherski E—f c

NORTHFIELD

Barnard W C—f
Bunday T—f
Carpenter C P—f c
Curren F—f
Dille H O—f c
Dougherty Chas—f
Lyman E A—f
Netland S A—f l
Pye Charles R—f c
Pye W W—f
Rainerl Ch—f
Rice E R—f
Rice F O—f
Rice Geo—f l c
Santino Mrs Effie M—f
Schmidt & Shandorf—f l c
Thorp Geo C—f
Wyman J F—f c

NORTH ST. PAUL

Herrick John W—f c

ORTONVILLE

Chamberlin C F—f
Chrisman Chas E—f c
Cliff & Purcell—f c
Farrington Ray G—f
Grier David—f
Grosenick Carl H—f c
Hahn O E—f
Kaercher C F—f
Kelly W—f

Kercher A B—f c
King J F—f
Michell John—f
Morrill E N—f
Purcell J J—f c
Scofield Chas E—f l c
Stark C J—f c
Stephens E H—f

OWATONNA

Albertus C F—f
Bennett L L Sons—f
Buxton C J—f
Clark Wm J—f
Disbrow L A—f
Dunham Frank A—f c
Hostad P Y—f
Johnson R H—f
Kinyon A M—f
Leach Helen E—f
Malone J—f
Nelson & Son S R—f
Niles J W—f
Palmer Johnson J—f l
Rowland & Doolittle—f l c
Schmidt A F—f
Theimer & Fincher—f l

PARK RAPIDS

Davis & Taber—f
Shepard F M—f
Smythe W R B—f
Taber Wm M—f l c
Vanderpool F A—f

PELICAN RAPIDS

Alexander C L—f l c
Bank J P Wallace—f
Bruce H N—f c
First Nat'l Bank—f
Frazee C R—f
Frazee P C—f
Page H G—f
Pelican Rapids State Bank—f
Sherin Cecil W—f
Weikle M T—f

PERHAM

Perham Ins Agcy—f
Rasmussen Soren—f
Segwarrock A G—f l c
Shannon A—f
Struett Louis—f
Young Henry M—f

PLAINVIEW

Carley J A—f l
Fuller M D—f
Lyons S S—f
Oliveron H K—f
Sylvester Bros—f l c
Wood Melvin—f

PRESTON

Anderson C M—f l c
Garrott T I—f l c
Thompson A W—f l c

PRINCETON

Eaton G A—f
Ewing Annie—f
Ewing Guy & Co—f l c
Hatch Earl—f
Peterson S S—f
Skahan J J—f
Stanley Ira G—f c
Stark Oscar—f

RED LAKE FALLS

Boughton Chas E—f
Delorme Noel—f
Duffy John A—f c
Farley Fred L—f c
Gass B B—f l
Gibbeau Samuel—f c
Healy E L—f
Hennings George F—f

Huginbotham V M—f
Pouliot F F—f l c
Taupin A P & Son—f l c

RED WING

Becker Wm—f
Brederhorset E J H—f
Chellson Alfred—f l c
Lindgren Andrew—f
McIntire Jesse—f l c
Nelson S J—f
Peterson N A—f c
Pierce A P—f c
Putnam Fred W—f c
Red Wing Ins Agency—f l c
Ulm H E—f
Wooders L—f

REDWOOD FALLS

Clement W B—f
Cooper R A—f c
Gray F A—f
Laudon A R A—f
Smith W M—f l c
White E J—f
Ward H W—f

RENVILLE

Beck C D—f
Bennett A A—f
Bierlein S W—f
Daly & Barnard—f
Haan Peter—f
Lumley G A—f
Serkland S M—f
Steusvad A A—f

ROCHESTER

Brookner Geo—f l c
Collin J T—f l c
Collin & Griffin—f l c
Collin & Kelly—f l c
Gooding F E—f l c
Griffin & McGovern—f l c
Hall Mrs John—f
Holt & Schroeder—f
Holt D H—f l c
Heffron M—f l c
Kalb Augusta—f
Leonard Bros—f c
McGovern J E—f l c
Richardson H J & W B—f
Schacht Theo A—f
Smith M F—f l c
Stevenson & Malone—f l

RUSHFORD

Miller Peter—f
Olson F A—f
Olsen H V—f
Prinsing D S—f c
Reisus O E—f
Rowley E B—f
Webster Mack—f

ST. CHARLES

Ebben Jas—f
French Geo D—f
Hermanson John—f c
Kiefer Nic—f
Kramer F J—f
Muller Eugene—f
Pfefferkorn G—f l c
Richardson A C—f
Smith A W—f
Spencer W E—f

ST. CLOUD

Ables Paul—f
Bennett James R Jr—f
Bensen Carl O—f
Campbell Donald M—f l c
Carlson C A—f
Hammered Edw C—f l
Hansen Hubert—f l c
Mitchell W B—f
Mueller Herman—f c
Rocholi L J—f c
Scott Earl C—f

Stangl Fred—f l
Swift L R—f
Wing T C—f
Wolter John—f l c
Wright & Niakern—f l c
Young H G—f c
Zapp Edward—f

ST. JAMES

Citizens Nat'l Bank—f l
Crowley Roy—f
Gibbs E A—f
Larsen Christ—f
Lobben J L—f
Malmrose V A—f
Running Albert—f
Meither Chas—f
Mullen's Ins Agcy—f l c
Schoffman W F—f
Seager J W—f
Sandquist M W—f
Security State Bank—f
Tonnesson & O'Mara—f

ST. PAUL

Abbott C P—f
Albritton E S—f
Allen & Eliason—f
Allen E D—f
Alman F E—f
American Ins Agcy—f
Baker A T—f c
Barry J E—f
Bayard Deuel & Co—f
Beardsley B F—f c
Bell A B & Co—f
Benjamin F A—f c
Bielenberg H—f
Blomquist & Lindquist—f
Bombach E—f
Brewer F A—f
Brooder E E—f
Bryant Fred—f c
Buckmeier F—f
Bullis J J—f
Burgon Phillip—f
Burns F—f
Campbell E S—f c
Capital Trust Co—f
Carson C E—f
Cassery L I & Co—f
Cathcart & Maxfield—f
Chapman F B—f
Cohoon J L—f
Connell & Wegner—f
Constans, Nolan & Co—f
Cooper Geo G—f c
Corbett Chas H Jr—f
Cushing f
Dahl & f
Davis & f
Davis E
Dawson f
Deters B
Dillon M
Donohue
Dongan f
Dongan f
Douglosh
Eddy C
Elder D
Elmer J
Enochs C
Fahey P
Fargo W
Faricy J
Finkelstein A—f
Fitchfield Z B—f
Fletcher H H—f
Ford F E—f c
Forepaugh Alice M—f
Froelich G W—f
Frost N R—f
Fugate J S—f
Gardner B J—f
George M E—f
Gilbert & Gilbert—f c
Glaser Louis—f
Graves Geo B—f
Griffiths M L—f
Haas J Q & Co—f

MINN.—St. Paul, Con.

Habbersted N M—f
Hackney Inv Co—f c
Hage N O—f
Hanson J A—f
Harrison Geo W—f

Rogers John Jr—f
Rogers Jos A Agcy—f
Rothermal J H—f
Rotchild H & V J—f
Row A N—f
Rudolph A O—f
Rugg Geo C—f
Saint F W—f
St Paul Ins Agcy—f c
Sanford E R & Co—f
Schnabel G E—c
Schuler D R—f
Schwab Max—f
Shannon J W—f
Shepard J W & Co—f
Simpson T R—f c
Smith & Taylor—f
Smith D D—f
Sperry Edw B—f
Sperry J F—f
Stebbins L C—c
Stenger George W—f
Stinson A—f
Stokes M S—f
Storms C A—f c
Strickland Doolittle Co—f c
Strouse L J—f
Strouse M—f
Tarbox C S—f
Taylor J W—f
Thorne J M—f
Timberlake W L—f
Townsend John—f
Tracy Jas—f
Van Hoven Peter & Son—f
Ware E M & H F—f
Warner & Regensdorf—f
Weed Parker & Co—f c
Weide J R—f
Wheelock & Gilpillan—f
Wilson L E—f
Wittman M—f
Zimmer P—f

ST. PETER

Davidson D—f
Laumann Wm G—f c
Miller & Miller—f c
Sackett Ins Agcy—f c
Tegner Mrs Olivia—f

SAUK CENTRE

Cooper J F—f c
Kells L L—f c
Morse C A—f c
Rien Geo—f
Schoenhof Ben—c
Sprague C M—f c
Strebel A F—f c

SHAKOPEE

Coller J A—f
Conter Joseph—f
Deutsch M A—f
Duffy Wm F—f
Meyer Nick—f
Southworth W N—f
Storer C C—f

SLEEPY EYE

Berg A M—f c
Bertrand E P—f
Brust Wm—f c
Davis L G—f c
Domeier H C—f
Griffith & Smith—f c
Pickle A H—f c
Smith W W—f

SOUTH ST. PAUL

Clark & Gould—f
Knocfel G G—f
Lytle O L—f
Nolan P F—f
O'Brien J J—f

SPRINGFIELD

Asch C H—f
Erickson Aug—f
Fernholz Ed J—f
Foy M J—f
Frank Wm G—f c
Frederickson A—f
Nippolt E L—f c
Paffrath W J—f
Peterson C S—f
Ray J J—f
Schmid Jno R—f c
Specht F H—f

SPRING VALLEY

Barber J W—f c
Bartlett Elwin R—f
Hale S H—f
Kellogg W L—f
Lyman W L—f
Pattidge S C—f
Sheppard T E—f c
Steffens H H—f c

STILLWATER

Bernier C P—f
Castle L P—f c
Gallispie Ernest—f
Hoehne Ray A—f
Lammers C A—f
Leyh L L—f
Mackintosh J L—f
McGarry Robt W—f c
Nelson Louis P—f
Prince-Joy The Agcy—f c
Smith - Staples - Robert-son Agency—f c
Tuttle R J—f
Welch Thos W—f

TOWER

Pryor W G—f c
Whitman G A—f

TRACY

Algyer H M—f
Berdan C J—f
Bierbaum Chas—c
Bonnallie & Bartlett—f
Cain H J—f c
Fitch L J—f
Korns E D—f
Robinson & English—f
Starr Mary A—f c

TWO HARBORS

Barton John A—f
Dwan John—f
Fowler B F—f
Jelle J G—f
Munford George—f
Mathews M—f c
Munford George—f
Olson John—f
Tracey Wm E—f

VIRGINIA

Aitken H M—f
Brandt & Nelson—f c
Britts B F—f
Ergman P S—f c
Gill Thomas—f c
Greeley Douglas—f c
Krogdahl John—f
McDonald Gardner—f c
McDonald & Gill Agcy—f
Matson & Thurston—f
Minnesota Real Estate & Ins Agcy—f c
Molin-Johnson Agcy—f c
Toeller J F—f
Torvinen & Co—f
Whiting F C—f
Williams Agency—f c

WABASHA

Hurd Frank—f
Jones Co R E—f c

Marx Michael—f
Murdoch J W—f
Paine H J—f
Setory Max—f
Stone Mrs F C—f

WADENA

Biglow Fred G—f
First National Bank—f
Gores F E—f c
Hastings Guy—f
Hunsinger Chris—f c
Mark John—f
Merchants National Bank—f
Ins Agency—f c
Mettel John—c
Mettel Joseph—f
Murray A—f c

WASECA

Buchler L T—f
Buckman Marion—f
Coleman Thomas—f c
Day F T—f
Kiesler Frank—f
Lilly B—f
Madden J E—f c
Madigan John—f
Moonan Jas N—f
Sommerstad C P—f
Swift Wm A—f c
Ungerman J B—f
Wobachall Wm C—f
Zetterberg W A—f

WATERVILLE

Dressel F E—f
Dressel Geo J—f c
Dressel H G—f
Everett M R—f

WELLS

Allen A O—f
Brewster M W—f
Draper C H—f c
Heath S F—f c
Hughes B—f c
Olds L N—f c
Olson N P—f
Swert C F—f

WHEATON

Anderson V E—f c
Cory H B—f
Griffith B B—f
Hanson Investment Co—f
Houston Charles E—f
Klawon F H—f c
Kristensen G K—f
Neuman O C—f
Ringdahl Wm—f
Terpena Ernest—f
Warner W A—f

WHITE BEAR LAKE

Auger A J—f c
First State Bank—f
Reif F J—f c
Van-der-Las J—f
Warner H A—f c

WILLMAR

Anderson Land Co—f
Branton J F—f
Gilbert T O—f
Gunderson H—f c
Handy F G—f c
Odell Chas W—f
Otterness G H—f
Sherwood C H—f
Sevenson O K—f

WINNEBAGO

Armstrong J A—f
Arndt E F—f c
Babcock I A—f
Grinnell F M—f

McCarron & McCarron—f c

Mahle E C—f
Maple E E—c
Martin & Geisen—f
Martin Henry—f
Melham E H—f
Meier E J—f
Miller H H—f c
Minnesota Ins Agcy—f c
Moeller J H—f c
Moore C W—f
Moriarty M P—f
Moritz W P & R W—f
Mott G C—f
Murphy H G—f
Neely R M Co—f c
Nelson C E—f
Nelson F E—f
Newport R M Jr—f
N W Trust Co—f
O'Brien J J—f
Oehler W—f
O'Meara H—f
O'Meara James—f
Page A V—f
Peet Wm F—f
Peterson H C—f
Picker W F—f
Prudden Geo H—f c
Reeves A J—f
Ritt Wm A—f
Roberts G A—f
Robinson & Harrison—f
Rodenberg Geo W—f

Headley C W—f
Hill W H—f
Lindgren H C—f
McGuiggan E J—f
Moulton E C—f l c
Moore S C—f l
Streater W A—f

WINONA
Baumann & Gordon Co—
f c
Bori Alfred—f l
Commerc'l Service Agcy
—f l c
Gregory & Melvin—f c

Kunkel G W—f l c
Roberts E M—l
Roessner L T—f
Ross J P—f
Scott W C—l
Stevens H C & Co—f
Szawlowski W L—f c

Winona Ins Agcy—f c
ZUMBROTA
Farwell A B—f l c
Olson Otto G—f l
Rockne A J—f
Weiss H E—f l

MISSISSIPPI

ABERDEEN

Binford J A—l
Dortch L L—f
Eckford J W—f l c
McCluney W B—f
McFarlane Jr J C—l c
McQuiston D H & Co—f
Monroe Ins Agency—f l c

ACKERMAN

McWhorter B C & Co—f
Prewitt R D—f

AMORY

Cole T J—f
Home Mortg & Realty
Co—f c

BATESVILLE

Carothers J B—f
Jarratt M E—f l c
Lamb L B—f
Lewis J S—l
Perkins H J—l
Price J C—f c

BAY ST LOUIS

Cazeneuve Jos F—l c
Rea Geo R—f l c

BELZONA

Brumfield Willis—f l c
Jackson J S—f l c
McClintock & Moreland
—f l c

BILOXI

Bond & Watson—f c
Tucei V J A—f c

BOONEVILLE

Fugitt T J—l
Ketcham J R—l c
Sanders J B—l c
Stanley J C—f
Stephenson V H—c
Taylor J J—f
Thomas J R—l

BRANDON

Barnes & Fox—f c
Henry Pat—f

BROOKHAVEN

Brookhaven Bank & Trust
Co—f l c
Everett M L—l
Godbold Bros—f l c
Kees C J—f
Underwriters Agcy—f l c

BROOKSVILLE

Bank of Brookville—f
Johnson E H—f l c
Parks W E—l

CANTON

Flournoy J F Jr—f c
Hinton R E—f l
Holliday T C—f l c
Roberts B L—f l c
Spivey R E—l

CARROLLTON

Bingham D L—f c
Terney J H—c

CENTERVILLE

Field Wm P—f c
Ford H B—f
McKee Ezra F—f c

CLARKSDALE

Johnson J H & Co Inc—
f l c
Martin & Mitchen—f l c

CLEVELAND

Brown Edgar—f l c
Butler D C—l
Davis P L—f
Fisackerly J H—l
Woollard P B—f l c

COFFEYVILLE

Brannon W L—f l
Denley G E—l c
Holley R L—f l
Wilson N W—l

COLDWATER

Darby Mrs S L—f
DuBois E W—l c
Gilliland W R—f

COLUMBIA

Fillingame Mrs Bessie—f
Harris G O—l
Jones H D—l
Maxwell & Williamson
—f
Simmons & McCoy—f

COLUMBUS

Brickell J H—f
Caine S L—f
Lawrence O M—l c
Long Mrs Henrietta—f
Owen B L—l c
Pope W E—f
Sims F R—f l c
Woodward J P—f l c

COMO

Brown C R—f c
Pointer J H—l c
Wier V A—f

CORINTH

Adams A A—l
Buxbaum J H—l
Everett B E—l
McPeters Robt—l
Young H N & Co—f
Young J E & Son—f

COURTLAND

Glenn J K—f c

CRYSTAL SPRINGS

Lott R E—f l c
Lotterhas P A—f l c
Townes A T—f

DUCKHILL

Fox R C—f
Wilkins C A—f

DURANT

Cooper & Maffield—f l
Hunoldstein Chas—f
Montgomery R H—l c
Neely J T—c

EDWARDS

Montgomery W A Jr &
Co—f c
Robb W M—f l c

ELLISVILLE

Ellsworth W H—f c
Mimms S D—l c
Pettis W S—f
Walters W V—f

ENTERPRISE

Dear W D—c
Estes & Estes—f
Montgomery W H—c

FAYETTE

Easterling W R & Co—f
Fayette Ins & Realty Co
—f l c

FRIARPOINT

Lamkin J O—f l c
Robinson F D Jr—f c

GLOSTER

Seidenspinner J L—l
Toler I L—f c
Whittington L N—l

GOODMAN

Pickens E & W—f l

GREENVILLE

Bergman Hebron &
Starling—f c
Lake Albert J—f
Lemler Max—f c
Robb & Moyse—f c
Wheatley George—f l c

GREEN WOOD

Barnwell & Ashcraft—f
l c
Delta Ins & Realty
Agency—f l c
Fatherine M—l
Forrester & Wallace—l
McShane L T—l
Milton Miss Pauline—l c
Miner J L—l
Peteet W M—f l c
Tims A N Jr—f l c

GRENADA

Barnard & Perry—f c
Bell A S—l
Beaty C A—l
Cholmondeley C E—c
Davis A J—c
Doty W S P—l
Hoffa & Moody—f c
Hoffa W B—l
Lawrence O F—l
McLeod Miss Ruby—f c
Penn W E & Co—f c
Penn W E—l
Wilkins W P Jr—l

GULFPORT

Coleman & Co—f c
Dupree & Birdsong—f c
Havard B—f
Hewes & Yerger—f c
Neville & Neville—c
Wells E W—f c
Walsh J H—f c

HATTIESBURG

Douglas S A—l
Eure Ins Agency—f c
Ferrill O S—l
Gaston P L—f c
Harrison J S—f c
Holmes D B—l
King M D—f c
McCullough N R—l c
Montague A A—f
Pace Geo—l
Robinson E P—c

HAZELHURST

Covington G W—f c
Ellis Bros—f
Graves A T—f c
Hamilton Mrs Mary N
—f
Higdon M N—l c
Long J H—l
Ramsey Mrs Carrie W—
f l

HERNANDO

Cooke & Flinn—f l c
Foster Hugh—f l c

HOLLANDALE

Bank of Hollandale—f
Hannah Wm—f l

HOLLY SPRINGS

Francisco E W—f l c
Smith & Tyson—f l c
Wright E M—c

INDIANOLA

Indianola Ins Agency—
f l c
Johnson E—c
Pitts W T—f l c

ITTABENA

Bradford & Reese—f c
Russell J F—f l c
Yazoo Ins Agency—f l c

JACKSON

Carter & West—l
Cavett J C—l
Crowder A C—l
Dreyfus I & Co—f
Everett M L—l
Feazell M P—l
Gordon & Taylor—l
Graham H H—l
Harper & Sanders—l
Hood J C & Co—f l c
Hugh J West—l
Mims R B—l
Mosely & Nelson—f
Nelson Fred L—f
Nugent & Stevens—f
Pullen Mr—l
Ragland Mr—l
Ratliff, Bufkin & Mc-
Lean—l
Robinson & Julianne—f c
Ross & Yerger—f c
Shoemaker J M—l
Smith W R—f
Swearingen G C—l
Thompson C H—l
Wharton & Roberts—f c
Wells & Sessions—l
Whitten S R & Co—l
Yerger L & Co—f c

MISS.—Con.**KOSCIUSKO**

Brown Miss Alice—f c
Cain J H—f c
Clark C N—c
Jackson & Jackson—f
Knotts J M—f c
Lucas E L—f
Luckett O A—c
Sanders & Musselwhite—f c

LAUREL

Blethen B J—l
Connell J W—l c
Edwards A A—l
Fuller Jr T M—f
Geddie L B—c
Graves Lindsey & Co—f c
Hurst E D—f c
Rumble & Chambliss—f c
Sullivan H P—l
Wilson W L—l

LELAND

Buford T A—c
Carnes W P—c
Gerald Eugene—c
Huddleston A C—f
Lanier P W—c
Porter R S—f c
Scruggs A W—f c
Smith M B—f c
Thompson F H—f

LEXINGTON

Herrman Sam—f l c
Watson & Durden—f l c
Young J K—f l c

LOUISVILLE

Harris J M—f c
Jordan S M—f
McCracken J L—f

LUMBERTON

Buchanan T D—l
Camp D C—f c
Carnathan J H—l
Hall W W—f

MACON

Boyd E B—f
Cavatt W M—l
Cavett E D—l
Covett Van C—l
Dorrah E C—l
Minor W P—f
Yates E V—f
Yates R E V—l

MAGNOLIA

Leggett A T—f c
Sparkman Miss Annie—f

M'COMB CITY

Central Realty Co The—f l c
Craft Hugh—l
Evans A J—f
Hunt B M—l
James Miss Ida M—f c
Johnson E E—l
Jones G Q—l
Latterhas F H—l
Lee F C—c
Tate Chas M—l
Watkins John T—f

MERIDIAN

Broach & Broach—f l
Cameron B F—l

Carter & Broach—f
Colwell Ins Agcy—f l c
Dowdle J R—l
Elson Miss Minnie—l
Grimes B H & Co—f l c
Harris Lee—c
Houston R M—f c
Kimbrough Ed—l
Lloyd J C & Co—f
Nall & Broach—f
Nicholas A B—c
Shotts Henry A—l
Smith Alfred—f
Street H M—f
Weems & Wetherbee—f
White B V—f c
Woods & Poitevent—f

MOSS POINT

Vanderwall Jno A—f l c

NATCHEZ

DeLap Ins Agency—f c
Mayer Ins Agcy—f c
Metcalf Ins Agcy—f c
Reed Thomas J—l
Ruoff John S—f l
Stratton S V—f c
Turley Ins & Realty—f c
Wilson C W—l

NEW ALBANY

Baker H E—l
Hall J F—f l
Houston Guy M & Co—f l c
Owen P—l
Rogers A L—l

NEWTON

Bassett R Felix—l
Bassett J H—l
Maguire H C—l
Newton Ins Agency
Tatum J J—f
Waldrop T J—l

OCEAN SPRINGS

Russell H F—c

OKOLONA

Houston & Jagoe—f l c
LaGrone & Morrison—f
Savage W E—f

OXFORD

Boone O B—f c
Linker F L—l c
Logan & Knight—f c

PASCAGOULA

Jane E J—f c
Lewis F H—f c

PASS CHRISTIAN

Northrop Elmer—f c
Spence Harry B—f c

PEARLINGTON

Bowes W M—c
Burwell Robt T—c
Gruber Chas W—c
O'Donnell Fred—c
Ormond R F—c
Pescud P F & Co—f c

PICKENS

Willis J H—c

PONTOTOC

Boone W A—f l c
Knox D W—l
Simmons J D—f c
Thomason W L—l c

POPLARVILLE

Cagle O B—l
Rawls T A—l
Scarborough J J & Co—f l c
Scott Miss Mabelle—f

PORT GIBSON

Bernheimer & Taylor—f c
Brashear J N—f
Drake E S & J T—f l c
Gordon C A & Co—f
Spencer H N—l
Spencer J G—l

QUITMAN

Evans J B—f c
Terral J A—f l c

RIPLEY

Wallace J C—f

ROSEDALE

Bonner Richardson—f
Lobdell John V—f l c
Roberts & Wilson—f

SARDIS

Duval C W—f c

SENATOBIA

House Sam J—f
Johnson H—f
Keeton E T—f l c
Perkins H T—f l
Still W E—f c
Tucker B A—f

SHUBUTA

Weems-Patton Agency—f c

SHUGULAK

Minor J L—f l

STARKVILLE

Beattie H A—f l
Buntin W W—l
Gunn G C—l
Hartness G D—f c
Hogan Mrs J B—f l
Joyner L M—l
Kennard J S—l
Lucas J L—l
Miller W H—f l
Powers F H—f
Reynolds Ins Agcy—f l c
Rush A F—l

SUMMIT

Forchimer Mr—f c
Kiersky Bernard—f
McNair Mrs M H—f
Teunisson Annie—f

TERRY

Birdsong Mary S—f

TUPELO

Harkey David—c
Povall W S—f l c
Savery C R—l c
Savery F M—f l c
Thomas & Williams—f l c
Vincent W S—c
Wylie A L—l

UTICA

Carmichael John D—f
Dudley B F—f

VAIDEN

Armstrong J J—f
McConnico S E—f
Wettshire J L—f l

VICKSBURG

Clark W C—f
Flowers Bros—f c
Hamilton J C—l
Hennessey P L & Bro—f l c
Hirsch Louis—l
Moore J K—f l c
O'Neil F E & Son—l
Smith H B—l
Speed & Moore—f l
Weil R—f
Wilkerson R C—f l c

WATER VALLEY

Brown G D—f
Cock Everett—f l
McLarty J Robt—f l
Mauldin J W—f
Peacock J D—l
Wagner Jno H—f
Wright B G Jr—l

WAYNESBORO

Bufkin J E—f c
Burke R S Jr—f
McMorries W B—c
Mauldin J W—f
Merchants & Planters Bank—f
Saul L K—c

WESSON

Anderson W H—f
Rea Jas S—f
Rea R E—l

WEST POINT

Arthura, Dugan & Co—f
Betty R L—f
Carothers J N—l
Dizonia E F—f l
Evans Isham H—f
Hibbler Tol—f
Marshall Lee & Co—f
Moseley Ins Agency—f c
Stacy Hibbler—f
Trotter R M—l
White P H—l

WINONA

Bray W M—l
Purnell J C—f
Small J B—f
Talbert B A—c
The Winona Ins Agcy—f c
Webster W S—f
Witty W H—c

WOODVILLE

Joseph I S—f l
Richardson Mrs N—f

YAZOO CITY

Barnwell & Barbour—f c
Bradley A L—l
Buckner C C—c
Butler Jas S—l
Doherty M P & J B—f
Exum B—f l c
Gunst R—l
Hays & Williams—f l c
Holt A P—l
Hudson W M—l c
Maxey W P—l
Munsell J S—l
Saunders R D—l

MISSOURI

ADRIAN

Barbee T H—f c
Duke J N—f
Herrel Geo—f
Hoover India Miss—f
Mahan C W—f i c
Nelson Moudy—f
Proctor Virgil S—f

ALBANY

Baine F E—f
De Bord Stephen—f
Gibbany C E—f
Gill Grey—f
Harman Andrew—f
Kent D O—f
Kingsborough D D—f c
Lockwood E C—f
Low A Roy—f i
McCammon J P—f
McCammon R M—f c
Robertson D F—f
Stapleton W P—f c
White Joe—f i
Whitton Charley—f
Wilkinson B P—f
Williams John S—f
Wilson Sam—f c

APPLETON CITY

Chapel W W—f
Coffin J G—f
Conrad A W—f i
Miller F H—f i c
Miller J W—f i
Routsong J M—f
Vannice W R—f c
Walker J H—f
Watkins W N—f i

ASH GROVE

Comegys C B—f i
Hawkins Miss Maude—f
Moore James N—c
Musgrave G W—f
Norris A J—f
Ragsdale Howard—f i c
Weir A T—f

AURORA

Davis Allen M—f
Grier Gertrude E—f c
Munday J W—f
Raitinger Henry R—f i c
Walker N V H—f
Williams E H—f

BELTON

Blair J F—f
Bradford W J—f i c
Houston W P—f i c
Mullen Russell—f

BETHANY

Allen Bros—f c
Barlow & Barlow—f c
Bryant Joseph P Jr—f
Crossen C—f i
Cumming A S—f
Darr H C—f
Frisby E H—f c
Heaston Wm C—f c
Learenby W H—f c
Nelson I E—f c
Rusk J H—f
Sigler B P—f
Skinner E—f c
Towns W F—f
Winslow C S—f

BEVIER

Edwards & Thompson—f i c
Edwards Waldo—f
Hale C F—f
Hughes J G—f i
Irvine T L—f
Thompson Geo S—f

BLOOMFIELD

Ashley John L—f
Gray W E—f
Green H S—f i
Moran Verner W—f c
Turnbaugh Thos B & Son—f
Williams E J—c

BOLIVAR

Adams & Mosier—f c
Bailey D M—f
Bushnell C E—f
Douglas T H—f
Hollingsworth O P—f
Lamun & Pemberton—f
Leonard B F—f
McCracken H C—f
McKinney & Co—f
Simpson J G—c
Townsend & Townsend—f
Viles C W—f
Watson Hattie O—f
Watson T A—f i c
West Harry T—f
White E W—f
Woodfill J F—f c

BONNE TERRE

Buford Geo W—f
Fake Geo—f
Kirkpatrick Alice—f
Malugen J H—f
Segar J C—f
Stanfill Geo—f i c

BOONVILLE

Chambers Wm—f
Citizens Trust Co—f
Danwalter Fred—f
Gott C P—f
Hadelich R G—f
Hickman Crockett—f
Journey C W—f
Lionberger Wm M—f
Nixon & Brosius—f
Rennison J E—f
Stephens W S & Bro—f c
Trigg Wm H & Co—f
Underwood John—f
Whitlow R W—f c
Windsor E A—f i c

BOWLING GREEN

Cash J E—f
Davis J V—f
Davis W J—f
Dunbar Wm—f
Hogue P B—f
Holcomb Mrs D—f
Lee G T—f
Omohundro E B—f c
Raufer Wm—f
Sanderson R B—f
Sevens J L—f
Thompson J E—f
Tinsley & Lyter—f
Wenkle Cash—f
Wise G C—f i c

BRECKENRIDGE

Greenwood & Cleveland—f i
Hart Walter O—f
Moren & McCubbin—f
Reed L W—f
Reynolds N E—f
Russell Joe C—f i c
Stucker & Son—f
Ward Frank—f

BROOKFIELD

Baker A W—f
Beauchamp & Son—f i c

Brott Edwin T—f
Carlson W J—f
Cornish J E—f i
Devoy & Sons—f
Erwin C O—f
Hendricks J J—f
Jones J W—f
Lander H P—f
Markham Harry—f
Martin W W—f
Parsley W A—f
Pratt H C—f
Ratcliff James I—f
Rusk E M—f i c
Rusk M Y—f c
Skene D B—f i

BRUNSWICK

Benecke & Benecke—f c
Benecke Louis F—f
Elliott Hiram E—f
Jackson L T—f i c
Merrill Lewis E—f
Rucker G W—f c
Smith B H—f i

BUTLER

Allen F R—f c
Canterbury & Canterbury—f i c

C
D
H
H
H
H
H
H
H
J
K
K
M

f c
Smith J F—f
Sleeth C A—f i c
Tuttle Ezra—c
Walker J S—f

CALIFORNIA

Burkhardt & Kuhn—f
Gatchett A A—f
Hardy H B—f c
Herfurth Henry—f i c
Hert L F—f
Rice Mrs Sophie B—f

CAMERON

DeHart L P & Son—f c
Fitzgerald Maggie—f
Freeman H L—f c
Groves H—f
Harris E T—f c
Hausom Adam—f c
Hurd L S—f
Klepper Frank B—f
Lawrence & Rathburn—f
Livingstone J A—f
McGill Nettle—f
Partin T W—f
Pulley Frank L—f i c
Rice Ernest—c
Trice W E—f
Wiley Max R—f
Williams J E—f
Williams R W—f
Ziegenbier Henry—f c

CANTON

Ballow J F—f
Barrett C W—f
Clay O C & Son—f
Dehner H P—f
Ewalt C M—f
Haney A F—f
Henton W B—f
Hilbert Arthur—f
Hilbert E C—f c

Howard H H—f c
Lawrenceon F R—f i c
McCutchan Jas F—f
Millsbaugh F C—f
Oder Carlisle—f
Smith & Hanna—f c
Turley W M—f

CAPE GIRARDEAU

Ballard W C—f
Barber Roy E—f
Bowman Bros—f
Bridges & Wibbenmeyer—f i c
Buxton John E—f
Catern W H—f

C
C
D
D
E
E
H
H
K
L
M
M
N
N
R

Sinks A B—f
Stubblefield W H Jr—f
Vandivort & Vasterling—f i c
Vinyard Ben—f c
Whitelaw R H—c
Williamson R A—c

CARL JUNCTION

Allen E—f c
Downs Chas—f
Hilliker C W—f
Wiley Rony—f

CARROLLTON

Dickson E A—f c
Houston J G & Son—f i c
Lewis Sinton—f
Medlin A B Sr—f c
Monier R—f
Peltier G J—f
Rea & Standley—f
Tuley J N—f c
Turner & Clark—f

CARTERSVILLE

Burch & Harrington—f i c
Schoenherr Adolph—f c
Stalter, Gass & Sanders—f

CARTHAGE

Asendorf G W—f c
Buckwell G G—f c
Butts Ins Agcy—f c
Caffee & Caffee—f c
Chitwood Ed H—f
Cushman F A—f
Davison M F—f c
Donahay O C—f
Edwards E A—f
Griggs J W—f
Irwin Ed H—f
Lewis A F—f
McGee John C—f c
McMillan Jno A—f c
Moore W G—f
Newbury C—f
Pearce W L—f
Ramseyer O A—f
Ream Alice—f c
Rushmore Pitt N—f
Smith Geo F—f
Spence James—f c
Viernow M—f c
Wyatt & Maring—f c

MO.—Con.**CARUTHERSVILLE**

Bergstresser J M—l
Byrd W D—l c
Cunningham J A—f
Duncan & Gardner—c
Durham D—c
Hitchcock Wm B—l
Huffman J D—f
Johnston E H—l c
Johnston Jay A—l
Linbaugh W L—l
Moore, Clanahan &
Long—f l c
Scott J F—l
Smith E R—l
Smith J F—l
Tinde & Byrd—f l c

CENTRALIA

Adams Dayton—l
Booth H S—f
Denham Joe E—l c
Diggs P R—c
Early C H—f
Edwards J R—f
Goddard Ellis—C
Henry J L—f l c
Hope R L—l
Jennings D M—f c
Lyons C W—f
McCausland A J—l
Meffert Bros—f l c
Pruitt H E—l
Settle C W—f c
Stewart J C—f

CHARLESTON

Allen Geo M—f
Black W E—l
Bridges Geo H—f c
Browning F—f
Coon H A—f
Daniel O F—l
Gillooly R B—f
Hale & Stewart—f
Hequembourg C W—f
Kirkpatrick Charles E—
—f c
Pruitt Thos & Co—f l c
Steele L D—f

CHILLICOTHE

Abshire Jas B—f
Bower E L—c
Bowman J W—l
Brockman W—l
Broyles Ben F—c
Carnahan G C—f l
Cies & Wolfe—f
Coburn A R—l
Cooley Elmer F—l
Cox Lewis—c
Cravens Geo A—l
Dale C I—l
Dienst J W—f
Elmore F B—l
Gill Forest M—l
Gill & Ryan—f c
Hoffman H C—f c
Jarvis S M & J F—f
Jordan Robt B—l
Kitt Paul D—c
Leaver Mrs Katherine
M—f c
Manning L A Jr—l
Mathews L Ruby—f c
Merrill R C—c
Morgan E P—c
Murphy M—f
Orr E C—f
Pardoun John E—f
Parker R S—c
Philips R S—l c
Piatt K S—l
Ryan J A—c
Shelten-Gunby Realty Co
—f c
Stepp W R—l

Stewart Douglas—f l c
Stone & Lipscomb—f
Wanamaker-Spence Ins
Agency—f c
Watkins J E—f

CLARENCE

Callison J O—f
Coombs H R—f c
Daniel Wm J—f
Dickson J L—l
Donaldson R T—c
Farrell J C—f
Felker A—l c
Grant Miss Agnes—f
Hambrich W L—f
Hammett Chas B—l
McCoy Jas L—f
Manuel Theo P—f
Lilly & Jenkins—f
Pritchard W M—f
Shanks R N—f
Siegler Mrs Mary—l
Wright H A—f

CLARKSVILLE

Carroll & Co—f
Duvall F J—f
Estes L Edgar—f
Huber H G—f
Meriwether F M—f
Moody E N—f
Wells J Henry Jr—f

CLINTON

Carter W F—f
Collins T W & Son—f
l c
Covington R L—l
Davis C I—f
Dix E E—f l c
Elliston J L—f l c
Faris H P—f
Forquer J K—f
Godwin W M—f c
Hoover Owen—f
Kyle J H—f
Lindley J F—f l
Ramsey C H—f l c
Snyder C H—f l c
Stevens W M—f l c

COLUMBIA

Athens Ins Agency—f
Banta W S—f
Chevalier Wm F—l
Cochran H W—f
Columbia Ins & Rental
Agency—f l c
Conley-Myers Realty Co
—f
Dimwiddie A F—f
Fellows N J—f
Gentry D T—l
Goldsberry H W—f
Holloway T J—f
Lonsdale B H & Son—f
McDonnell Emmet—f
McPheeters Harold—l
Pratt S W—f
St Clair-Garth Realty Co
—f c
Schwabe & Akeman—f
Smith-Catron-Evans
Realty Co—f c
Somerville J R—c
Stephenson Wm G—l
Stevinson S M—l
Stewart A J—f
Stone & Lipscomb—f
Trimble W G—f
Vright J E—f

CRYSTAL CITY

Bond G C—f
Gettinger J J—f l c
Herrick Leon—f
Jolly Glenn N—f
Southern Ins Agcy—f l c

DEEPWATER

Henry E H—f
Huston & Smith—f
Weaver S B—f
Witherspoon M B—f

DESLOGE

Clay A J—c
Garret & Watson—f
Mackley A P—f l
Wescoat E W—c

DE SOTO

Barrett Jno F—f
Colman A L—f
Coxwell T F—f
Crow W E—f l c
Eaves T B—f
Herrington M F—f
Jones W T—l
Kempe Elmer—f
Mahn George—f c
Mauthe W J—f
Monroe Robert B—f l c
Roope Geo M—l
Roughly D L—f c

DEXTER

Blankenship J F—f
Carter & Copeland—f l c
Crane C A—f l c
Howell W Z—f l c
Shands D T—f
Sisler R A—f

DUENWEG

Sterling H W—f

EDINA

Browne B B Jr—f c
Cooney J E—f c
Cotter L F—f
Ennis J W—f c
Fisher John H—l
Gibbons P C—f l c
Hollister W C—f c
Linville Agcy The—f c
Long J E—f
Lynch S J—l c
Rouner D A—f c
Shumate Charles—l
Smith & Shumate—f c

ELDORADO SP'GS

Cedar Co Abstract Com-
pany—f l c
Chadd & Haggard—f
Dry T B—f
Ford James R—f l
Hamlin E M—f
McCrary & Son—f
Rogers David—f c
Russell W M—f c
Shaw Bros—f

ELSBERRY

Cannon Roscoe—l
Gibson John M & Son—
f c
Gibson Paul H—l c
Huckstep Chas S—f l c
Long Thos S—c
Palmer Jos R—f l c
Robinson Henry H—f l

FAIRFAX

Carter A L—f
Carter J G—f
Daulton B D—f l
Dragoo N F—f
Robinson M V—f
Serft I C—f l
Walkup Walter—l
Whitford Ray C—f

FARMINGTON

Babb Linn O—l
Bleek Oscar W—c
Clay J S—f
Doss Russell—l

Fleming W N—f
Haile Oscar L—f c
Heifner Jas C—l
Hinsley S J—f
Ledbetter H B—f c
McCormick Fielding—c
Noland E T—l
O'Sullivan Wm—l
Pipkin Merrill—f
Smith-Bleek-Forster—f c
Young M A—f l c

FAYETTE

Armstrong J W—f l c
Bagby David Jr—f
Bedford E W—f
Blakemore W W—l
Brown W G—l
Burgin A B—l c
Davis M H & Co—f
Denneny J B—f
Furr C C—f
Gallemore J R & Co—f
Kirby Alva—f
Potts Miss Nell—c
Seat J B—l
Settle J D—f
Settle J R—f
Smith Geo W—f c
Talbot John—l
Tindall Jeff—f
Thompson Jasper—f
Willis A F—f
Wirt Mitchell—f l
Woods J A—f l

FERGUSON

Atwood LeGrand L—f
Browning F W—c
Chase Edgar—f
Graf & Case—f
Tiffin Edw—f
Tiffin Wm H—f

FESTUS

Boyd N B & E F—f
Brickley F W—f
England C C—f
Funk Jno R—f
Gettinger P J—l
Haefner Jno V—f
Luckey Frank C—f
Roth Adolph—l
Terry Philip S—f
Vaughan H E—l c
Vaughan R E—f

FLAT RIVER

Horton & Reid—f l c
Marshall & Coffey—f l c

FREDERICKTOWN

Albert R—f l c
Anthony E D—f
Cahoon B B—c
Chilton J F—f
Glaves J F—f
Mills Samuel—l
Pirtle I J—f l
Tescan D—f

FULTON

Adcock Gilpin & Criswell
—f l c
Atkinson J H—l
Bell M F—l
Bogges H D—l
Collier S Barry—f
Eversole H N—c
Fisher R E—f
Guthrie M L—f l
Hamilton & Crenshaw—
f l c
Harris & Harris—f l c
Herring D W—c
Jameson W E—f l c
Koontz & Palmer—f l c
Lynes J C—f l c
Miller Oris J—l
Sharp J B—l
Tuttle E N—f l c

GALLATIN

Cruzen N G—f
Dudley Boyd—f
Everman J W—f
Fair Fred—f c
Gillihan Ben—f c
Givens N S—f c
Handy W R—f c
Kerr H A—f
Maffitt A R—f
Mann E D—f
Meade C H—f
Mettle O O—f c
Pilcher H A—f
Selby J A—f
Tague W O—f c
Trotter Roy—c
Wilden C H—f

GLASGOW

Hannaca W A—f l
Price A B & Son—f l
Richardson G S—f

GRANBY

Fishel & Kelly—f
Hutsell & Tatum—f c
Varner S B—f
Winters John—l

GRANT CITY

Anderson James—f
Benson Jesse—l c
Clark F M—l
Cloud S A—f
DuBois & Miller—f c
Engle J E—f
Ewing John—f
Hudson Peter—f
Kelso Ed—f
Phipps L M—f
Simons J M—f c

GREENFIELD

Barker Katie M—f
Bell W R—l
Grether R W—f
Hall Wm A—c
Neale B M—f
Russell W O—f c
Shafer & Wetzel—f c
Stearns E D—f c
Van Osdell F G—f

GREENVILLE

Bennett C P—f
Hughes B H—f
McElhanon H B—f l c
Settle John H—f
Templeton A G—f
Wilkinson G T—l c

HAMILTON

Clark Elmer—f l c
Hudson C P—f l c
Johnson C C—f c
McAfee William—f c
Richardson H B—f
Roberts J P—f
Williams F E—f
Young S M—f

HANNIBAL

Anderson C H—f
Anderson T L—f c
Clayton Geo D—f l c
Clayton Robert M—f c
Davis C Asa—f l c
Elzea J E—f l c
Fisher A J—f
Fisher W H—f c
German American Trust
Co—f c
Gilbert R N—f c
Gilbert Wm R—l c
Graham B B—l
Hagan Thos—f
Hannibal Trust Co—f c
Hilt J H—c
Hoffmann J F H—f

Holme John T—f l c
Knighton P H—f
Link E A—l c
Link W Z—f c
Moncton Chas—l c
Osterhout S O—f
Owens Frank—l
Pearce Harold—l
Plowman & Greenville—
f c
Rendlen R—l
Rice & Hobson—f
Roberts & Co—f
Ro Bards A C—f
Scheidker C E—l c
Settles E V—f l
Spencer R A—f

HARRISONVILLE

Allen C E & Son—f l c
Barnett D B—f c
Bird Chas—f c
Bohon A B—f
Bryan Oscar W—c
Bundy Chas C—c
Christopher W C—f
Conger A—f l c
Connely J E—f l
Davis J A—f
Hight & Eidson—f
Howard Frank H—f
McCool Wm P—l
Orear L L—f
Patrick J C—f
Summers W W—f c
Tavermer G E—l
Wilson J M & Son—f l

HERMANN

Begemann Aug Jr—f
Bock Hy—f
Egley Chas A—f l
Meyer Aug—f
Rippstein E F—c
Rohyn L E—f
Silber V A—f l
Walker A B—f l

HIGGINSVILLE

Campbell H F—f c
Hoefler Daniel—f c
Hoefler Oscar—l
Holke D H—f
Isackson & Sharp—f
Leary Harry—l
Scrutmyer J B—f
Sherman J L—l

HOLDEN

Batsell G G—l
Bell M C—f c
Boisseau O G—f
Brad Herman—l
Eves M J—f c
Liddle W H—f l c
Sankey S R—f l c
Steele & Son—f
Wallace W B—f
Young Geo S—f c

HUMANSVILLE

Evans S B—f
Ham A H—f
Wood Wm W—f c

HUNTSVILLE

Bagby C E—l
Cowherd B E—c
Crist C F—f c
Doyle W O—f
Foster-Bagley & Co—f
Haines E—l
Hamilton Jno N—f
Heatham W T—f
Heether J A—f
Holman Jack—f
Kirk Geo T—f l c
McCormac W H & Son—
f l
Sanderson C C—c
Smith W H—f

INDEPENDENCE

Baird C C—f
Burton E P—f c
Chastain Henry—f
Child F C—f
Clements Margaret—f
Clinton Geo W—f c
Compton Jas V—f
Corthell E E—f
Engle J T—f l
Gibson Thos E—l
Glenn J E—l
Gould Geo A & Co—f
Hardin J H—f c
Harrington E C—f l
Hinde J W—f
Jackson Nat D—f c
McCoy A L—f
McCoy Wm—f
Mindrup Oscar—f c
Mitchell J S—f c
Ott A M—f
Ramsey Wm F—c
Rider C O—f
Rider Walter & Son—f
Shepherd E W & Co—f l
Sitlington R S—f
Southern A C—f
White A D—f l c
Ziegler John J—f

JACKSON

Boss & Puls—f c
Clippard Leon—f
Grant & Wagner—f
Hines T D—f
LaPierre W C—f
Williams Chas—f
Williams S D—l
Wilson R K—f

JEFFERSON CITY

Bauer August J—f
Bredeman John H—l c
Burch Edson L—f l c
Burch N C & Bro—c
Cook Sam B & Co—f c
Cox S W—f
Dallmeyer Wm A—f l c
Franz L J—c
Fromme F J—f
Gott T J—f l c
Henry D D—f l c

Danagerfield J H & H E

—f
Dinkelbiller John G—l
Edwards Chas—f
Ennic C M—l
Faulkender J C—f c
Gray Howard—f l c
Hitchings H E—l
Lane & Young—f l c
McDonald Walter—l
Matthews Frank L—f l c
Milne R G—l
Milne W S—l
Myers Geo E—l
Osfall H s—l
Pearson Mrs Pearl—l
Roberts H C—l
Sardies Smith—f
Spicer H L—f l c
Swet Geo G—l
Swet P T—l
Timmig C H—l
Walker Iins Agency Co
—f
Webster Elmer—f l c

KAHOKA

Callihan O S—f
Goldasberry W C—l
Gridley Bert L—f
Hiller Bros—f c
Lang G C—f l c
Llewellyn C T—f c
Montgomery T L—f c
Spangler E P—l
Whitehead John A—f c

KANSAS CITY

Adams L L—l
Allen Investment Co—f
Ashbrooke E S—l
Ashton J H—c
Austin Howard A—l
Baird & Huselton—f c
Bales & Hoggett—f c
Barnum & Perfect—l
Barrow James S—l
Baxter J H—f
Belisle M F—l
Bishop Edgar W—f
Bigger Thomas A—f
Bissett C A—c
Boor V F & Co—f
Bonfield A D—l

BROWN, MANN & BARNUM

504-505 Waldhelm Bldg.

Kansas City, Mo.

Telephone, Main 1637

Oldest Agency in the City. Representing Ten Leading
Fire Companies. We also write auto, fire and all forms
of liability insurance and bonds.

General Agents for the Massachusetts Bonding & Insurance Co.

Knollmeyer Geo—f l
Kuykendall W H—l
Roer F W—f l c
Schirmer L A—l
Schultz B F—f
Smith Sam'l H—f l c
Vaughan Geo R—l
Viebroch L V—l
Vogel F W—l c

JOPLIN

Andrews John M—l
Barr J F—l c
Beaufort Herron—l c
Bradley J H—l
Brown - Tatum - Shannon
—f l c
Burr Edward—l
Callaway W Irwin—l
Conley M J—c
Cox A W—l
Craven Chas—l

Bryant Ins Agcy—f c
Cadman & Webster Ins
Agency—f
Cannon John & Son—f
Cardwell W J—l
Carver O H—f c
Casey Sam'l L & Co—f
Chamberlain A A—f
Chesney F L—l
Chick J S Inv Co—f
Child, Martin & Fowler
—f
Childs Wesley R—f
Clements Margaret—f
Cole E E—f
Corrigan & McGee—f c
Cowherd Fletcher—f c
Dew James P & Co—f
Dobbin & McLaughlin
—f
Draper P O—c
Drennon & Guthrie—f c

MO.—Kansas City, Con.

Dunlap I B & Co—f
 Durham E R—f
 Ellis & Segur—l
 Ellis Ins Agency The—f
 Ennis H R—f
 Epperson U S—f c
 Falconer & Edwards—f
 Farney J R—l
 Flynn M A—l
 Fradenburg B J & Co—
 Freed Chas—l
 Frifeldt & McAllister—f
 f c
 Furgason, Tabb & Si—
 monds—f c
 Gallagher A E—f
 Gant J C & J R—l
 Garnsey Anthony & Co—
 f c
 Griffith & Barber—l
 Groves Bros Ins Agcy—
 f c
 Harwood, Child &
 Fowler—f
 Hartstone A W—l
 Henderson W B—l
 Heusser Paul F—f c
 Hobart N E—f
 Hollyman Realty Co—f
 Holmes Ins Agency—f
 Houlehan J F Realty Co
 —f
 Houston Franklin—l
 Hughes Wm—l
 Jack W A—f
 Jackson N D—f
 Johnson & Kast—f
 Johnson W B & Co—f c
 Jones R B & Sons—f c
 Kennedy Lyle H—f
 Kessinger W L—f
 Kumpf, Garlick & An—
 derson Ins Agency—f c
 Little F W Jr—f
 Lock G A—l
 Lockwood & Ellison—f
 Long Trigg A—f
 Long & Stowell—f c
 Lyddane R J—l
 Mackenzie J & W C—f
 McCormick J C—c
 McCroskey T G—c
 McCluer & Van Horn—
 f c
 McGonigle, Stinson &
 Metcalf—f
 McGregord C F—l
 Madden L P & Co—f
 Maloney Alois A—f
 Manning Frank B—f
 Mapes Ira B—l
 Martin W R—l
 Mastin T H—f c
 Mebus Albert—f
 Merrian, Ellis & Benton
 —f
 Medes W J & Son—f
 Merchant J W—f
 Mill Chas D—l
 Miller & Sayre—f
 Miller W O—l
 Montieth J H—l
 Motley W P—l
 Muehlschuster & Jaiser
 —f
 Mullane J P—l
 Murphy Tom M—c
 Neuberburg, French & Co
 —f
 Nichols A P & Co—f
 O'Brien & Hobert—l c
 Osborne A P—l
 Osgood Wm A—c
 Parker C D & Co—f
 Peak & Perrin—f
 Peck A M—f
 Peirson Wm A Ins Agcy
 —f c
 Peltzer Theo C—f

Pendergast, Rieger &
 Gilwee—f
 Petterson Bros—f
 Phister Ins Agency—f c
 Platt R M Investment
 Co—f
 Porterfield E E Jr—f c
 Potter Eli—l
 Pratt & Thompson—f
 Ramsey H C—f
 Rankin-Benedict Und Co
 —f
 Rice J Will—l
 Ridge-White Ins Agency
 —f
 Rieger, Moore & Melton
 —f
 Rush Jos H—c
 Scarritt Nathan—f
 Scott Chas L—l
 Seidlitz Chas N—l
 Sills, Wilson & Co—f
 Simons V A—l
 Skinner D M—l
 Sloan-Norris Realty Co—
 f
 Smith & Smith—f
 Sommerville J P & E M
 —l
 Sorey W M—l
 Stake J P—l
 Stephenson L A—f l c
 Stevens W P M—f
 Stevenson M D—f

Stewart, Kerdolff & Sydnor

1102-4 Waldheim Building
 Kansas City, Mo.

Representing
 Hanover
 Providence Washington
 Hoiland-American Under-
 writers
 State of Penn.—Automobile
 Royal Indemnity

Stowell C D & Co—f c
 Swofford Ralph P & Co
 —f
 Threlkeld J E & Son—f
 Tillhof & Campbell—f
 Trout Jno N & Co—f
 Truitt E S & Co—f
 Turner & Nichols—l c
 Urban J E & Co—f
 Van Guilder E Macey—f
 Vilmoare Ed—l
 Wallace Ins Agency—f c
 Ward H L—l
 Warren R F—l
 Weinfeld C—l
 Welsh J B Realty &
 Loan Co—f
 Whipple A A & Co—f
 Williams R J—l
 Willock Realty & Loan
 Co—f
 Woodworth R C—c
 Young J R & Co—f

KEYTESVILLE

Anderson M W—f
 Bartz H E—f l
 Drace A C—f
 Elliott G N & Co—f
 Hunt M B—f
 Kellogg E B—f
 Lamken C F—f
 Martin T J—l
 Taylor A F—f

KING CITY

Bowman W L—f
 Couch J J—f
 Danbury H—f
 Flood John—f
 Graves W P—f
 Kessler J E—f
 McKenny J F—f
 Millan Jas—f
 Millan Wm—f

Ryan Geo L—c
 Simmons O M—c
 Snapp J A—f
 Stanton & McKnight—
 f c
 Wagers J T—f
 Ward George—f

KIRKSVILLE

Barker Miss Fannie—f
 Bonfoey & Son—f l c
 Butcher O D—f c
 Calhoon J C—f
 Chadwick C A—f c
 Downing W A—f
 Frogge Ray—l
 Gardner Chas—f
 Hatcher J W—f c
 Higbee Paul—f c
 Irwin Bros—l
 Jones H E—f
 Lindsey H S—f c
 Lycun Leslie—l
 Pickell R M—f
 Rankin Dr J W—l
 Watson & DeWitt—f
 Whitelock & Cook—f
 Winn & Jones—f
 Young Harve—f

KIRKWOOD

Ambler A B—l c
 Dohr Albert—f
 Dohr Fred—f c
 Hough Realty Co—f
 Mars W T—f c
 Thomas B F—f c

KNOBNOSTER

Craig A M—f l
 Knaus W C—f
 Littlefield Ed C—f l c
 Rothwell J H—f

LA GRANGE

Bozarth Carrol A—f c
 Crouch C C—f
 Davis Geo R—f c
 Edwards Leslie—f l c
 Hagood F S—f
 Johnson Dave—f
 Loudermilk Bert—l
 Mitts W T—c
 Simpson G K—l

LAMAR

Allen J S—f
 Andrews S—f
 Burton A M—f
 Cogdill L L—l
 Cox J A—f l
 Evans Mr—f
 Finks W P—f
 Goodrum C D—f l
 Jones C S—f l c
 Kazee E L—f
 Lillard J B—f
 Parsons I P—f
 Pierce D S—f
 Van Pelt Ora—f

LA PLATA

Ayers John A—l
 Balmer John F—l
 Emert & Emert—f
 Gates E M—f
 Gilbreath G E—l
 Gooding R E—c
 Hopson R S—l
 Kelso & Hall—f
 Lashmutter F C D—l
 Long E S—c
 Reesman D B—f l c
 Solomon G W—c
 Tansil Leon E—f

LATHROP

Collins & Stuckey—f l c
 Cross P T—f
 Doherty J T—f c

Ratliff W A—l
 Ritter W I—c
 Shepherd H C—f

LEBANON

Burley T B—l c
 Callahan & James—f
 Curry A W—f c
 Diffenderffer J L—l
 Diffenderffer W I—f
 Draper C C—f c
 Farris J W—f
 Gleason L D—f
 McDonald D D—f
 Mayfield A O—f l c
 Mayfield I W—f
 Stilwell & Hatten—f
 Vernon D O—f c

LEES SUMMIT

Bennett E S—f
 Fields Bros—f c
 Miller A C—f
 Whiting Charles D—f
 Yankee Wm K & Sons
 —f c

LEXINGTON

Frazier B B—f c
 Graddy & Sydnor—f c
 Howe Frank R—f
 James A E—f
 Lesuer J O—f
 Lockhart Miss Mary—f
 Potter N W—l
 Price John M—f
 Roy L A—l
 Taubman John & Son—f
 Warren Gus—l
 Wilcoxon O W—f
 Wilson Bros—f
 Wilson Robt A—f
 Young Barnet—f

LIBERTY

Best L E—c
 Corbin B B—f
 Corbin Geo W—f c
 De Barry John F—l
 Emerson Theodore—f
 Kirkland Edw E—f l c
 Moore E D—f c
 Norton E H Jr—f l
 Petty H—f
 Richardson V L—l
 Ritchey Geo S—f
 Tarrantas Jas H—l c
 Wikoff Ralph—f l
 Wise B F—l

LOUISIANA

Armstrong H J—f c
 Culver J F—f
 Findly H J—f l
 Fritz J W—f c
 Griffith J E—f
 Haley W B—f
 Lynott G E & Co—f c
 McCune & Son J—f c
 Thornton & Howden—f

MACON

Acuff Dan W—f c
 Brock Mrs Maude D—f
 Cook Jno A—f l c
 English Alonzo—f l c
 Hess Chas P—f
 Hez, Brown & Co—f l
 Hicks-Northcott T I Co
 —f l
 Hughes D R—f
 Lacy Nat M—f
 Milam & Goodson—f
 Payson C H—f l c
 Walker W G—f
 Wisdom T E—f l
 White & Son—f
 Wood Bro—f l

MALDEN

Davis & Morris—f l c
Malden Real Estate Co—
f l c
Mills & Wofford—f l c
Rayburn M B—l

MARCELINE

Bailey G W—c
Ludden T M—f l c
Smedley Ethna—f
Smedley H B—f
Sutton & Allen—f l
Wrenn & Son J R—f l c

MARIONVILLE

Cannady Bros—f c
Carney T W—f
Keast George—f
Logan Lee E—f
Turrentine W D—l

MARSHALL

Allen, Crockett & Elsen
—f
Ayres F L & Co—f
Bryant J W—f c
Campbell F W—f
Carpenter W W—f l
Downing H H—f
Fleming J D—f
Hoy A B—f
Jones J A—f c
Laurie W B—f c
Leonard A—f
Mahard J L—l
Mitchell E H—f
Montague M L—f l
Morrow L M—f l
Newton & Co—f c
Van Dyke & Co—f c

MARSHFIELD

Long W L—f
Ortin J J—l
Orton Marie—f
Phillips R S—f l c
Smith J P—f
Winslow Guy—f l c

MARYVILLE

Allen Bros—l
Allen W H—f
Colby & Baker—f
De Armond Sam'l J—f
Gross Jno S—l
Holmes & Wolfert—l
Holmes O L—f
Hyslop Charles—f c
Johnson Warren L—f
Lahr Peter J—l
McCaffery Chas—f
McClarey & Gray—f
McClaskey John S—c
McDougal R L—f c
Nash A L—f
Otis & Snodgrass—f
Pierce W C—f
Price James G—l
Rhoads Land Co—f c
Robey A S—f
Rollofson J F—f c
Sheldon E B—l
Sisson Paul—f
Smith & Grems—f c
Stilwell Chas—f c
Thompson Noah B—l
Thorp J Henry—l
Wallace & Holmes—l
White C E—f

MEMPHIS

Barnes R M—c
Bence J W—f c
Combs L C—f c
Cramer Robt D—f
Critz Bros—f l
Hale Geo P—l
Hudson Frank W—c

Humphrey R D—f
Jayne John M—c
Jeffries O M—c
Jones H H—f
Leslie & Craig—f c
Luther J E—f
Pitkin A H—f
Reddish F C—l
Schofield Elias—c
Scott W L—f c
Shocklett & Combs—f c
Smoot H V—f
Watkins J H—c
Woodmell Jas C—f

MEXICO

Adams Geo W & Son—
f l
Atkinson W F—f
Barclay Jno F—l
Bellamy D R—l
Cunningham S P—l
Dry & Sappington—f c
Fowles W L & Son—f
Graham John B—l
Harmon Chas—l c
Hatcher Geo E—l
Howell J W—f l c
Kemp J P—f
Lakeman & Barnes—f
Lloyd J W—l c
Newkirk W E—f
North Missouri Trust Co
—f c
Plunkett H B—c
Ricketts & Whitney—f
l c
Roberts & Williams—c
Shannon E A—c
Tinsley J O—f
Tucker & McClure—f c
Turner A G—f
Weaver S A—f
Whitson A C—f
Williams & Sharp—f
Witherspoon C A—f
Woolridge J W—l

MILAN

Brown Alex—f
Burnham Geo T—f
Burwell & Porter—f c
Higgins & McDuff—f l c
Norman Geo E—f
Reeves & McCallister—f
Smith James E—l

MOBERLEY

Bowman Ralph—f
Crotty & Crotty—f c
Fort Otto—l c
Greene G E—f
Hamilton Everet—f
Hatfield H A—f l c
Kelly Leon—l c
Landram J L—f
Little A B—f l c
Noonan R—f
O'Leary Jas V—l
Perry & Lotter—f
Riegel & Riegel—f l c
Scoby John E—l
Sparks Geo W—f l c
Sparks Gerard—f
Tedford May I—f
Tedford Sam'l R—f c
Tydings R J—f
Victor Agency Co—f c
Wagner W S—f
Weis P K—f l c

MONETT

Avery Joe—f
Bowers C M—c
Christopher M W—c
Dwyer E O—f l
Glases John T—f l
Hobbs J L—c
Johnston Robt—f c
Maher Chas A—l
Miller Ray L—l

Peel A M—f c
Shaffer Fred—f
Smerdon William—f l
Solomon Sig—f l c
Such W H—c
Surringer W E—f
Wilson E S—f

MONROE CITY

Drescher Nicholas A—f l
Ely & Stevens—f l
Ely Arthur A—f
Grady J H—f c
Green Node—f
Hurst H H—l
Lesley C M—l
Longmire W W—f c
McClintic R S—f c
Meriwether & Meriweth—
er—f c

MONTGOMERY

Basket J O—f
Black H C—f
Clark C L—f l c
Gentry E B—f
Ham E H—f l
Harrison W S—f
Hughes W C—f
Johnson H W—f
Pennington W S—f c

MOUND CITY

Clark Claud—l
Dearmont J B—f
Decker R E—f c
Meyer G W—f l c
Smith B P—f
Terhune R E—f
Thomas C E—f
Vance W F—f
Watson B H—f
Weightman W H—f l

MOUNTAINGROVE

Allen J W—f l c
Baker Investment Co—
f c
Chase Sarah A Miss—f
De Motte W E—f l c
Gully P N—f
Newton Geo W—f l
Shannon W C—f l
Short Joel F—l
Treon Ray—f
Wheeler J A—f

MOUNT VERNON

Porter & McPherson Co
—f c
Shriver T E—f
Smith Norman—f
Turk John C—f c
Woods & Dayton—f c

NEOSHA

Alexander J E—l
Brown P—l
Centers Miss Leah—f
Davis J C—f
Duff A W—f
Harris J M—f
Huddleson Henry—f
Murry Ed—l
Peck W I—f l c
Shannon John F—f c
Shartel C M—f
Simms W E—f c
Truex E E—l
Withrow J M 7—f

NEVADA

Ayers A J—f c
Birdseye & Son—f c
Bowker G C—f
Cox Chas A—f
Dall L L—f
Dalton Henry—f
Davis A B & Co—f c
DeWett Hoover—f

F.
G.
G.
G.
H.
H.
L.
M.
P.
S.
—f
Williams & Pottorf—f

NEW FRANKLIN

Alsop B H—f l c
Carpenter W W—f
Kingsbury L A—f

NEW MADRID

Brown H W—l c
Buesching Wm—f
Carter R M—f
Diggs, Garafio & Fair-
field—f c
Edwards W S—f
Gold Geo L—f
Johnson Horrell—f
Matherson A G—f

NORBORNE

Bowlin Jas W—f c
Boyd J L—f
Meehan Edward—f l
Meehan Geo T—f
Runyan W T—f
Strathman Hy—f
Viles G D—f
Whiteman Guy—f
Williams W T—f
Wright T O—f l

ODESSA

Baker H P—l
Downs & Ramsey—f c
Keller & Brown—f c
McBurney & Fishback—
f c

OREGON

Bridgeman R B—f c
Cotton Albert W—f l c
Cummins G L—f
Dungan T C—f
Hatch Robert—l
Keown Ed—f l
Kunkel D B—f
Kunkel R C—f
Lukens George—l
Martin M R—f
Moore L I—f c
Petree Bros—f
Richards E E—f
Van Buskirk Alex—f

ORONOCO

Molloy D D—f

OSCEOLA

Fields J T—f
Green C H—f
Johnson R P—f
Lewis S R—f
Wagoner W L—f
Wheeler Chas J—f
Wheeler M S—f

PACIFIC

Brown A T—l
Browning A M—l
Dailey Jas J—f
Fletcher J W—f
Roemer Bros—f c

PALMYRA

Bailey Knott S—f
Baker Harold J—c
Bier Frank G—f l c
Boulware John W—f
Christian Rufus—f c

"Strongest and Best Equipped"**W. H. MARKHAM & CO.****THE BEST FACILITIES FOR MISSOURI RISKS**

American Lloyds; Assurance Co. of America; Caledonian; Colonial; Federal; Continental; Fireman's Fund; General; Globe & Rutgers; Great Western Lloyds; L. & L. & G.; London & Lancashire Life & General; Massachusetts; Metropolitan; Nationale, Paris; N. B. & M., Eng.; North B. & M., N. Y.; Northern, N. Y.; Ocean; Orient; Queen; Royal Exchange; Security; Sun; Svea; Union; Yorkshire; London Assurance; Insurance Co. of North America, "Marine."

Brokerage Orders Solicited from Non-Resident Agents and Brokers**1226-1249 Pierce Bldg., ST. LOUIS, MO.****MO.—Palmyra, Con.**

Drummond M P—f
Haydon W S—f
Lane Frank W—f
Lasley T C—f
McQuerry J H—f
Phillips Clyde D—f
Rogers Thomas S—f
Sheetz Harry C—f c
Smith Frank W—f
Suter John J—f c
Thompson George B—f
White John T—f
Yeager H Anderson—f l

PARIS

Barnes W W—f
Boyd J F—f
Brace Penn—f
Burgess Jennie N—f l
Burnett C P—f c
Curtwright Cassie—f
Evans & Jackson—f l
Grigby J T—f
Guthrie O T—f
Hook & Woods—c
Hurd Thos F—c
Lewellen Jas W—f l c
Moss Jas T—f c
Stewart A T—f

PATTONSBURG

Elam H E—f
Ellis & Meadows—f l
Ewing G D—f
Maupin R E—f
Pangburn M E—f

PIEDMONT

Jones C H & U L—f l c
Medley & Turner—f
Smith Z C—f
Winn W W—f

PIERCE CITY

Allen & Sons—f l c
Booth A T—f l c
Carlin Thos—f c
Forsythe A J—f l
Purdy Clifford H—f c
Stark J F—f
Williams John B—f

PLATTSBURG

Beard L H—f
Frost & Frost—f
Lewis J P—f
McWilliams Ed—f l
Riley H R—f
Swarm & Seearce—f l c

PLEASANT HILL

Clay R H—f c
Dallas Geo M—f
Higoss Miss Dean—f

Hilligoss N C—c

Johnston J F—f
Jones A J—f
Walker Chas—f
Wood H J—f
Young A W—f c

POPLAR BLUFF

Adams & Camp—f
Allen D H—f
Begley & Walton—f c
Clevlen M L—f
Graham Eli—f
Jacobmeyer R L—f
Reynolds Jesse—f c
Robinson Ins Agency Co—f l c
Sharp W O—c
Shattuck E D—c
Turner Alvin—f

PRINCETON

Coon J D—f l c
Hickman W H—f
Lambert F A—f l c
Powell Mr—f c
Steckman R W—f c
Thompson J A—f l
Woods L F—f

RICH HILL

Barrows John N—f
Hoover R E—f
Klumpp & Jamison—f
Klumpp H M—f l
Moore & Klumpp—f
Moore Jno D—f c
Stonebraker W C & Son—f c
Templeton Geo—f

RICHMOND

Akers J T—f l
Akers W T—f c
Black J E—f c
Brady D B—f
Craven J B—f
Duvall I B—f l c
Garner C T—f
Higdon G E—f
Jacobs Jno T—f
Kirkpatrick R B—f
Shotwell Jno W & Son—f
Stone George A—f

ROCKPORT

Boettmer G W—f c
Bressler W M—f
Clark S M—f
Gore J F—f
Gutsch & Wells—f c
Mullins Lee—f
Pitzer & Frazier—f
Raines John W—f
Stapel H F—f
Wyatt D T—f c

ROLLA

Bland C C—f
Cowan & Rucker—f
Denison W T—f l c
Livingston F C H—f c
Knapp C M—c
Kerr F C—f l c
Rucker B H—f l c
Walker J E—f

ST. CHARLES

Alexander Percy—f
Blochaum Wm F—f l
Bruna J W—f
Cardox J M—f
Diehr J George—f l
Dinkmeier J F—f
Eckelmeier Herman H—f l
Emmons Ben L—f
Feldman L F—f
Grothe W L—f
Haensler R C—f l
Kemper Henry—f l
Martin J B—f c
Radel Geo—f
Sackle Aug—f
Wilmes Fredk F—f
Wolter Wm F—f
Worful Benj—f

ST. JOSEPH

Albus J—f
Andrews & Kelly—f
Annis R W—f
Beard J W—f
Bowen Lawrence C—f
Boyer & Bowen—f
Brown John W—f c
Cain J J—f
Conway Herbert—f
Courtney F D—f
Davis Bros—f
Farrell James—f
Farnham H E—f
Gallagher W W—f
Garlich Agency Inc—f
Harris H B—f
Hartzell E F—f
Holland C L—f c
Justus S P—c
Leach E A—c
Love A C—f
McDonald & Vories—f c
McGee Agency—f c
McGee John A—f c
Mack W L—f
McMurtrie H R & Co—f l c
McPherson A L—f
Michael Charles—f c
Miller S F—f
Mumford & Hanna—f c
Murphy S J—f
Niedorp Harry—f l
Notzon B—f

O'Day John R—f
Peacock Harvey—f
Pirkey S—f
Pottenger M A—c
Riley & Labruna—f
Russell & Brown—f c
Schneider Agency—f
Sherwood Willis—f c
Shull & Chipp—f
Smith E L—f
Strong B H—c
Stubbs L H & Co—f c
Sullivan M—f
Taylor N T—c
Trice Harry—f
Wade R H—f
Walker Lloyd—f
Walling Geo A & Co—f
Weakley L O—f l c
Whitaker J E—f
White W H—f c
Winning Robert—f
Zeidler John L—f

ST. LOUIS

Able Henry Ins Agcy—f
Acree J T—f
Acree J W—f
Alexander Clarence L—f c
Ambler A B—f c
Anderson W E—f
Andrews & Bennett—f
Andrews W O—f
Arthur W H—f
Atwood & Johnson—f c
Aufferdeide F W—f
Bardwell John C—c
Bacon E O—f
Baird J R—f
Barrows J C—f c
Bartlett & Miller—f
Bascome Western—f
Beur E—f
Becker A F—f
B—f
B—f
B—f
B—f
B—f
B—f
B—f
B—f
B—f
Boettler Albert A—f c
Branch C—f
Brey Wm L C—f
Bright L E—f
Burde C J—f
Burgard H V—f
Burleigh Frank J—f c
Burnett W W—f
Byrne Jas—f
Cabanne L D Agcy Co—f
Campfield C H—f

FOUNDED 1837

F. CHURCHILL WHITTEMORE Co.

FIRE INSURANCE

COMMONWEALTH	}	N. Y.	CAMDEN	}	N. J.
NORTH RIVER			GRANITE STATE		N. H.
CONTINENTAL			RHODE ISLAND		R. I.
WILLIAMSBURGH			ST. PAUL		MINN.
STUYVESANT			NORWICH UNION		}
PACIFIC	NORTH BRITISH	}			
GERMAN ALLIANCE	COMMERCIAL UNION		ENG.		
STATE	}	PENN.	QUEEN	}	CONN.
NATIONAL UNION			ORIENT		

ACCIDENT, BURGLARY, LIABILITY, PLATE GLASS
PRUDENTIAL CASUALTY, IND. LONDON & LANCASHIRE, ENG

SPRINKLER LEAKAGE
RHODE ISLAND, R. I. CONTINENTAL, N. Y. COMMONWEALTH, N. Y.

AUTOMOBILE
CONTINENTAL, COMMERCIAL UNION, HOME, NORWICH UNION, ORIENT,
QUEEN, RELIANCE MARINE, WILLIAMSBURGH.
ART WORKS, BONDS, BOILER, JEWELRY AND TOURIST FLOATERS,
TORNADO.

118-120 N. FOURTH STREET ST. LOUIS, MO.

COMMISSIONS ALLOWED NON-RESIDENT BROKERS AND
AGENTS ON INSURANCE ON ST. LOUIS PROPERTIES

WALTER T. CAMPBELL & CO.
LOCAL AGENTS—Royal, Eng.; Northern, Eng.;
Connecticut Fire; German American, N. Y.;
American Central; National Union, Pa.
RESIDENT MANAGERS—Milwaukee Mechanics Ins.
Co.
GEN'L AGENTS for Mo. Royal Exchange Assurance
(Automobile Division.)
PIERCE BUILDING ST. LOUIS, MO.

H. W. EDDY
INSURANCE
506 OLIVE STREET
ST. LOUIS, MO.

F. D. Hirschberg & Co.
ST. LOUIS
UNDERWRITERS
AGENCY
General Insurance
Merchants Exchange
St. Louis, Mo.

Capen Geo D & Co—f c
Carman C B—l
CARR BROS.
REPRESENTING
Atlas, Eng., Royal, Eng., Ottis, Mo., Milwaukee Mechanics, Wis., London Ass., Eng., American Central, Mo., Springfield F. & N., Mass., Boston, Ins., Girard, Phila., Mich. Canal, Mich. Millers, Royal Exchange, Hartford Fire, Firemen's, N. J., Standard of Ct., U.S. Casualty, Am. Surety of N. Y.
Bell Tel., Main 1517 Long Distance
204 North Third Street
Carroll-Powell & Breck
Ins Agency—f c
Case F C—f
Cheney F N—l
Clardy O K—l
Cook E S—l
Cook John W—f
Collins, Martin, Son &
Co—f c
Cordry W S—l
Cowen & Gray—f
Cowan J E & Son—f
Crane C L—f c
Crawford G Lacey—f c
Crawley Mark—c
Crocker Percy O—f
Croxson F N—l

COWEN & GRAY
Local Managers
Royal Insurance Co.
Limited
1401 Pierce Bldg.
ST. LOUIS, MO.
Cunningham Chas A—f
Davenport J T—l
Day John O—f
Delaplane E S—c
Delaheld & Snow—f
Dempsey Thos J—l
Deuchler F M—f
Dickinson C C—f
Dix T O—l
Dooley Thomas J—f
Donnelly P J—l
Duncan C H—f
Dutton R L—c
Dyer G L—l
Eaton C D—f
Eddy H W—f l c
Elliott Thos T—l
Ellison H R & Bro—f c
Estes W—l
Evans Orron D Ins Agcy
Co—f

Fisher C W—l
Fisher W J—l
Flynn Jas F—l
Fowler F E—f c
Fraley Moses & Co—f
Frees H J—f
Freywald H R—f
Fritchie E W—c
Fulton Edwin H—l
Funk W—l
General Underwriters Co
Co—f c
Gerlach Wm—f
Godlove D W—f
Goldsmith & Stampfer—f
Gore C H—c
Haas J L—l
Hall Geo W—l
Halley J F—l
Hancock W P—l
Harkins J R—f c
Harkins & Tontrup—f
Hayward H S—l
Heany Thos M—f
Hellman I H—f
Herrick Wm H—l
Hickey Jos F—f
Hirschberg F D & Co—
f l c
Hoffman C H & Bro—f c
Hoffman R A—c
Houston Jas M—f
Houx E S—l

Hughes L C—l
Humphrey & Ewing—f c
Hunt Bros—f
Insurance Agcy Co—f c
Isaacs E L—l
Janis A A—c
January Harry C—f c
Jenkins Wm H—f
Jennings Edgar M—f
Johnson Henry N—l
Jones R P—l
Kammerer L G—f
Kann G S Ins Agcy—f c
Kennedy Samuel G—f
Keppel C H—l
Keyes A A—f c
King L L—f c
King William—l
Kirkpatrick & Kirk-
patrick—f
Klobasa E L—f
Koch T S—l
Kolb W H—c
Krause G W—f
Kreismann F H Ins
Agcy—f
Kronsheim Henry—l
Kuehne Albert—f
Kuks A H & Son—f
Lambur Chas—l
Lane John J—l
Layman Earle—f
Leavel R—l

H. M. BLOSSOM
W. D. HEMENWAY

PAUL ROBYN
MOSES FRALEY

THE INSURANCE AGENCY CO.

Fire Marine Tornado Casualty Sprinkler Boiler
Employers' Liability Personal Accident
Bonding Plate Glass

Orders from Agents and Brokers are solicited and will be given special prompt attention

PIERCE BUILDING,

ST. LOUIS, MO.

MO.—St. Louis. Con.
Lawton-Byrne-Bruner

Insurance
Agency Co.

Pierce Building
St. Louis, Mo.

Leonard J J—l
Levy R—l
Limberg Edw A—f
Lochmoeller Wm F—l
Logan & Windmuller—
f c
Lowenstein Samuel C—l
McCormack W R—l
McKnight Gardner—f c
Maillot W L—f
Many N B—c
Markham W H & Co—
f c
Martin Wm F—c
Meek J F—l
Mercantile Ins Agcy—f c
Metcalf D D—f
Meyer E J—l
Meyer F J—l
Meyer Ins Agency—f
Michener Walter L—l
Miller C L—f
Miller F B—l
Morton R L—l
Morton S L—l
Nichols Leslie J—c
Niederlander C A—f
Norris Chas B—f c
Nugent Edwin T—f

W. A. O'Connor & Co.

Casualty Insurance
and Surety Bonds

Pierce Building
St. Louis, Mo.

O'Keffe J M—l
Papin E V—f
Papin Harry E—f
Parks J J—l
Pasmezoglu E E—l
Patten F B—l
Perry R E—f
Polk Samuel—l c
Reid Fred A—f
Rench F T—l
Reyburn Valle—f c
Reynolds Manual M—f
Robb Ben E—f
Roeslein & Robyn—f

Rowland & Wilson—l
Ruggles Thos H—c
Ruler B E—f
Rutledge O P—c
Ruth J B—l
Ryan Thos C—f
Sawtelle, Serven &
Schermmerhorn—f c
Schaeffer & Fruedenstein
—f c
Schenk O A—l
Schenk, Nicholas & Co—
f c
Schmidt Henry—f
Schoppe Jacob L—f l
Schwartz Hugo W—l
Schuremann A H—l
Scott Walter S—f
Searles T M—l
Serven W S—c
Sheppard J R—f
Smith E H—l
Smith Fred V L—f
Smythe Edgar R—f
St. Louis Und Agency—
f c
Stephens Eugene—f c
Stevenson E L—l
Stinde E B—l
Stone Percy—c
Strop John W—c
Taylor W H—f
Terry W—f
Thomas John A—l
Thompson C L & Son—f
Thompson E C—f c
Thompson E V—f
Thompson Walter D—c
Tombridge Agency—f
Van Dyke Jacob & Co—l
Wachter Aug A—f
Wall H G—f
Wall N R—f
Weber J—l
Weber Agency—f c
Weik Henry—l c
Weinzettel E—f
Wells Ed E—f
Wendling G R Jr—c

Werth Insurance Agency

G. L. WERTH, Mgr.

ESTABLISHED 1866

General Insurance

315 CHESTNUT STREET

Room 25, Chamber Commerce Bldg

ST. LOUIS, MO.

West Wm M—l c
Whitbread C P—f c
Whittemore F Churchill
Co—f c
Willet G H—l
Williams Chas H—l
Williams E—l

Wilson Guy—l
Wilson J R—l
Wilson Richard D—l
Winkler L J—l
Witte Oscar R & Co—f c
Wyatt W H—f
Yeckel Louis F & Co—
f c

SALEM

Bennett E W—f
Bolt A A—l
Bruce T A—f
Cannon Lee—f
Dent L—f
Dent T P—f
Garrett R E—l
Gleason Albert—f
Horsman Ben—f
Horsman R L—f
Moser Geo D—f l
Stephens J M—f
Ware S H—f

SALISBURY

Brummall L Don—f
Chinn Orton—l
Dunn Eva—f l c
Edwards S C—l
Ferguson E C—f l
Hays Ben—f l
Ingram Joe W—f
Johnson Laura B—f
Karcher Thos—f
Longbottom W A—l
Mason J R—f
Statenbocker W F—f
Sutter E J—f
Sutter Emil J—f
Sutter W E—l
Trammel S F—f l c
Walker Geo W—f
Winslow G H—f

SARCOXIE

Boyd H B—f l c

SAVANNAH

Allen C H—f
Booker Lloyd W—f
Byergo E N—c
Chapman & Miles—f c
Gee R H—l
Ford W F—f
Hunt A R—l
Kline J W—f
Knickerbocker F—f
McFadden R H—l
Majors & Sparks—f
Miller Earl A—f l
Nance Arthur G—l
Nuckols J H—l
Pryor Chas D—l
Stevenson & Clayton—f c
West Edgar L—l
White J K—c

SCHELL CITY

Day V J—f
Enaley J W—f
Johnson L M—f
Maus A H—f

SEDALIA

Baird F P—f
Bouldin R E—l
Carl & Scott—f
Carroll L B—l
Cassidy & McGrath—f
Combs F F—f
Espenscheid A P—f
Evans Ed J—f c
Fox F S—c
Ginter L—f c
Gulick C C—c
Highleyman W H—f
Hoffman F E & Son—f c
James S W—f
Jenkins & Broe—f c
Leach Frank S—f
Melton & Hoffman—f
Merriweather F—f
Morris Bros—f
Ritchey W H—f
Sprecher & Son—f
Stafford P G—f
Van Wagner W H—f
Wallace May—f
Wiley W U—f
Williams H L—l c

SENECA

Bennett William—f
Greer Miss Gussie—f
Sutton S A—f c
Watson T M—f
Williams Chas—f

SHELBINA

Daniel Wm—l
Jewett E W—f
Jewett H H—f
Manning W S—f
Martin & Co—f
Meyers C H—f l
Moore J M—f
Ralls E H—l
Rice & Shouse—f
Stout Geo—c
Thomas & Gillespie—f

SHELBYVILLE

Cadwell E M—f c
Dale J D—f
Dunn A M—f
Hewett John J—f c
Jackson & Nef—f
Moran Wm R—f
Perry J T—f

SIKESTON

Bruton C F—f l c
Felker & Powell—f
Gresham M G—f

Lescher J C—f
McCoy Dan—f
Moore Joe W—f
Parriah L T—f c
Parsons Geo E—f
Sikes & Smith—f
Stubbs Joe—f
Tanner J L & W H—f

SLATER

Bridges & Tucker—f c
Burks & Sterrett—f c
Field C E—f
Gwinn R P—f l
Herider Dan V—f c
Jenkins R A—f
Mead S C—f
Rector & Son John G—f c
Storts Com P—f

SPRINGFIELD

Atterbury Mr—l
Bagby & Dark—l
Banks & Owens—l
Boehm & Umbarger—f
Bryant Wm S—f
Burton W G—f
Calland W C—f
Cope S E—l
Cox Bros—f c
Curtis W T & Co—f c
Diggins A B—f
Dixon Guy E—f
Dixon J B & Son—f c
Earl Paul—f c
Fairbanks James O—f c
Fairbanks John W—f c
Fullbright J M & Co—f l c
Garlick H C & Co—f c
Green W B—l
Hackney G W & Son—f l
Hayward A G—f
Henderson Walter—f c
Horner E V—f c
Hubbell L W & Son—f c
Hubble M J—f
Hull F A & R—f
Jones H C—f
Kelly W B—c
McAtee & McAtee—l
McKnight Mr—l
Martin & Co—f c
Marx J—l
Meador W G—f
Myers P G—f c
Nelson M A—l
Oendorf Geo F—f c
Ollis R A—f
Ozark States Trust Co—f l c
Phillips E W & Son—f c
Quisenberry A T—c
Richesin J J—f c
Rogers F—c
Ruffin E O—f
Scott V A—f
Sheppard Joe & Son—f
Sperdy Jasper N & Co—f
State Savings Trust Co—f c
Thomas M J—l
Taddill J B—l
Walker M E—l
Woodfill & Raitinger—f

STANSBERRY

Anderson E U—f
Bain J J & Son—f l
Buncan R P—f l
Greenlee C A—l

Houston E T—f
Long Chester N—c
McCarty J H & Son—f l c
McCoslin F J—f
Sager W F—f l c
Vogt C G—f

STEWARTSVILLE

Deppen J A—f
Gantz F A—f
McCrosky A D—f
York J N—f l c

SUMNER

House U A & Son—f l c
Lewis F M—f
M'Cormick J T—f c
Wanamaker F—f

SWEET SPRINGS

Beatty & Huston—f
Burfiend Leo—f
Ehlers Wm—f
Hall C U—f l
Hedges Warren—f
Hocker & Hicklen—f l
McGuire J—f l
Reavis W H—f
Wall Lester—f

TARKIO

Cunningham N D—f
Davis Thos J—f
Foskett L M—f
Gerlach J A—f
Gibbs Alfred—l
Graham John G—f
Kimmerling D H—f
Littell W R—f
Nichols W B—l
Raines E N—f l c
Shaum J B—f
Stevenson Geo J—f
Wilson J H—f

THAYER

Cash Dan C—f c
Durst Geo M—f c
Motzinder V E—l
Sharp Thos W—f
White Firl E—l

TIPTON

Crone Fred H—f
Henry P W—f
Hoehn Henry—f
Miller J R—f
Minor Mace—f
Monroe Walt M—l
Quigley W F—f
Sommerhauser Jos—f
Thomas A J—f
Weber P J—f
Weber Godfrey P—c

TRENTON

Bain H J—f
Boyce R E—f
Coon C A—l
Ginn H—c
Hall Bird—f
James Mac—f
Jones J—f
Proffit J D—f
Robinson L P—f
Sawyer & Snyder—f c
Stepp W D—f
Vawter W S—f
Warden L A—f
White A M—f l c

TROY

Allen J B—f
Cannon C A—f
Dudley W A—f l
Ellise W A—l
Haynes Earl P—l
Henry John T—f l
Howell Frank—f
Killam D E—f
Martin Chas & Sons—f l c
Penn S L—c
Swan W E—l
Watts C B—l
Woolfolk E B—f
Young Wm R—i

UNIONVILLE

Brown J U—f
Coop G C—f
Forbes Bros—f c
Jones L—f
Little R F & Son—f l c
McCutcheon & Son—f
Middleton Bros—f l c
Pratt & Vrooman—f l c
Staats E C—f c
Tate G A—f c
Valentine T B—f c

VANDALIA

Barrow James O—f
Brooks & Daniel—f
Chilton J A—f
Coss E C—f
Cowan Sam—l
Ellis & Moore—f
Ferguson W M—f
Gentle Reginald—f l
Lemon E C—f
Murrell Walter—f
Renner John—f
Ware Ed—f
Weatherford W M—f

VERSAILLES

Agee W T—f
Buell W A—f
Crewson E A—f
Daniels Samuel—f l
Hubbard G H—f
Jones Jno J—f
McClelland J W—f
Spurlock Paul—f
Young H A—f

WARRENSBURG

American Trust Co—f c
Bell W L—f c
Cloyd C P—l
Grover & Grover—f c
Hill J M—f c
Jack L W—f c
Johnson E N—f
Loebenstein Rudolph—l
Marshall & Johnston—f
Six J E—f c
Williams E A—f c

WASHINGTON

Alberswerth Aug—l
Krug Herbert—f
Pues Louis F—f c
Remstedt Joseph—f
Thias H H—f
Thias O H—f c

WEBB CITY

De Garmo G H—c
Funk J J—f l c
Hirons & Harris—f l c

Home Land & Loan Co—f
Hulett H B—f c

WEBSTER GROVES

Appel Theo R—f
Baker Chas A—f
Baker Herbert O—f c
Belding Henry W—f
Booth L F—f
Coggeshall C H & Son—f
Cook John W—f
Gloor Edwin—l
Howe Fred G—f
McClure G E—l
Miller F B—l
Rowse E C—l
Scott Walter—f
Smith A T—f

WELLSTON

Givans Jno H—f c
Janzow Gerling Co—f
King Realty Co—f
Surkamp H B—f c

WELLSVILLE

Barker J L & Son—f c
Cullom Jno J—f
Lehnen R G—l c
Mabry W L—f l
Menefee George W—f
Rees F L—f
Sanders W A—l
Schoendker J J—l
Wise C P—f l c

WENTWORTH

Heidlage John B—f
Moody C W—f l

WESTON

Hardesty M S—f
Murdock & Corman—f l c
Schneider A—f
Schneider A V—f l c
Sebus G H—f
Shenkner R O—f

WEST PLAINS

Espy D A—f
Halstead Geo—f
Harper C P & Co—f
Haydon O L—f
Henry Miss Bessie—f
Kellett F M & Son—f c
Laird & Kirwan—f
Riley Mrs Fannie—f
Slavens J C—f c
Webb J B & Co—f

WILLOW SPRINGS

Burchard C H—f
Dawes H P—f c
Ferguson J A—f
Lovan Jas R—l
Preston L T—f c
Patterson Geo—f
Sass Frank—f
Sillato T C—f
Willis C W—f

WINDSOR

Allen & Hart—f
Cole A H—f
Davis W G—f c
Feaster R E—f c
McIntire J A—f
Morrison Geo—f c
Rogers J G—l
Schweer G W—f

MONTANA

ANACONDA

Abbott & Ford—f c
Davidson Fred M—f
James Jno W—f
Lewis & Sanderson—f l c
Pickover F W—f
Riviere A E—f
Sullivan & Peterson—f
1 c
Thompson L A—f
Wellcome & Durston Co
—f l c

BELT

Polutnik Frank Jr—f c
State Bank of Belt—f

BILLINGS

Becker E J—f c
Billings Loan & Title Co
—f l c
Brookway Real Estate Co
—f
Boyer Bros—f
Burton Chas F—f l c
Combs W A—f
Davies R M—f
Holliday D H—f
Matheson W P—f l
Montana Mortgage Co
—f
Montana Realty & Loan
Co—f
North Real Estate In-
vestment Co—f
Patterson James—f
Ralston Realty Co—f
Rixon W P—f
Roche Jos E—f l c
Wilhelm Chas—f
Williston H S—f
Yellowstone Inv Co—f c

BOULDER

Dean F H—l
Flaherty J C—l c
Kelly J E—f
Tuttle S F—f c

BOZEMAN

Bigelow I W—f
Brandenburg A M—f
Buell H S Land Co—f
Burkett W B—f l
Burtch John L—f
Dodson Philip—f
Dunlop C E—f
Fisher E H—f
Gallatin Land & Invest.
Co—f
Gardner E M Co—f c
Lindley J M—f
Myers O E Realty Co—
—f l
Nelson Clyde—f
Sears & Dawes—f
Smith W Y—f
Wyman C H—f
Yergey & Yergey—f l c

BUTTE

Bailey Realty Co—f l
Bell F M & Co—f
Berger M A—f
Boliver & Brown—f
Cannan & Hayes Co—f
Conroy M V—f
Davenport Co—f c
Dunn P T—f
Edwards & Traveek—f
Fenner W D—l
Fitzpatrick J B—l
Glover Realty Co—f
Goodwin Realty Co—f
Hanson-MacPherson Co
—f
Hugo W L—f

Huston & Elderkin—f c
Johnson & McLenegan—
—f c
King L A—c
Ladendorff E—l
Lalor & Rowe—f
Lauzier-Walcott Co—f
Meagher & Sullivan—f c
Montana Securities Co
—f
Morgan A T—f c
Morley & Thomas—f c
National Mining & Inv
Co—f
Passmore & Co—f l c
Penaland A—f
Pender W W—l
Perham A—f
Reynolds & McDowell—f
Ross & Kilmer—f
Russell J—f
Schott L M—f
Slumus & Booth—f
Smith & Slewe Co—f c
Smith C H—l
Steele Chas—l
Wall & Jackmon—f
Wilson & Smith—f

CHINOOK

Beulieu L N—f
Blackstone D L—f
Bogy V—f
Christensen & Hoover—
—f c
Duff J C—f
Kenyon D C—f
McKinnie-Gilman—f
Morehead J T—f
O'Keefe R E—f
Overson & Watkins—f
Ryder W—f
Sands W B—f

DEER LODGE

Cobb Fred H—l c
Cockrell Moncure—f c
Eldred Ithel S—f l c
Laughlin T C—l
Lochrie A J—f l c
Meyers J H—f
Nelson Bros—f l c
Scharnikow Edward—f c
Sizoo John—f
Valiton H G—f
Wilson S P—f

DILLON

Bernstein Wm—f
Best O M—f
Boone Robert W—f
Crittenden Chapman Co
—f l
Farnsworth E G—f
Haselboher F A—f l
Johnston A S—f l
Paul G T—f l c
Price L J—f l
Smith Pearl I—f
Stone A L—f l
Tattersall R F—f
White B F—f
White E D—f

FORT BENTON

Ball W M—f
Crane Ezra L—c
Cummings Thos A—f
Flanagan F A—f
Garard J G—l
Hagen Henry—f
McGinley Hugh S—c
Miller H F—c
Schmidt G C—f
Sedgwick J Lee—f
Sullivan J F—c
Tobey M W—f l c
Wackerlin O J—f l c

GERALDINE

Arnett Thos F—f
Crichton D A—f
Montana State Land Co
—f
Welch Wm D Co—f

GLENDIVE

Banker C A—f
Duckam R L—c
Hagan T F—f c
Hewitt H D—c
Leiper F P—f
Leonard E C—f
Miller & Jordan—f l c
Miskimen J H—c
Rivens Jens—c
Sample H A—f
Slattery J A—f
Watson Robt H—f l c

GREAT FALLS

Agnew J W—f
Bennett & Pierce—f l
Campbell C H & Son—f
Casavaw G H—f
Chichester Geo A Co—f c
Croghen F H—l
De Forest B—f
Dobbins W H—l
Electric City Land Co—f
Frary & Burlingame—f
l c
Gaunt J M & Co—f
Hickman Geo—f l c
Holmes John—l
Huntsberger W W—f l
Larkin T H—f
Lee J T—f
Letcher-Reckards Co—f
McCutcheon Bros—f c
McDonnell L M—f l
McNair B P—f l c
Malmberg Alfred—f
Pierce Allen—f
Robb D W—f c
Rogers A E—f c
Rutherford L F—f l c
Schaeffer Inv Co—f c
Sexton Lloyd Co—f
Sherman H I—l
Stackhouse-Speer Agcy
—f
Stanley H H—f
Wadsworth O F Jr—f c
Wadsworth & Raben—f c
White-Lapin Co—f c
Williams-Hill Co—f

HAMILTON

Chambers H A—l
Cooper Oliver C—f
Goff D T—f c
Johnson & Tucker—f c
Johnson Bros—f l c
Miller R D—f
O'Hara R A—c
Packer H C—f c
Reese Geo A—f c
Roberts W H—f
Shoudy J E—f l c
Taylor J D—f

HAVRE

Barrett Pete—l
Blair Jos J—f
Carruth E C—f c
Devlin L K—l
Guinser Geo—f
Gussenhoven Joe—f
Havre Land Co—f
Holland Jas Jr—f
Ling C W—l
Mack Walter—l
Meili H J—f l c
Ritt A L—f
Roper Mrs C C—f

Rose C A—f
Sanderson J A—f
Skylstead O—f
Troy I J—f

HELENA

Armstrong Wm K—c
Becker C—l
Biggs Inv Co—f c
Ellis C F & Co—f c
Fidelity Inv Co—f
Fredericks & Price—c
French C D—f
Goza S D—l
Hawkins R M—f
Heller F E—l
Henry L C—f
Hosch P F—f
Joyce G J—f
Laws J T—f
Linderman F—l
Miller T B—f
Palmer H B & Co Inc—f
Piatt & Heath Co—f
Pigott H H—f
Pioneer Realty Co—i
Poznanski Sol—f l c
Rickards & Ellis—l
Schroeder Bros Co—f
Ward Arthur—f

KALISPELL

Adams L A—f
Day E E—f
Duffy John—f
Flathead Title Co—f
Givens E E—f l c
Griffin & Stannard—f l c
Griffin C R—f c
Howsley & McStravick
—f
Knott E B—f
Merigold F W—f
Rognlien & Johnson—f l c
Ross David—f
Sausser John—f
Simon A W—f

LEWISTON

American Loan & Inv
Co—f
Basin Judith Inv Co—f
Burke Geo W—f
Cook-Reynolds Co Tre-
—f c
Downing & Mathews—f l c
Empire Land & Invest-
ment Co—f
Farmers Land Co—f l c
Foster A E—f
Hilger Loan & Realty
Co—f l c
Kelly C M—f
Morton-Hill Co—f l
Shoemaker C E & Co—
—f c
Stack B E—f
Wright Edmund—f l c

LIVINGSTON

Bender Frank—f
Dooley & Healy—f
Everett John—c
Livingston Land & Ab-
—tract Co—f c
Roberts Bros—f
Swindlehurst T M—i
Walsh M J Co—f l c

MILES CITY

Calvin Inv Co—f
Collins J B—f c
Custer Comm Co—f l
Daniels R H—f l c
De Carle John E—l
Farnum J E—f l c
Gibb John—f l c

Lathrop C H—l
Lindeberg C A—l
Patt-Tuggle Co—f l c
Security Abs & Title Co
—f l
Sorenson N P—f
Wiebke A—f

MISSOULA

Anderson A K—f
Beckwith Chas E—f
Brooks G F—f l
Cobban Realty Co—f l c
Dyson Wm—f l c
Ferguson Charles—f
Fisher H D—f
Fraser W I—l
Harrington Fayette—f

Herriott E E—l
Houston Realty Co—f l c
Hoverson Edward—f
Keith Frank P—f
Morrell C T—f
Newland & Gage—f l c
Orr O B S—f
Owen J V—l
Peat Cuthbert—l
Pearson F M—f l c
Pierce J F—l
Richards S J—f l
Robinson I M—l
Ross D H—f l c
Smead W H—f
Smith Wallace—f
Smith M R C—f l
Stoddard F T—f
Thomas Frank—f l

Wheelden & Rossi—f l c
Whisler Fred'k D—f c

NEIHART

Condon J D—f

PHILIPSBURG

Appel Joseph—f
Hannah E A—f
Kroger Fred'k—f
Sayers Frank D—f
Wileman Mrs Frank—f

RED LODGE

Alden F H—f
Caswell L O—f c
Close W H—f

Province Eugene B—f
Whitcher F P—f

VIRGINIA CITY

Allen Geo R—f
Bennett L H—f l c
Buford C H—f c
Carey Matt—c
Clem J Z—f
Hall Amos C—c
Steffens H E—f
Wheat G G—f

WHITE SULPHUR SPRINGS

Fowle Geo Jr—f
Jesse T Harry—l
Sarter Theo—f
Wallwork Geo—l
Wood & Hampton—f c

NEBRASKA

AINSWORTH

Chestnut Sam—l
Citizens Bank of A—f
Ely W M—f
Frady W A—f c
Rohwer Hans—f l c
Osborn & Son—f
Snell R S—f
Williams W H—f

ALBION

Brady James—f
Culbertson—f
Flotree R T—c
Fox James—f
Needham Doten—f c
Pieper J H—f l
Price J A—f
Ruddy Bros—f
Scott P M—f
Thompson F S—f
Thompson M B—f c
Weitzel F M—l
Weitzel Wm—f c
Williams Bros—f c

ALLIANCE

Emerick J D—f
Gilman B F—f
Guthrie J W—f l c
Kibble E T—f
Reddish F E—f
Schlupp W T—f
Snoddy & Mollering—f
l c

ALMA

Bentley P P—l
Billings J B & Son—f c
Ellis A C—f
Everson John—f c
Everson Wm—f c
Hardin D S—f l
Keester R L—f
Kellams Wm H—l
Mahn Theo—f l
Mitchell J C—f c
Moore Wm R—f c
Porter T L—f c
Ralston W B—f
Shelburn O E—f l c
Strout Frank H—f

ARAPAHOE

Eaten R B—f
Elank Frank—f
Fench R J—f
Patterson Chas A—f l c
Proud I C—f
Renie S S—f

ASHLAND

Campbell P F—f l
Craig T T—f

Folsom C W—f
Fowler W A—f l c
La Chapelle J B—f c
Moon Jesse N—f l c
Quincy Mary—f
White F E—f

ATKINSON

Brady John F—f
Campbell Moses—f
Chapman Wash—f
Hart A T—f
Mack E J—f
Searl Alex—f
Stilson J J—f
Sturdevant B E—f
Swingley Fred H—f l

AUBURN

Caldwell Mr—f
Cotton Geo—l
Dovel O P—f
Fablinger Geo—f
Freeman W P—f
Gillan Jim—f
Horn T F—l
Kuper I H F—f c
McInninch N S—f c
Parriott Wm—f c
Peterson & Robertson—f
Rutledge W G—f
Smedley Chas—f
Snow C O—f
Young W S—f

AURORA

Boyd R W—f
Brown C S—f
Burt Frank A—f c
Call D W—f
Farley W I—f
Isaman J A—f c
Peterson A G—f
Shenberger W W—f
Stewart Chas M—f l
Wentz W C Co—f c
Whitney C L—f

BEATRICE

Abbott Bros—c
Alquist Hugo—f
Anderson & Roff—f
Ball Albert—c
Beaver Jesse—f c
Brinkworth James—f c
Davis W H—f
Drake E G—l
Elerbeck Bros—f
Fletcher J C—f
Forbes J A—f
Fulton O P—f c
Gale Charles F—f

Gray A H—l
Green A L—f
Harkrader D B—f l
Hill W D—f l c
Hinkle G W—f
Johnson G H & Co—f c
Jones J E—f c
La Selle H A—f
Macy J F—f l
Mohlmann W J—f l
Mumford Eugene—f
Ozman W L—f
Penner & Penner—f l c
Riesen H V & Son—f
Steece L S—l
Woodward T A—f

BLAIR

Charlton Cory—l
Cross C A—f
Eller I C—f
Haller B F—f c
Hanlon & Doll—f
Jackson E C—f c
Jones Andrew—f
Kemp S E—f
Lothrop John—f
Petersen Paul—f c
Platz James—f c
Riker & Chambers—f c
Riker G B—f c
Walton W C—f c
Williams L A—l

BLOOMINGTON

Cole Wm A—f c
Montgomery I E—f c

BLUE HILL

Hopka & Frahm—f l c
Koehler G J—f
Lapin Carl—f c
Rose J B—f c
Simpson R A—f l c
Wehnes F—f

BLUE SPRINGS

Burington E H—f
Casebeer J H—f c
Clemens R B—f
Roderick M—f l c
Taylor W M—f l c

BROKEN BOW

Cadwel Willis—f
Empfield B C—f
Fodge J M—f
Hanson & Luce—f
Holomb C H—f
House E C—f l c
Moore J C—f
Moore Ross—f l

Mullins Brothers—f l
Myers E F—f c
Osborn J B—f
Skillman F M—f
Taylor C E—c
Taylor E—f c

CENTRAL CITY

Bald F A—f l
Bocks George—f
Bowie A J—f
Kerr Investment Co—f
Lyon Bros—f
Newmyer C F—f l c
Patterson John Jr—f
Ross E E—f
Schiller Geo E & Son—f
l c
Staats & McConnell—f l c
Starrett S B—f

CHADRON

Babcock Geo T H—f
Card Lee—f
Coffee Harry B—f
Crites F D—f
Dargan Chas—f
Houghton F J—f
Lawrence J F—f
O'Linn Fanny—f
Pitman B F—f
Pitman E M—f
Reische Harry—f
Reynolds W H—f
Scovel B L—f
Unthank O B—f

COLUMBUS

Apgar M J—l
Becher, Hockenberger &
Chambers Co—f l c
Dickey C L—f l c
Karr & Newlon—f
Koon A F—f c
Ryan & Byrnes—f c
Speice, Echols, Boett-
cher Co—f l c
Turley L L—l

CREIGHTON

Buckmaster T J—f
Cheney Harry A—f l c
Crew L B—f
Green Bros—f
Jasmen D G—f
Moore F—f
Peyton R M—f l
Rice O W—f
Strain W A—f
Wakelee F—f
Woodworth H W—l

NEB.—Con.

CRETE

Brown R D—f
Cooper I A—f
Dredla Anton—f
Eckert E—f
Hier Fred—f
Ireland Rolland—f
Mains S L—f
Miller T H—f
Patz Thos—f l c
Weckbach C W—f
Wellage H G—f

DAVID CITY

Brochtrup Joseph—f
Duncan J Ira—f
Fuller R D—c
Fullmer W J—f
Holland Dan—f
Hughes A L—f
Kinnison Wm—f
McCaskey I T—f
Mizera F H—f
Ross J G—f
Straka & Sybotka—f
Surety Investment Co—f
Sweeney R B—f
Thomas A V—f
Walling A M—f
Wright E W—f

HEXTER

Adams Frank—f l c
Ainsworth Frank—f
Baker Dr O P—f
Cox J N—f
Hammond Henry C—f c
Link H M—f c
McKeag R J—f l
Wallace & Co—f c
Wallace W H—f
Wallace W P—f
Wallace G S—f

FAIRBURY

Barnes W H—f c

FAIRFIELD

Anawalt F—f
Coble Geo W—f l c
Holdeman J H—f
Lewis C L—f l c
Pettengill William—c
Prickett C M—f

FAIRMONT

Barton J M—f
Chapin & Chapin—f
Frazier L W—f
Jackson Joseph—f
Peterson Frank—f
Stines Roy
Thompson F M—f
Wright T M—f
Wynkoop J W—f

FALLS CITY

Cameron Andrew J—f l
Cleaver Mr—f c
Hermes Mable—f
Lechty Samuel—f

Leyda J E—f
Maddox W H—f c
Neitzel Robt—f
Ruegge A W—c
Schlosser L A—c
Spragins J G—f
Whitaker Bros—f
Wilbite J R—f
Wiltzie John—f

FREMONT

Albers A J—f
Bremers Henry—f
Christensen C H—f
Colson & Reynolds Co—f l c
Dame A K—f
Gerecke H E—f l c
Looschen Geo—f c
Hopkins M—f
Miller John—f
Pettit H R—f
Plambeck A F—f c
Pollard C C—f c
Radford Dennis—f
Richards R P Co—f l c
Springer D J—f l c
Trucadell Arthur—f

FRIEND

Barth & Busse—f
Craig W H—f
Haner Geo—f
McFarlane Alexander—f
Scheidt John—f
Whitcomb Jas E—f

FULLERTON

Bake C F—f l c
Blowfield Mr—f l
Dolson E E—f
Davis W H—f l
Huff M H—f l
McLean A—f
Mangels W C—f
Means O D—f
Michaelis H C—f
Weems John—f

GENEVA

Bass M—f
Geneva Fund Co—f l c
Sager J H—f c
Stewart W H—f c
Waring John K—f l c

GRAND ISLAND

Abbott O A Jr—f c
Allan John & Son—f c
Anstett J F—f
Barnes Eli A—f
Boehm Bros—f l c
Brininger C W & Co—f l c
Buck J E—f c
Cleary F J—f c
Clifford H E—f
Cowton Geo—f l c
Cunningham B F—f
Dill & Huston—f c
Druliner W A—f
Edwards H A—f
Flower C T—f c
Freeman C B—f
Gollert C H—f
Guendel A J—f
Harrison & Steward—f
Hayman W S
Hetzl G D—f l c
Justice E W—f
Kearney W H—f
Kent S F—f
Kroger & Joseph—f
Langman Fred C—f c
Laughlin W H—f l
Lundgren A C—f
Mayer A C—f
Prince W N—f
Roth Fred—f
Sampson Wm—f

Sawyer J T—f
Stearns H W—f
Sutherland Geo—f l

HARVARD

Bengtson E M—f
Bradley M W—f
Herzog G A—f l c
Mcgrue A Z—f
Miller Geo—f
Schwenk Wm—f
Wellensick H G—f l

HASTINGS

Ball Harry—f
Cornelius & Co—f
Crowley J F—f
Devore D D—f
Frye J F—f
Higginbotham & Pickens—f c
Hoppner & Uerling—f c
Huckfelt Henry—f
Johnson W T—f
Jones N H—f
Kerr H C—f
Madgett Thomas—f
Pielstick W A—f
Rohrer J O—f
Rohrer U S—f
Simmering & Reynolds—f l c
Stanley John J—f
Steel W H—f c
Wahlquest C H—f
Work Geo—f

HAVELOCK

Baker A J—f l c
Biddlecom J L—f l c
Green C E—f l c
Hinkle Samuel—f
Hofman V F—f l
Kaer I J—f
Learson Elmer—f
McCoy Frank—c
Malone J M—f l
Piper W C—f l

HEBRON

Collins C—f l
Elliott Jas—f
Fitchpatrick J M—f l
Gailbraith W D—f
Gallant Wm—f
Green C E—f l c
Lamm E D—f
Lawless Frank—f
Leggit C M—f
McCuiston J T—f l
Powell & Son—f
Rhodes W H—f
Tillotson James
Udall F B—f l c
Weiss M H—f
Whitney W H—f
Wilson A G—f
Wilson H G—f
Young B A—f
Young B F—f

HOLDREGE

Bragg J M—f
Edwards W F—f l c
Hall W P—f
Johnson G H—f
Rank W M—f l c
Roth Ed—f l c
Wimberly T M—f

HUMBOLDT

Ashford Edie—f
Snethen Frank—f
Walsh T F & Son—f l c
Walsh P K—f

KEARNEY

Barney Ralph—f
Berbig A H—f c

Carrig C C—f
Clapp W S—f l c
Claypool & Co—f
Eldred T W—f l
Graham & Neale—f
Herring G A—f
Huffstetter D T—f c
Kansler F C—f l
Kearney Land Co—f c
Kincade A H—f
Mans T W—f c
Nye-Wink Land Co—f c
Platte Valley Land Co—f
Sammis H B—f c
Wallace J A—f l c

LEXINGTON

Carr J P & Co—f l c
Hewitt P J—f
Jensen Peter—f
Kassabaum H—f
Kreitz F P—f l c
Kreitz W E—f l c
Mitchell J L—f
Mullen S C—f
Neff B L—f
Smith H O Abstract Co—f l c
Spencer C F—f
Temple F L—f
Van Horn D C—f l
Wisner & Welde—f l c

LINCOLN

Bentz C H—c
Carr John—f
Carrouthers J R—c
Columbia Fire Agcy—f
Cravens Bros—f
Crooks & Goldstein—f
Culbertson & Waite—f c
Davis Geo—f
Day & Night Realty Co—f
De Butts W E—f
Edmiston A R—f
England W H—f
First Trust Co—f c
Folsom Bros Co—f c
Funke F—f c
Gardner N H—f
Hall Bros—f
Hovey & Farwell—f
Humphrey F B—f
Loughridge H H—f
Marshall Lew—f
Marquis W A—f
Miller A W Agency—f c
Moore T W—f
Moyer J R—f
Noble H W—f

O. W. PALM
INSURANCE AGENCYAll Kinds of
Insurance

LINCOLN - NEB.

Palmer M L—f
Peters H F—f
Reed Jno S—f c
Rogers E G—f
Safe Deposit Ins Agcy—f l c
Thompson J F—f
Troup L M—f c
Way C F—c
Whiting S S—f
Willcox J T—f
Wood H E & Son—f
Yond C W—f
Zimmer P F & Co—f l c

C. W. Martin

H. A. Koch, Mgr. Bonding Dept.
Agency Established 1869

Frank T. B. Martin

MARTIN BROS. & CO.

INSURANCE

BARKER BLOCK OMAHA

COMPANIES REPRESENTED:

American Insurance Co., of New Jersey
Milwaukee Mechanics, of Wisconsin
National Fire Insurance Co., of Hartford
North British and Mercantile, of England

Northern Assurance, of England
Norwich Union, of England
St. Paul F. & M.
Security Insurance Co., of Connecticut
Westchester Fire, of New York

GENERAL AGENTS:

New Jersey Fidelity & Plate Glass, of New Jersey

Frankfort General, of Germany

Massachusetts Bonding and Insurance Co., Boston

LOUISVILLE

Cleghorn Wm A—f c
Fitzgerald Paul—f l
Mayfield C G—f l c
Pankonin H E—f c
Stander J—f
Wood C E—f l

McCOOK

Bump A G—f
Cordeal S—f
Dorwart D Y—f
Eldred C E—f c
Kelley J E—f c
Lehn C F—f
Raymond Harr—f l c
Ritchie & Wolff—f l
Stayner L W—f l c

MADISON

Blackman S—f
Dankers F J—f
Davis Fred—f c
Dawson I M—f
Foster M B—c
Fraser A R—f l c
Fraser Chas E—f l
Fricke Ed—f
Garratt M C—f l
Lafleur W A—f
O'Shea Ed—f
O'Shea Thos—f
Peterson F A—f
Reed W E—f c
Smith C S—f l c
Smith Realty Co—f c
Strom Nels—f
Stutton C S—f
Taylor W E—f
Thatch A J—f

MINDEN

Binderup C G—f
Barrico F L—f
Chappell Chas A—f l c
Godfrey G L—f c
Hague & Anderberg—f c
Holmes Carl—f
Jensen Andrew—f
Jensen Val—f
Jordan T L—f l c
Kennedy W H—f
King M D—f l c
Kingsley F R—f
McPhely J L—f
Jewell L—f
Paulson L C—f
Pinkham Joseph—f
Robb J H—f
Robison Thad—f l c
Thomsen I J—f
Widvall E C—f

NEBRASKA CITY

ook F M—f c
ant J Y—f

Hail Mrs Anna V—f c
Harding-Payne Co—f l c
Hawke Geo W & Co—f c
Heller Fred—f l c
Leidigh Oliver—f
Livingston & Stevenson—f
McCartney & Templin—f l c

Marnell R O—l c
Mattes John Jr—l
Miller R H & J s—f
Moran James H—f
Payne Wm B—f c
Roos A O—f c
Stafford A P—l
Templin C F S—f l c
Teter George—f
Wade E G—f
Zimmermann H—l c

NELIGH

Beckwith E E—f c
Godkin Geo H—f
Huff Sam N—f
Jenkins J C—f
Kryger R M—f
Kryger T H—f
Lamson J W—f
McAllister John M—f c
Minter J A—f c
Payne R S—f
Romig Walter—l
Thornton S D—f
Wattles C L—f
Williams O A—f
Wooley W G—f

NORFOLK

Coryell F G—f
Drebert H A—f c
Durland C B—f c
Gow W J & Bro—f
Haase J E—f
Kelsey Chas H—f
Koenigstein Jack—f
Lemont C W—f
Mapes & McFarland—c
Mathewson & Co—f c
Odiorne T E—f
Ransom J W & Son—f c

NORTH BEND

Cusack & Fowler—l
Smith C W—f
Weaverling Ralph E—f l

NORTH PLATTE

Aswig J C—f
Bratt & Goodman—f l c
Buchanan & Patterson—f c
Claybaugh J F—f l
Diener F J Co—f
Hegerty J H—l
Hoagland & Hoagland—f

Mann E W—f l
Miltonberger I L—f
Sebastian J E—l
Temple C F—f c
Thoelecke O H—f
Walker L—f c
Woodhurst W H C—f c

OAKLAND

Cull A L—f c
Gustafson A—f
Holland J S—f
Holmquist A C—f
Minier W E—f l
Neuman A L—f
Sohlberg Theodore—f l c
Stauffer C O—f l

OGALLALA

Searle A L—f c
Searle E M—f c
Snyder G W—f
Worden C C—f

OMAHA

Ady C E—l
Anderson J A—l
Armstrong, Walsh Co—f
Baldrige-Madden Co—f
Baldwin B L & Co—f c
Baldwin W A—f
Beeman Ins Agcy—f c
Bemis Carlberg Co—f
Benson & Meyers—f
Birkett Mr—f
Block A—l
Borgett A D—f
Bostwick S P—f
Bowel Ins Agency The—f
Brotherton J R—l
Burns R T—f
Burchmore F B—l
Calkins G A—c
Capron D B—f
Carpenter M B—l
Casady J N Jr Co Inc—f l c
Christie D H—f
Coles Isaac A—f
Columbia Fire Underwriters—f
Crawford & Furness—f
Dale J & Son—f l c
Darr A—f
Dermody Vincent D—f c
Devol P I—f
Dinneen J J Co—f
Drew Clyde W & Co—f c
Dudley W B—f
Dumont J R—f
Ellis A H—l
Fell & Pinkerton Co—f c
First Trust Co—f
Flack John F—f

Fleming S—l
Foster-Barker Co—f
Freed Chas—c
Frenzier J N—f
Gallagher & Nelson—f
Garvin Bros—f
Gates W H—f
Gentlemen & Buntz—f
Gilmore & McMillen—f
Glover & Spain—f
Glover Realty Co—f
Gould C Z—l
Grund A R—l
Hansen M A—f
Hiatt-Fairfield Co—f
Higby B—l
Houchin J L—f
Howell E E & Son—f
Hutchinson C E—f
Indoe W H—l
Junod & Mann—l
Kalkemay J B—f
Kean W J—f
Kelly Thos S—l c
Kennedy A C—f
Killey W L—l
King Van H—l
Lebbin P J—f
Little J S—f
Litz E E—l
Love, Haskell Co—f l c
Lundgren Nels A—f
Lyle W C—f
McCague B E—f
McCall E D Agcy—f
McGovern Thos—f
McNeill Geo H—f
Mann Junod—l
Martin Bros & Co—f c
Mather U B—l
Meister Nat—f
Menold O H—l
Meyer D M—l
Meyer Julius—l
Meyers F H—f
Miller C E—c
Mithen J H—f
Mohrman A C—l
Morrison J K—f
Morton W D—l
Muffitt D E—f
Nattinger & Olsen—f
Neely H D—l
Nielson J A—f
Noble G W—l
Olsen O C—f
Payne & Slater—f
Payne Investment Co—f
Peters R C & Co—f
Pond F M—f l
Potter Phillip—f
Rhodes Montgomery Co—f
Ringwalt Bros—f l c
Robbins John W—f
Russell & McKittrick Co—f

NEB.—Omaha, Con.

Rylander & Moore—f
 Selby W L—f
 Sherwood J H—f
 Shimer & Chase—f
 Sholes D V—f
 Shriver W G—f
 Smith W A—f
 Smith W Farnum & Co—f
 Spalding L A—f
 Spalding L D—f
 Squier W H—f
 Steele Harry O—f
 Swobe E T—f
 Talmage C O—f
 Thomas Wm H—f
 Turkington G F—f
 Tym F C—f
 Upham L D—f
 Walker H D—f
 Webster Howard & Co—f
 Wheeler & Welpton—f
 Wilcox William L—f
 Wood H N—f
 Woodman J A—f

O'NEILL

Campbell Frank—f
 Daily Chas—f
 Downey C E—f
 Evans W T—f
 Gallagher Ed F—f
 Gillespie L G—f
 Hammond H J—f
 Hammond A J—f
 Hancock C T—f
 Harnish J C—f
 McCafferty J J—f
 McCarthy M H—f
 McNichols S F—f
 Meredith J H—f
 O'Donnell J F—f
 Parker R H—f
 Quigg John—f
 Sturdevant B E—f

ORD

Beran J W—f
 Berry J R—f
 Bright L R—f
 Capron J H—f
 Carson W H—f
 Chinn Chas—f
 Clements E P—f
 Davis C A—f
 Davis H M—f
 Dunham R L—f
 Gudmundsen H—f
 Kokes V—f
 McNutt W L—f
 Nay J B—f
 Newbecker Geo—f
 Staple R L—f
 Van Decar H B—f
 Williams E M—f
 Zablonidil Frank—f

PAWNEE CITY

Becker George E—f
 Brown E L—f
 Cornell W W—f
 Dort J C—f
 Hartwell W D—f
 Lowe J S—f
 Marley M J—f
 Smith B C—f
 Stewart & Fullerton—f
 Thompson W M—f
 Van Horn H C—f

PERU

Cornell Mrs Belle—f
 Good E E—f
 Graves J D—f
 Kelly R W—f
 Mardis W W—f

PLATTSMOUTH

Archer M—f
 Barwick J E—f
 Cummins Dr Ed—f
 Donnelly J—f
 Douglass J E—f
 Falter J P—f
 Fricke C G—f
 Fox W K—f
 Holly Wm—f
 Leyda J M—f
 Martin Chas—f
 Mullis V—f
 Sayles Geo—f
 Trilety A J—f
 White A W—f
 Windham R B Agcy—f

PONCA

Ange C C—f
 Dennis J D—f
 Francis A B—f
 Halstead E E—f
 Hurley John M—f
 Kingsbury C A—f
 McCarthy W D—f
 Mattison Geo—f
 Meillon M I—f

RED CLOUD

Auld J W—f
 Caldwell E G—f
 Carter & Son—f
 Cather C F—f
 Florence S R—f
 Garber Ed—f
 Hewitt Joe—f
 Hutchinson & Saladen—f
 Kaley D H—f
 Kent W A—f
 Letson H C—f
 Marer Fred—f
 Mountford Will—f
 Overman E U—f
 Rosencrans W H—f
 Sherwood W A—f
 Stanser I B—f
 Stewart B W—f
 Teel O C—f
 Walker A T—f

RISEING CITY

Burges G W—f
 Reynolds C E—f

RULO

Davis Clement—f
 Kirk H D—f
 Le Blanc—f

ST PAUL

Anderson & Ebbesen—f
 Bell T T—f
 Crouch J W—f
 DeVry N—f
 Dobry Chas—f
 Haggart A J—f
 Haggart F R—f
 Jensen J W—f
 Parker J T—f
 Paul N J—f
 Shaughnessy F T—f
 Taylor C E—f
 Taylor Frank—f
 Templin John—f

SALEM

Huston R B—f
 Ranger J G—f

SCHUYLER

Bittner A J—f
 Farrell Mr—f
 Hoagland M
 Kadler V B—f
 McNely J E—f
 Payne Dion—f

Shonka Frank W—f
 Slavik John—f
 Simmons J M—f
 Wells Geo H—f
 Wertz Geo—f

SEWARD

Slavik John—f
 Landis H D—f
 McKillip L H—f
 Norval B F—f
 Schick R R—f
 Seward Land Co—f
 Simmons F—f
 Stoner S C—f
 Tishue W C—f
 Vanderhoof & Franklin—f

SHELTON

Allison W S—f
 Light Ed—f
 More F D—f

SIDNEY

Barlow R A—f
 Brown F E—f
 Harper J W—f
 Jones B A—f
 Livoni Bros—f
 McIntosh J L—f
 Martin Leroy—f
 Miles W P—f
 Neubauer L—f
 Osborn L E—f
 Puthoff Edward F—f

SO. OMAHA

Berquist A L & Son—f
 Brown E B—f
 Dee E J—f
 Duff J L—f
 Fitzgerald Jas J & Co—f
 Gibson L C—f
 Hootor Thomas—f
 Jones & Co—f
 Kopietz J H—f
 Kratky Bros—f
 Laur T G—f
 McMillan J—f
 Murphy Joseph F—f
 Nilsson E—f
 Paprocki A—f
 Raymer Geo L—f
 Ryan J J—f
 Trainer-Coldwell Co—f

STANTON

Ba
 Co
 El
 H
 H
 K
 P
 Vi

STROMSBURG

Banta Ira—f
 Knerr A O—f
 Makeever M A—f
 Presson G H—f
 Tongue J—f
 Wilson Nelson Co—f

SUPERIOR

Hanna Harry—f
 Jensen Carl C G—f
 Kendall W W—f
 King Isaac—f
 McConnell Mrs S E—f
 Pfeiderer Fred Sr—f
 Phelps Investment Co—f
 Phillips F M—f
 Shambaugh T M—f
 Sweet F M—f

SUTTON

Bauer Alex—f
 Burke James—f
 Challburg O W—f
 Dennis J D—f
 Dunham Sidney—f
 Griess Jno G—f
 Hanson Hans—f
 Nuss P F—f

TECUMSEH

Dafoc Al N—f
 Douglas J B—f
 Douglas Oscar—f
 Grut E H—f
 Miller Geo W—f
 Moore J C—f
 Safranek F A—f
 Seidl G W—f
 Smith C E—f
 Stewart Bros—f
 Villars H S—f

TEKAMAH

Anderson A M—f
 Canfield John—f
 Conkling Chas W—f
 Clark Jas A—f
 Dixon Wallace—f
 Enyart B C—f
 Force J R—f
 Greenleaf D W—f
 Hopewell W M—f
 McGrew M S—f
 Pratt E D—f
 Singhaus J A—f

UNIVERSITY PLACE

Blakelee N E—f
 Butler E E—f
 Enyard C W—f
 Gates G M & Son—f
 Hare W E—f
 Hiatt & Carey—f
 Paster S J—f

WAHOO

Barry John—f
 Berggren Joe F—f
 Bridenberg Land Co—f
 Dean Franklin—f
 Galloway J M—f
 Hendricks B E—f
 Johnson J J—f
 Kirchman M A—f
 Moyer D A—f
 Oshlund J M—f
 Perky Chas—f
 Simmodynes Frank—f
 Swanson Ernest—f
 Theed Gust—f
 Vyberal Frank—f
 Wahoo Land Co—f

WAYNE

A
 B
 C
 D
 E
 F
 G
 H
 I
 J
 K
 L
 M
 N
 O
 P
 Q
 R

WEeping WATER

Bish C W—f
 Lyman W H—f
 Reed Harry D—f

Teagarden Isaac W—f
Tefft Clarence E—f
Webster W A—f

WEST POINT

Ackerman C W—f
Baumann J T—f c
Gentrup Wm—f
Krause A L & Co—f l c
Malchow F J—f
Neligh W T S—f l c
Pinker J C—f
Stuefer Wm—f c

Thietje & Kase—f
Zajick J F—f

WILBER

Bartos F W—f c
Bartos Stanley—f c
Bohacek W M—c
Clements T A—f
Grimm & Grimm—f c
Kohout B V—f
Magnusson H F—f
Moore J I—f
Slepicka Al—f

Spirk J F—f
Spirk V C—f

WYMORE

Crawford F E—f
Kauffman E N—f
Stephenson & Moran—f
Taylor & Haldeman—f c

YORK

Bell J M—f
Brott H W—f
Coddington A B—f
Crone C B—f
Currah Walter—c

Davis W H—f
Dean N A—f
Ferguson N M—f
Fisher Charles—f
France G W—f
Freet I C—f
Jacobs J A—f c
Meek W B—f
Myers S A & Son—f
Rogers G H—f
Shruk G W—f
Tranger C J—f
White W L—f l c
Wyckoff W W—f c

NEVADA**AUSTIN**

Carter Henry B—f
Hiskey J M—f c

BATTLE MOUNTAIN

Lemaire A. D & Sons
Inc—f

CARSON CITY

Davis James T—f
Leonard James M—f l c
Mills Geo T—f
Peters C H—f l c

ELKO

First National Bank—f
Henderson Hayden—f
Henderson John—f l c
Herbert Sproul—f
Hesson A W—f

McElroy D—f
Mallett R H—f
Smith W T—f c
Taber A D—f

EUREKA

Broy R A—f l c

GOLD HILL

Blauvelt W H—f

LOVELOCKS

Ebert Tom P—f
First National Bank of
Lovelocks—f l
Gunnell & Goodin—f
Hood B L—f
Hunter J R—f
Lovelock Merc B't'g Co—
f l c

McIntosh J A—f
Reid J T—f l c

RENO

Albee Clarence W—f
Bank of Nevada Savings
& Trust Co—f c
Byington & Hall—f c
Glass F E—f
Neff J S—c
Peck & Sample—f l c
Read John T—f c
Robinson G W—f
Scheeline Banking &
Trust Co—f
Sessions & Clement—f c
Sterrud Bros—f
Stotesbury J H—c
Washoe County Bank—
f c
Whitney Mae—f

VIRGINIA CITY

Leonard Jas M—f

WADSWORTH

Cowles R H—f
Griswold E—f
Howard Joe O—f

WINNEMUCCA

Brown C B—f
Duncan H W—f l
First Nat'l Bank—f
Langwith Miss Mary E
—f
Lipman J A—f l
Mackay C D—f
Reinhart E & Co Inc—
f l
Robins C E—c
Sheehan J—c
Winnemucca State Bank
& Trust Co—f c

NEW HAMPSHIRE**ANTRIM**

Baker E W—f l c
Gibney W E—f l c
Hills W C—f
Lane E M—f
Swett Anson—f

ASHLAND

Brooks L B—f
Edwards F S—f
Jammons Ellis G—f
Hill & Hardy—f c
Hughes & Gummons—
f c
Jackson John M—f l c
Simball F A—f
Vanborn Earle O—c

BARRINGTON

Locke G W—f
Waterhouse C F—f

BELMONT

Jammell Geo R—f l c
Jargent J M—f

BERLIN

Can & Bean—f l c
Crew H A—f l c
Heeler & Vaillancourt
—f l c
Woodward & Gerrish—f
l c

BRISTOL

Ackerman Fred H—f
Jammings D K—f
Vanborn & Chase—f c
Young Chas W—f c

Menut H J—f l c
Smith Clarence A—c

CHESTER

Bartlett John F—c
Jones E P—f c
Widcomb A H—f l c

CLAREMONT

Barnes E S & Son—f c
Blaisdell F L—c
Brassow Bert E—c
Cafrey P S—c
Chandler Paul L—f c
Colby Ira G—c
Delamore C W—f
DeLong Chas S—c
Dow Herbert G—f c
Eggleston A F—f c
Ellison Fred M—c
Fitch M A—f f
Foster F H—c
Gerry Geo N—f
Hawkins Henry C Jr
Hodgeson Fred W—f
Hurd & Kinney—f c
Joy Frank E—c
Leonard A M—f
Paul Harry L—f
Paul Geo W—f
Pierce G S—c
Prescott B O—f l c
Rand Arthur C—c
Richardson S—f l c
Root Jethro B—c
Sanderson C A—f c
Sermeff Frank S—c
Shannon Joseph B—f
Sibley E M—c
Simpson Geo A—c

Snow C R—c
Thompson W H—f c
Turner Walter F—c
Walker J S—f c
Warner Geo C—f
Whitney F P—c

COLUMBUS

Annis John D—f c
Chase Ray L—c
Congdon J F—f
Dickson Geo W—f
Dudley J H—f
Holbrook J G—f
Johnson T F—f c
Kelsea & Drew—f c
McConnell Wm S—f c
Marshall Fay—c
Noyes S A—c
Rowell D E—c
Stevens Chas O—f
Stevens H E—c
Wittmore A F—f l c
Woodrow W A—c

CONCORD

Bailey & Sleeper—f
Brunel Harry C—f
Caldon J Burton—f
Chase & Martin—f l c
Colton Fred'k A—f
Crockett Frank S—f
Dudley F W—f
Dustin F H—f
Eastman & Merrill—f l c
Hiller William W—c
Huntington W S—c
Jackman F T—f c
Jackman & Lang—f l c
Jones Chas C—f l c

K
L
M
P
P
P
P
R
S
S
S
S

l c

c

CONWAY

Davis P S—f l
Dinsmore F W—f
Dow A B—f
Garland J H—f
Hill W D H—f c
Wood J C L—f c

DEERFIELD

Batcheller J H—f
Chase A M—f
Chase O J—f
White W H—f

DERRY

Abbott & Davis—f
Bartlett & Shepard—f
Derry Ins Agency—f
Griffin E E—f
Kelly & Pontant—f
Kelly A G—f l
Kingsbury W J—f l c
Young F N—f

DOVER

Barrett Geo D—f l c
Bradley C H—f
Crockett W A—f

NEW MARKET

Boisvert Ernest—l
Griffin John H—f
Gudreau Wm J—l
Kingman Bela—f l c
Pinkham E P—f

NEWPORT

Carey Bernard W—f c
Jameson Harry E—l c
Kendall H W—f l
McCrillis John—f l c
Pollard Fred T—f l c

NORTHWOOD

Cotton A E—f

PENACOOK

Buxton & Sherburne—
f l c

PETERBORO

Hatch R B—f l c
Jellison C W—l
Jones E W—f c
Sheldon P—c
White D M & Co—f l c

PITTSFIELD

Berry & Winslow—f c
Cotton A E—f
Lane E A—f c
Meara W P—c
Perkins E O—f

PLYMOUTH

Ayer Chas J—f l c
Berry H E—l
Berry J C—l
Brown F W—f
Burleigh Alvin—f

Calley F C—f l c
Ferrin M A—f
Huckins J P—f
Keinston D B—f
Tollen F—l

PORTSMOUTH

Berry W E—c
Butler F D—f
Conlon W L & Co—f c
Conner & Gardner—f l c
Edson Mrs M C—f l
Entwistle W T—f l c
Evans E C—c
Goldsmith R E—c
Griffin W T—l
Hafford J—l
Hatch A R—c
Hatch C E—c
Hazlitt C A—f c
Howard A F—f
Kehoe C H—c
McMullen J W—c
Moran S A—c
Oldfield Fred—f
Pender John Ins Agency
—f c
Sise John & Co—f c
Stoddard E Percy—f l c
Trafton & Wood—f l c
Tucker F C—l

RAYMOND

Bartlett Jno T—f
Blake Joe A—f l c
Brown E T—f
Dudley Walter J—f c
Guinea Chas W—c
Healey J M—f
Moorison Ivan B—c
White W A—f

ROCHESTER

Baril T A—l
Bosch J M Jr—l
Colman C D—f l c
Gelinas A G—f
Kendall Frank L—f l c
Preston A E & Co—f l c
Small F E—f c
Smith H D—f
Twombly C H—f
Varney C W & Co—f l c

SALEM DEPOT

Gordon Geo C & Sons—
f l c

SALMON FALLS

Stevens C E—f
Townsend E W—f l c
Wentworth R S—f l c

SANDWICH

Gilman A S A—f
Hart Elmer B—l
Heard E M—f

SOMERSWORTH

Brown Fred H—f
Crawford Tolles & Co—
f l c
Gagnon F J—f c
Gandreau L J—f l c
Grant Earl T—l
Joyce J H—f c
Lancton J H—c
Mussey F A—f
Russell W F—c

WALPOLE

Buswell H H—l c
Rodenbush C—f

WARNER

Hook A J—f c
Tewksbury H R—f

WEARE

Breed Edward T—f
Eaton Frank—l
Herbert W S B—f

WILMOT

Goodhue F E—f

WILTON

Bales Geo E—f l c
Cheever H De L—l
Foster W E—c
Langdell L M—f
Putnam C E—c
Spalding S A—l
Woodward N L—f
Young A C—l

WINCHESTER

Breigham H W—f

WOLFEBORO

Abbott & Avery—f
Britton Wm J—f
Edwards L N—f l c
Piper C D—f l c

WOODSVILLE

Bartlett R T—f l c
Dearth F P—f l c
Whitcher W F—f

NEW JERSEY

C. J. ADAMS, Pres.

CARLETON E. ADAMS, Vice-Pres.

LUCIUS I. WRIGHT, Sec'y & Treas.

C. J. ADAMS CO.**REAL ESTATE AND INSURANCE**

REAL ESTATE AND LAW BUILDING
ATLANTIC CITY, N. J.

REPRESENTING

Aachen & Munich Fire
Albany
Agricultural, Watertown, N. Y.
Atlas, England
Cleveland National
Columbian National
Commercial Union
Connecticut, Hartford, Conn.
Continental, New York
Delaware Underwriters

Detroit
Fidelity-Phenix
Firemens, Washington, D. C.
Fireman's Fund
German-American, Balto., Md.
Glens Falls
Globe Underwrit's Agcy., N.Y.
Granite State
Hamilton
Hanover
Hartford

Humboldt
Insurance Co. of State of Pa.
London and Lancashire
Michigan-Commercial
Michigan Fire and Marine
Millers National
Minneapolis
New Hampshire, Manch'r, N.H.
Niagara
Norwich Union, Norwich, Eng.
Peoples National
Phoenix, Hartford, Conn.

Providence Washington, Provid-
ence
Queen Insurance Co., N. Y.
Royal Ins. Co., Liverpool, Eng.
Security Ins. Co., New Haven,
Conn.
Sun Ins. Office, London, Eng.
Sven
Teutonia, Pa.
United Firemens
Vulcan, New York
Western Assur'ce Co., Toronto

Life, Automobile, Fidelity, Accident, Plate Glass, Liability, Boiler, Elevator and Burglary Insurance
Fidelity & Casualty Co., N.Y. Casualty Co. of America, N.Y. Travelers Insurance Co., Hartford, Conn. Royal Indemnity Co., N. Y.
London & Lancashire Guarantee and Accident Co.

ARLINGTON

Amman Adolph—f
Comins Louis K—f l c
Eilshumins H G—f
Lindblom L W—f
Strong E A—f

ASBURY PARK

Appleby Frank T—f c
Asbury Park Realty Co—
f l c
Brewer Osborn & Smith
Co—f
Burroughs W C—f l c

Calvert & Shubert—f l c
Covert D C—f
Ferguson & Son—f c
Hickman J P—l c

Milan Ross Agency—f l c
Pawley & Co—f l c
Pittenger Geo W—f l c
Robbins Albert—f l c

HARRIS CO. AGENCY

H. G. Harris, Pres.

Geo. A. Elvins Sec'y & Treas.

Assurance Co. of Am., Camden, Citizens of Mo., Concordia, German of Peoria,
German of Pittsburgh, German American of Pittsburgh, German American,
N.Y., German Alliance, N. Y., Hand in Hand Und., First National, Wash. D. C.,
Nationale of Paris, Niagara-Detroit Und., Rhode Island, Scottish Union &
Nat'l, State of Eng., St. Paul F. & M., Union Fire, Yorkshire, Imperial, N.Y.,
Lloyd's Plate Glass, Ocean Accident & Guarantee Corp. Eng

BARTLETT BLDG.

ATLANTIC CITY, N. J.

ATLANTIC CITY

Adams C J Co—f l c
Bacharach Real Estate
Co—f c
Cavileer W K—f
Hammer J G—l
Harris Co Agency—f c
Howard P E—f c
Johnston R M—l c
Koch L. Jos.—l c
Lindsay Warner—f c
Manning E N—f c
Mason J H—f
Phillips A H Co The—
f c

N. J.—Atlantic City, Con.
 Pryor O Cloud—l c
 Riddle Wm—f
 Risley Maurice—f c
 Springer James B—f

STEPHANY & CO.

Est. 1873
ATLANTIC CITY, N. J.
 Phoenix Assur. Co., Rochester German
 Und., Eastern Und., Camden, Sun
 Und., Eng., Mass. Bonding, Great
 Eastern Cos., Germania Life, N. Y.
EGG HARBOR CITY, N. J.
 Home Ins. Co of N. Y., Niagara, Fire
 Assn. Phila., Germania Fire N. Y., R.
 G. Und. M. Und., Sun Und., National
 Surety.

Walker H Lee—f c
 Wyld Fred W—f c

BAYONNE

Adler Louis—f
 Annett Chas E—f
 Bond Joseph P—f
 Boylen James J—f
 Colville C M—f
 Creighton L N—f c
 Driscoll J J—f
 Gould G H—f
 Hall, Tiltensberg & Co
 Holman Edward S—f
 Johnson J M & Co—f c
 Lazarus & Rickert—f
 Roberson Horace—f
 Salter W D—f

BELLEVILLE

Brooks Geo L—f
 Clark W D—f
 Coeyman J H—f
 Depue John W—f c
 Fairchild O A—f
 Gavey Eugene M—f
 Osborne A H—f
 Ryerson John—f

BELVIDERE

Carter E—f
 Hilton Mrs Minnie—f
 Hixson S J—f
 Morrow Wm H—f
 O'Neil Wm—f
 Searles A B—f
 Searles Harry—f l c
 Widener Ambrose B—f

BEVERLY

Adams Dr E S—l
 Addis Geo W—f
 Beatty J C—f
 Jordan E B—f
 Morrell J T—f
 Parsons J S—f
 Perkins D N—f
 Smith F J—f
 Vansciver W J—f
 Wells Z P—f

BLAIRSTOWN

Craig A B & Co—f l c
 Konkle L A—f

BLOOMFIELD

Albinson James—f
 Ashley H J—f
 Carey J J—l
 Davis John T—l
 Edgerly & Gilson—f
 Haskell L C—l
 Quinn P J—f
 Newman E E—f
 Russell Nathan Inc—f c
 Sheridan N F—l

Stevenson Company The
 —f c
 Stone Frank B—f
 Sutton L E—l

BLOOMINGDALE

Ball Ed E—f l c
 Donald S R—f
 De Bow Nelson—f

BOONTON

Brown J L—f l c
 Cahill E J—f l
 Hopkins C F—f c
 Kerr Wm E—f
 Mitchell S H—l c
 Morse & Smith—f c
 Todd Geo U—f l c
 Van Duyne N S—f l

BORDENTOWN

Aaronson R H—f l c
 Burr Samuel E & Son—
 f c
 Garison S F—f
 Malone J R—f c
 Roseloth Samuel—l
 Tantum E B—f

BOUND BROOK

Brampton Stanley—f l c
 Dutcher Simeon—f
 Flammer A D—f
 Oakley P H—f c
 Reed Ralph L—f l c
 Suydam H C—f
 Van Syckel T D—f l c

BRIDGETON

Betchner Geo W—f
 Bowen D M—f
 Burt J Ogden—f
 Craig Arthur S—c
 Deal Joseph H—l
 Hampton Geo—f
 Hand Ellsworth—l
 Horner Frank B—c
 Lewis Pancoast—l c
 Loder Leroy—f
 McAllister & Wright—c
 McGear J Brodie—f
 McKee F C Jr—f
 Meyers Louis—f c
 Mitchell John G—f
 Nitshe Geo A—l
 Potter Francis D—l
 Powell Jos H—f c
 Reeves Hugh L—f l c
 Sharp Barton F—f l c
 Starger & Starger—f
 Ward Roscoe C—f
 Ware Jas S—f l
 Watkins Daniel J—l c
 Wright A C—f

BURLINGTON

Armstrong J A—f l c
 Branch Reginald—f c
 Doolin E C—f c
 Dresser A W—f l c
 Peacock & Peacock—f c
 Rigg Budd M—f c
 Shaw Samuel G—f
 Taylor Joshua & Son—
 f l c

BUTLER

Glann Milton—f c
 Gormley Edward D—l
 Roome & Lamscha—f c
 Stiff Wm—l
 Treweeke R F—f
 Ward Jesse—f

CALIFON

Apgar C W—f
 Geist & Worman—f c
 Pill Jos F—f l c

CAMDEN

Ackley C S—f
 Baker James F Co—t
 Bartlet & Verga—f c
 Boardman T F—f
 Bosset Morris G—f c
 Burr F J—f
 Burleigh J J—f
 Burr-Smith Co—f l c
 Butcher Chas M—f
 Cheney John W & Co—
 f l c
 Condit D Harry—f l c
 Cornell H D—f c
 Davis William H—f
 Evans H G—f
 Felton Chas H & Co—t
 Fisler Wm V—f c
 Fitzgerald Thomas B—f
 l c
 Freeman Bros—f
 Hallinger Wm P—f c
 Halloway E O—c
 Hatch Cooper B & Co—f
 Henderson D A & Co—
 f l c
 Humphreys Louis B—f
 Jessup Geo W & Son—f
 Justice J S & Co—f
 Keene Mrs A f c
 Kirkbride G W—f
 Lare A B—l
 Low J S—f
 Massey W E—f
 Mather J A Jr—f c
 May Edmund—f
 Miller Crawford & Co—
 f c
 Newkirk Chas S & Co—
 f
 Nixon Horace F—f
 Nowry Jas E—f
 Ott S C—f
 Patton W F—f
 Reader L B—f
 Rieder R F—f
 Renwick D S—c
 Royal Herbert W—f
 Schmidt Wm—f
 Smith T J—f
 Stern D H—c
 Stokes & Packard—f
 Truscott & Sharp—f
 Verga Lawrence—f
 Wesley & Wesley—f
 West T I—c
 Whaland Harry H—f
 Wilson & Carr—f
 Wilson J E—c
 Wimer G N—f

CAPE MAY

Campbell Charles—f c
 Eldredge Samuel F—f c
 Hughes Gilbert—f l c
 Hughes J Harry—f
 Miller C Earl—f
 Needles Sol—f
 Richardson F C—f
 Stites E P & Son—f c
 Taylor James F—f

CARLSTADT

Foth Herman—f l c
 Ullman Jacob H—f c
 Zimmerman Geo & Son—
 f c

CLINTON

Baker & Smith—f
 Bien Geo W—l
 Kline & Shive—f

CRANFORD

Ferguson & Van Name—
 f l c
 Sackett Grove—f l c
 Seward Clarence—f l c

DOVER

Baker W H—f
 Carry John R—l
 Cooper Peter E—f
 Hummer D R—f l c
 Jenkins Edward—f
 King H H—l
 Moller John—f
 Northcott M—l
 O'Leary P B—l
 Schwarz Harry L—f l c
 Tippet F H—f l c

EAST ORANGE

Ballard M L—f
 Bancroft Frank—f
 Blauvelt J N & R T—
 f c
 Bruen Edward E Co—i:
 Butterworth R H—f
 Castle F D—f
 Connolly & Connolly—f
 Errickson Walter F—f
 Geer F M—c
 Gilliams John F—i
 Greening Chas H—i
 Grover Geo A—f
 Hedden W G—f l c
 Holmes R D & Co—f
 Johnson Thos—f
 Jones A J—f
 Kelley E A—f c
 McComb Edward W—f
 McWilliams J W—f
 Nevins C H—f
 O'Donoghue C Co—i
 Peterson Miss M L—f c
 Savage S J—f
 Simmonds J G—f
 Smith Thos H—f
 Taylor F H—f
 Ward Frank C—f
 Westervelt C A—f
 Willet Henry S—f
 Wirthington H Jr—f
 Young F W—f

EGG HARBOR CITY

Cast Chas T—f
 Kann Henry—f
 Stephany & Co—f l c

ELIZABETH

Bishop S C—f
 Bourdon W A—f l c
 Boyle M W—f
 Colins J J—f
 Dix Warren R—f
 Dunbar & Weaver—f
 Fontaine F E—f
 Gabriel F—f
 Gorden L—f
 Hall J G—f
 Hennessy D F—f
 Keys H C—f l c
 Marz C—f
 Meeker W H—f l c
 Miller B B & Co—f
 Mulford & Keys—f l c
 O'Donnel L—f l c
 Ogden B M & S R—f l
 Patterson R L—f
 Phares E W—f l c
 Poppenga S A—f
 Pulsford J A—f
 Ryan J P & W H—f
 Stein W F—f
 Walker J H—f
 Whittemore A R—f
 Williams C W—f
 Woodward & Williamson
 —f l c

ELMER

Cochran Abraham—f c
 Edmunds John C—f
 Hitchner R M—f
 Nieukirk E W—f
 Stratton C L—f

ENGLEWOOD

Bertwhistle & Livingston Co—f c
Conklin William—f c
Coe Arthur E—f
Fink J H—f
Gorham R A Co—f c
Homans Shepard—l
Honick & Hill—f
Lanssen A Jr—f
McKinney J H—l
Miller L A—l
Mowry L D—f l
Probst Frank B—f c
Reinmund B F—l
Smith B M—f
Van Buskirk Maxwell—f
Valentine D F—f
Vermilye H R—f c
Weatherby W & Co—f c

FLEMINGTON

Alvater & Landis—f l c
Berkaw B H—f
Bloom George H—f
Dilts Augustus—f
Glazer Marcus L—f l c
Large George K—f c
Parker Bros—f l c
Robbins Adam O—f

FREEHOLD

Barkalow C B—f
Bender Geo—l
Butcher Donald C—f l c
Crawford Wesley—l
De Roche J A—c
Donahay Jos L—f c
DuBois Chas V—f c
Hankinson Wm A Jr—f
Hendrickson & Van Der-
veer—f l c
Lockwood Samuel A—f
l c
Monahan Jos A—l
Mount H J—f l c
Naylor Garret—l
Pattison E W—f l
Rosell John T—f l c

FRENCHTOWN

Able H J—f l c
Hagaman L D—f c
Hough J C—c

GARFIELD

Alnor John N—l
Anderson L—c
Boehmer Chas—f
Brown Lawrence E—l
Brown M S—f
Elgersoma C—f
Ingue Ciro—l
Janowsek Emil—l
Kornhoff A—f
Messenio Frank—f c
Meyer Chas—f
Mueller Albin—l
Muller Frank—f
Perrone Frank Jr—f c
Romoglia Frank V—f
Van der Plaet J Jr—f
Whitehead Miles C—f c
Wright & Reynolds—f c

GERMAN VALLEY

Dufford P S—f l c
Walch John C—f
Walsh E C—f
Wiley F J—f l c

GLASSBORO

Downer & Son N A—f
Imhoff Jacob F—f l c
Pierce E S—f
Shute H C—f
Sturgess Edward L—f l c

GLEN RIDGE

King R C—f l c
Langstroth T W—f c

Phillips John B—f
Pierson A R—f
Russell Nathan Inc—f c
Ryan Vincent A—f

GLOUCESTER CITY

Cascy Geo A—f
Glenn S—l
Hambleton Wm B—f c
McCormick Wm—f
Mullen Daniel—f
Ouigley J—f
Reeves Harry—f
Stetser & Stetser—f
Whittington Jos—f

GUTTENBERG

Eypper W J & C A—f c
Knoebel P R—f c
Rose W F—f c

HACKENSACK

Barkman B B—f l c
Bergen Realty Co—f c
Beyer Edward—f l c
Cumming Thos H—f c
Doremus H B—f
Fountain C S—f
Haring J Elliott—f c
Hinds Florence M—f
Hinds John F & Son—f c
Johnson Agency The—f c

Newman Bros—f c
Phillips E T & Co—f c
Romeyn James A—f c
Ross F B—f c
Shaffer Wm—f
Taylor F M & Co—f c
Van Gieson J B—f c
Waite F H—f c
Walden Daniel T—f l
Washburn Thos F—f

HACKETTSTOWN

Fisher James—f l
Neighbour Morris—f c
Trimmer A W—f l c

HADDONFIELD

Abel Geo—f
Alburger P F—f l
Alexander C G—l
Archer F M—f
Bishop R P—f
Braddock H L—f
Clement A—f
Cook C B—l
Cooke W L—l
Dawson H B—l
Dreby E C—f
Field H B—c
Foard M B—f
Fox R E—l
Fredericks Geo E—f
Graff L E—f
Grigg H S—f
Harrison Wm H—f
Heins L J—f c
Hopkins T S—f
Kreuger F Jr—f
Krouse C A & Co—f c
McNeill Arthur Y—f l c
Magill E F—f
Masters W G—l
Pierce C F—c
Pressey D—f
Reid W L—c
Tatem J F—f
Tilden V R—l
Titus B O—f
Willets S A—f
Wood Harry—c

HAMMONTON

Baker Jos A—f
Bernshouse W H—f c
De Puy Wayland—f
Garton J H—f

Hammonton Trust Co—f c
Patten J P—f
Perry Jos W—l
Phillips H M—l
Picken Robert—f
Strouse Geo E—f
Tilton W R—f

HARRISON

Riordan Joseph A—f c
Van Deren Clarence T—f c

HAWTHORNE

Johns E A—f c
More A G—l

HIGH BRIDGE

Apgar Luther A—f
Apgar John R—f
Trimmer E D—f

HIGHTSTOWN

Allen & Stults—f l c
Keeler N A—f c
McKay Miss M—f c
Perrine W N—f
Schenck E G—c
Shangle J R—l

HOBOKEN

Arata E A J—f
Bender F W—f
Benson's Jas Sons—f
Borcher A H Jr—f
Bunnell Chauncey—f l c
Burnhorn C A—f l c
Byrne Jos M Co—f
Carey Bros—f c
Daab Philip—c
Eckhardt J J—l
Fall Charles—f c
Goldram N M & Son—f
Hall Tietenberg Co—f c
Harpers' Agency—f c
Keisler G J & Co—f
Lauckner O O Ins Agcy—f c
McArthur John E—f
McLaughlin Jas J—f c
Magee Eugene V—f c
Mayer Leo—f
Mayer L J—f
Schau H G—f
Schiller Albert S—f c
Schmidt Fred F—f
Schultz & Grauert—f
Sengstacke Wm—f
Stack Edward—f
Steljes & Steljes—f l
Tissott C A—f
Washington Realty Co—f
Weidner Henry J—f l c

White Wm H—f
Yates John P—c

HOHOKUS

Keiser G J B & Co—f c
Keiser I B—f l c

IRVINGTON

Bonnet Mrs Mary—c
Bross Edgar A—f
Dangher & Co—f
Flindell & Co—f
Harrison Geo D—f c
Jones Mrs Lottie A—f
Martin J P—f c
Reinfelder E C—f
Sharp F R—f
Short J W—f
Stales A J Co—f c

JAMESBURG

Brooks Wm H—f c
Courter Wm H Agency
The—f
Davison B D—f
Davison C M—f

JERSEY CITY

Bauriedl H J—f c
Bietz F W—f
Brown & Osmond—f
Byrne Jos M Co—f
Davis Robert—f
Erwin & Co—f c
Fengado W S—f
Frank A A—f
Gaddis P & Co—f c
Garrison W V & Son—f
Haesloop J—f
Heights Realty Co—f
Higson & Higson—f l c
Hostman G—f
Insley E W & Son—f
Jaquith Wm P—l
Lauckner O O Ins
Agency—f c
Lewis Frank H—l
Love & Wanser—f
McLaughlin J A—f
May R C E—f
Mendles Theo—f c
Meyer & Klein Co—f
Michel & Moore—f c
Muller & Rolfs—f c
Muller A G—f c
Muller's John E & Son—f c
Mullins & Cronan—f
Nagle J F—f
Nelson & Ward—f c
O'Neil A J—f c
Osmond A C—f
Patterson & Rowlands—f

VAN HOUTEN & SHERWOOD CO.

Louis Sherwood, Pres.

Telephone, Jersey City 33

15 Exchange Place

Representing

Firemans Fund, Travelers of Hartford, Globe and Rutgers
Commonwealth, N. Y., U. S. Fidelity and Guaranty, Md.
Automobile and Workmen's Compensation Ins.

WOODWARD & WILLIAMSON

Telephone, 373 J. C.

(INC.) 243-5 Washington St

Authorized Agents for

Continental, N. Y.; Liverpool & London & Globe; N. Y. Underwriters
Agency; Law Union and Rock, Eng.; Union, Eng.; Eastern Underwriters, N.J.;
Pittsburgh Fire, Pa.; German American, Pa.; For Union and Essex Counties;
Commercial Union, Eng.; Hamburg Bremen; Scottish Union & National; New
York Plate Glass. General Agents for New Brunswick Fire; Globe In-
demnity; Columbia, N.J. (Autos); Union Marine, Eng. (Autos).

Branch Office, 203 Broad St., Elizabeth, N.J.

Branch Office, 80 William Street, New York City.

N.J., Jersey City—Con.

Paul J H—f c
 Ransom B F—f c
 Rippe Arnold—f
 Rollfs & Lampe—f
 Ross R S—f
 Roth & Miller—f c
 Rowland S—f
 Russell H J—f
 Ruykhaven & Hauen-
 stein—f c
 Ryer Thos A —f
 Schau Henry G—f
 Schenck & Schenck Co
 —f c
 Schumann's G Sons—f
 Slater C H—f
 Smith Co C P—f
 Smith Thos M—l c
 Stevens Frank—f c
 Taylor E M & Co—f
 Tenbroeck Morse Co—f
 Van Houten & Sher-
 wood Co—f c
 Wallace Wm C—f
 Woodward & Williamson
 Inc—f c
 Wooley M & Son—f l c

KEARNEY

Amman Adolph—f
 Canfield Burton E—f
 Comins Louis K—f l c
 Eilshumius H G—f
 Lindblom L W—f
 Strong E A—f

KEYPORT

Ackerson H E Jr—f c
 Brown Geo W—f
 Clayton Chas—f
 Taylor Marcus B—f
 Walling Alvarado M—f
 Walling R O—f

LAKEWOOD

Bradshaw Co A M—f l c
 Le Compte E E—f
 Lynch Jasper—f
 Tickner Ed A—f c

LAMBERTVILLE

Dilts Robeht H—f
 Hayhurst W F—f
 Holcombe & McCracken
 —f l c
 Lyman W—f
 Sergenat L H—f

LITTLE FALLS

McClincey W G—f
 Matches C W—f c

LONG BRANCH

Braney J F—f c
 Emanuel & Co—f c
 Green Harry W & Bros
 —f c
 Holston Arthur L—f c
 Woolley & Sherman Co—
 f c

MADISON

Benjamin Chas—f
 Cook E L—f c
 Davey F C—l
 Eagles Alex—f c
 Keating Jos V—f c

MANASQUAN

Bush Ralph—f
 Conover Wm T—l
 Goddard E F—l
 Green E B—f
 Jansen J H—l
 Longstreet John A—f c
 Miner J D—f

Morris Wm—l
 Sprague F T—c
 Townsend George—l
 Zimmerman H S—l

MATAWAN

Bedle W G—f l
 Fountain Wm A—f l c
 Heuser Geo—l
 Schock C S—f
 Shepherd George B—f
 Voorhees James E—f
 Wardell C H—f

MERCHANTVILLE

Beatty C H—l
 Craig Arthur E—f
 Downs F A—f
 Gaskill Theodore L—f
 Griffith Joshua—f
 Hollingshead G I—f
 Holman W A—f l c
 Lewis W H—l
 Longstreth Wm—f
 Morton J Edgar—f
 Pierce C F—l
 Ruth Mrs Mary—f
 Swope D—f
 Walton Coates Jr—f

METUCHEN

Ayers H E—f l c
 Campbell Chas C—f l c
 Pierson Truman T—f l c

MIDLAND PARK

Christopher C J—f c

MILLBURN

Reeve Chas R—f
 Schmidt J H Jr—f
 Summers W E—f l c

MILLVILLE

Andreas Chas—l
 Banks Mable—f
 Broadwater D B—l
 Burt H O—f
 Clark Geo—l
 Conover Chas B—f c
 Davis Geo—l
 Erickson H R—f l
 Ghagan Wm—l
 Goodwin E—f c
 Goodwin Wilbert—f c
 Headley James R H—f c
 Heaton Wm—l
 Langley E L & Co—f
 Oliver Roy—f
 Powell Harry—f l c
 Sampson P S—l
 Sheldon Wilbert—f c
 Simmons Thos S—f c
 Smith Jos F—f
 Thomas Geo—l
 Weatherby Henry—f
 Wheaton Frank—l
 Whitaker Thos—f l c

MONTCLAIR

Anderson C W—l
 Brewster S L—f
 Connelly H S & Co—f
 Crawley Francis M &
 Bros—f
 Draper R B—f l c
 Hening R M—f
 Hughes & Taylor Co Inc
 —f c
 Jenckins & Marshall—f
 Larsen Peder—f l
 Mooney James—f
 Parsons W H—f
 Roche Thos A—f
 Simpson-Merritt Co—f
 Stone W E—f
 Taylor W M—f
 Watkins Jas—f
 Yost Henry L—f

MOORESTOWN

Aitken G—f
 Evans Geo B—f
 Gillespie Geo—f
 Kennard W—l
 LeConey Wm G—f l c
 Pettit A S—f l c
 Spooner Geo C—l
 Stokes N Newlin Jr—f
 Sullivan J T—f
 Wright Wm—l

MORRISTOWN

Ayres Theodore & J B
 —f l c
 Baldwin Frank D—f
 Day S S—l
 Genung Harvey J—f l c
 Griffith—f l c
 Griswold H E—f
 Hipson E—f
 Hurtzig Wm G—f
 Johnson J H & Co—f
 Merrell F W—l
 Roach V D—f
 Romine D E & Co—f
 Ross Geo H & Co—f l c
 Searing J Walter—f l c
 Smith Geo C—f
 Van Dyke & Wise—f

MT. HOLLY

Bowker R W—f l c
 Hawkins Harry Jr—f l c
 Howell John R—f l c
 Hulme J S—f
 Kelsey & Kille—f c
 Krayner C J—f l c
 Oatman Johnson—l

NEWARK

Adams F W—l
 Ambroze Vincent W—f
 Baker W R—l
 Bainberger Maurice—l
 Bancroft Frank—f
 Beaty W I—f c
 Berry J J & Bro—f c
 Berry W P—f
 Bice & Bice—l
 Bickford A—l
 Bissell T J—l
 Blasberg & Ziegler—f c
 Bond Geo E—f
 Bonghner & Co A K—f
 Boni C N—l
 Bray A W—l
 Brittain H M—l c
 Brown & Kingsland—f
 Byrne J M Co—f l c
 Camp J F—l
 Carlough F V—l
 Cavicchia Peter B—f
 Chandler W—l c
 Chapman A S—f
 Clark M H—f
 Clarkson W B—c
 Coe T C—f
 Coleman H H—l
 Coleman W S—f c
 Collinson D H—f
 Conlon R P & Son—f c
 Cotes Ben L—l
 Crowley T F Jr—f
 Culver J Hatch—f
 Daly Edw P—c
 Davett E M—c
 Day & Cornish—l
 Dempsey W A—l
 De Richmond H L—l
 Dodd Chas S—f
 Dunham & Jordan—f
 Egner A W—f
 Eichorn & Foley—f c
 Eisele F H—l
 Eisele John C—l
 Errickson W F—f c
 Essex County Agency—
 f c
 Faulhaber L O—c
 Feist & Feist—f l c

Fiedler Corporation The
 —f c
 Fischer F J—f
 Fischer John—f c
 Flindell & Co—f c
 Foley H J—c
 Ford William—c
 Foadick L—l c
 Garabrant Jas E & Co—
 f c
 Geiser & Plum—l c
 Geist J H—f c
 General Agency Inc—f
 George H P—f
 Giblon John—c
 Griffith T W Co Inc—f c
 Groell Mrs Augusta—f
 Guerin & Williams—f c
 Hall J Elliott—l
 Hand Edward—f c
 Hahn J L—f
 Hannay G F B—c
 Heard W N—c
 Henry Chas M—f
 Herrick C C—l
 Hewson Geo F—f
 Hines H C—f
 Holle Joseph—f
 Honness J F—f
 Huegel & Clark—f
 Hugg C W—l
 Hull W B—f
 Jay & Jay—f
 King Geo F—l c
 King J W—l
 King N—l
 King R C—f
 Kinne E B—f
 Kirkland & Yardley—f
 Lanereux G W—f l c
 Lelarge George B—f
 Levi Rudolph—f
 Linderman H R—l
 Lippman Louis—f c
 Lillett Charles S—i
 Litwack Saul—l
 Loebel Chas—f c
 Lord H G—l
 Lowy & Co—f
 Lurich C C & Co—i
 Lushear W H—l c
 Lyon C C—f c
 Lyon Ernest A—f c
 Lyon Geo E—f
 McArthur J E Co—i
 McCord C F—l
 MacDonald F M—c
 McDonough E W—f
 McGuire R E—l
 McNeil John T—f
 MacKechim Louise G—l
 Mahoney C J—f
 Marley B J—l
 Marvin H F—f
 Masterson W H—l
 Mayer John E—f c
 Merges Francis & Co—
 Merklinger E A—f
 Mills P R—c
 Moffatt T C & Co—f c
 Morse M W—f
 Murphy H N—c
 Mutchler Geo & Co—i
 Myers & Stell—f
 Nelson H—f
 New Arthur J—f
 O'Donnell J A—f
 O'Gorman & Young—i c
 Olcott S C—c
 Osborne R A—f
 Perine J J—c
 Perry J Franklin—i
 Pettibone W L & Co—i c
 Pfister J C—f
 Phillips P A—f
 Plume Geo C—f c
 Poh Adam Jr—f
 Popik Alfred—f
 Popik D N—f c
 Price M J—f
 Reeve Arthur D—f
 Reid J H—c

Reinmund B F—l
Reiss Henry—f
Richards C G—f c
Robertson A—f
Rommel Henry C—f c
Rorick H C—f
Rosenstrauch W S—f c
Rupprecht J Wm—f
Ryerson & Hall—f c
Scharff J H—c
Schechuer Samuel—f
Schlesinger L Inc—f c
Schurr Albert—l
Scriba J—l
Seely Lockwood M—f
Selvage Chas—f
Shipman Clifford—f
Shryver & Geyler—c
Simonds Geo H—l
Small Phillip L & Co—f c
Smith-Case Co—f
Smith M M—f
Sommer G F & Son—f c
Stein Julius—f
Stevens J H P—c
Stiles F W T—c
Stoutenburgh & Stoutenburgh—f
Swatland Stephen S—f
Ten Broeck & Co T M—f
Tillmes A—f
Thompson W L—f
Trimpi H F Co—f c
Trusdell W N—l
Tucker Edw L—l
Utter F N—f
Van Sant H M—l c
Van Valen M B Agcy—f
Van Vliet & Kerr—l
Wagner Henry—f
Ward-Gillen & Co—f l c
Ward & Gebin—f
White & Fenwick—l
Wickham R M Co—f
Wilkinson & Cooper—f
Wordley James E—f

NEW BRUNSWICK

Cahill Edw J—f c
Cramer Caleb H—f c
Edgar Jas A—f c
Fisher Chas—f
Garline Ralph—f
Harkins & Victory Co—f l c
Hendricks J M & Co—f c
Kirkpatrick J Bayard Co—f
Levin Samuel L—f l c
Middlesex Brokerage Co—f c
O'Connell James—f c
O'Connor Michael—f
Parker Neilson T—f
Stevenson B—f
Towle Geo C—f
Van Cleef Howard—l
Watson John—f
Williams Paul—l
Williamson Luther M—f c
Wright J B—l

NEWTON

Dalrymple Louis A—l
Harris & Morris—f
Hendershott & Son J B—f
Hill Samuel Jr—f
Howell Smith & Co—f c
Losey John C—f
Tuttle Rutherford—f
Van Blarcom A J—l
Woodward Henry J—f l
Woodward Wm W—f

OCEAN GROVE

Covert D C—f c
Woolston Ernest N—f l c

ORANGE

Applegate C L—l
Ayers Thomas O & Son—f l c
Berryman John—f
Clark J A—f l c
Frisbee L W—l
Hanners A R—f
Holmes Jas S—f
Lamoreaux G W—f
McDevitt A J—f
Otterbein Wm L—f
Reeve A D—f
Smith S T & C A & Co—f l c
Smith W H—l
Smith W P—l
Snyder E H—f
Thompson O S—f
Young Albert C—l

OXFORD

Fowler Fred—f
Jones N A—f
Tunison G O—f

PALMYRA

Blackburn F—f
Fichter Wm L—f l
Hires Wm E—f
McNeil John—f
Porter George J—f
Rudderow Wm V & F G—f
Snelson Sydney G—l
Walters A H—f
Wimer Geo N—f c

PATERSON

Ackerman Danl R—f
Ackerman Simeon—f
Addinger Fredk J—f c
Alherse R E Co Inc—f c
Allen H A—l
Auburn Jas H—f c
Babcock Ephraim—f
Borden R W & Co—f c
Buckley's Agency—f c
Carlock A M—f
Clair Geo—f c
Cocker James H—f
Collier & Stein—f c
Currie Gus Jr—f
De Lozier Jacob—f
Deitz Clemens—f
Duddleson & Greenwood—f
Eklings R M Co—f c
Farrar Sidney—f
Finlay Jno—f
Furrey E W—f c
Garrison Rumsey & Co—f c
Gordon D—f c
Haldane A P—f c
Hansen & Sinclair—f c
Hudson & Koopman—f c
Hughes Patrick—l
Kaiser G E—f c
Kuhn & Muller—f c
Lambert E H—f c
Lee John F—f
Leggett Robert—f c
Lister J G—l
Linnell M H—l
McDermott W F—f l c
Madden James F—f l c
Magonigle Sam—l
Merz W A—f c
Mortlock Stavley & Co—f
Morrissee James A Inc—f c
Oatman J M & Son—f
Olden E H—f l c
Orcutt Saml B—l c
Pollitt Geo W—f
Proskey David V—f c
Reynolds Charles—f c
Reynolds F R—f l c

Schumann—Heink—f
Henry—l c
Shaw & Morrison—f
Sherwood & Lockwood—f
Stein Henry—f
Vermeulen A—f
Warren & Brown—f c
Worden G H—f c

PAULSBORO

Cowgill W G—f c
Miller E G—f
Miller W E—f l c
Smedley Howard B—f c

PENN GROVE

Cresley Elwood—l
Day Herman—l
Smith Harry—f
Smith Josiah—f
Titus Wm—f
Trumbull J W—f l c

PERTH AMBOY

Alpern & Co—f c
Boynton Bros & Co—f l c
Brown Frederick L—f
Burke & Bolger—f c
Comegry E—f
Compton James A—f
Conklin F R—l
Cross Rubene—l
Elkovics Bros—f
Flynn & Peterson—f
Fox Frederick F—f
Frazer Bros—f c
Goldberger Leo Jr—f
Hanson John—f
Horvath Michael—f
Kosene Alexander—f
Massopust & Duschock—f
Neilson Adolph—f
Neilson Hans—f
Neilson & Hostrup—f c
Pierce & Son Inc—f
Ryan James J—f
Shirley Daniel A—f
Vail & Comegry—f

PHILLIPSBURG

Bowers J S—f
Cody Thomas—f
Diechman & McConnell—f l
Dull C J—f
Hay Russel—f
Judge Mary I—f
MacGowen Chas—f
Marnell & Newman—f
Reiley J I Blair—f c
Sharp Chas B—f l c
Shimer J M R—f
Smith Edward—f c
Smith Jas E—f c
Vanbilliard Oliver & Son—f c
Young Jos L—f l c

PLAINFIELD

Abbott Wm H—l
Brown Geo F—f c
Buxton Herbert—f
Clarke G M & Co—f c
Curtis John E—f c
Doane & Van Syckel—f c
Doane T Jr—f
Emmons J P—f
Ford C L—l c
French E M—f c
Hardingham E C—f c
Huntsman J F Jr—f
Linbarter H R—f c
Lyman G R—f l c
MacDonald J F—f c
Mulford A—f c
Mundy & Gano—f l c
Murray Roger F & Bros—f c
Parris H C—l

Perrin Wm L Jr—f c
Pope J C & Co—f c
Reilly Martin—l
Slocum C M—f
Tapscott H B & Bro—f c
Thickstun W D—f
Vail J T—f
Wilson Wm F—f c
Woodruff W A—f c

PLEASANTVILLE

Anderson W L—f
Andrews Mose—f
Bates G—f
Campbell & Wootton—f c
Kirecht M H—f
Lutz C—f
Thompson R P—f
Weeks Joseph—f

PRINCETON

Conover Thornton—f l c
Fish & Marvin—f l c
Howe W B & E L—f l c
Hathaway Henry E—f l
Hubbard O H—f l c
Lavake T W—f l c
Murray George R—f l
Rowland & Cook—f l c
Rule Geo A—f l c
Starr Walter D—f l

RAHWAY

Bunn H B—f l c
Coffey John J—f l c
Freeman Uel & Son—f c
Gehring Clifton—f c
Mead Joseph T & Son—f c
Trussler Frank—f c
White W T—f c

RARITAN

Bruns John—f
Dilts Geo W—f
Frellinghuysen J S—f
Reger John F—f c

RED BANK

A
B
C
D
E
F
G
H
I
J
K
L
M
N
O
P
Q
R

Sullivan Con D—f c
Tilton Amos—f l c
Warner C D Ins Agency—f c
White Francis—f l
Willguas D W—f c

RIDGEWOOD

Gordon & Forman—f
Hopper J B—f c
Keeley James F—f
Keiser G J B & Co—f c
Keiser J B—f l c
Smith F C Co—f
Smith J Calvin—f
Stevens & Teter—f
Walstrum Samuel S—f c
Wortendyke R H—f
Zabbriske W C—f

ROCKAWAY

Gustin Frank—f
Matthews Edwin—f

N. J.—Con.

ROSELLE

Huch E & Co—f
Trimmer C B—f

ROSELLE PARK

Bonnell Wm P Co—f
Churchill Arthur—f
Fish Harwood—f
Kibbe I P—f

RUTHERFORD

Brown Duval B—f c
Dannheim Carl—f l c
Van Winkle A W & Co—f l c
Watson A L & Co—f c

SALEM

Acton I Q & Son—f c
Dunham J S—f l
Hilliard W T—c
Hitchner James—f
Keasbey H B—f
Ketly Benj—l
Mifflin Wm T—f
Miller Josiah—f
Newkirk Eugene B—l
Sinnickson J F—c
Smith D Harris—f
Snelbaker H—l

SOMERVILLE

Codington L M—f c
Enk John—f c
Nolan W D—f c
Schoonmaker S—f
Scott Walter F—f l c
Scully M W—f
Sutphen W R—f c
Swinton Arthur C—f l c
Voorhees C L—f

SOUTH AMBOY

Birmingham Wm—f l c
Buckalew Chas—f
DeGraw F E—f
Grace Alonzo L—f
Guelinsen Thos—f
Gundrum George—f
Mason Robt P—f
Parker J M—f
Roddy Edwin—f

SOUTH ORANGE

Hughes Eugene E—f c
Munther John D—f c
O'Brien Co The J Chas—f l c
Redfern Ira T—f c

SOUTH RIVER

Anderson Charles—f
Booraem Chas—f
Bowne E—f
Farr David—f
Ledwon John W—f
Nodine Fred—f
Prentice Frank—f
Roze Wilbur C—f
Serviss David—f

SPRING LAKE

Brown P C—f
Clayton H—f
Patterson E V & Son—f

STANHOPE

Knight T J—f l c

SUCCASUNNA

Buck F M—f
Fancher J W—f

SUMMIT

Bingham John—c
Hicks Bros—f l c
Holmes E C—f c

Hotchkiss Jobs Realty Co—f c
New Jersey Ins Agency—f
Pierson E C—f l c

SWEDESBORO

Ashton & Crispin Inc—f l c
Lippincott C D—f
Stratton I S—f
Wilson & Zane Co—f

TENAFLY

Baker Wm E—f c
Borchers A H—f
Borchers Henry—f
Demarest E—f c
Roberts Alexander B—f c
Westervelt Jas—f

TOMS RIVER

Bailey S C Jr—f l c
Grover Percy L—f
Havens B C A—f l
King A C—f

TRENTON

Aaronson Harry—f
Ashton & Pratt—f
Atkins & Watson—f
Bergen J A—l
Biles F B—f
Block S R—f
Braeder Frank R—l
Brown Thos R—f
Bullock Geo C—f l
Burrows E—f
Case & Cain—f
Case & Sechrist—f
Case L C—f
Clinton H W—f
Comp Chas A—f
Cook Edwin—f
Dickinson W M—f
Darrah J H & Co—f
Eastburn H M—l
Eisner Leo—f
Fell & Moon Co—f c
Foster-Norman Co—c
Fuld Louis A—f
Hammit C K—l
Harter N C—f
Hill E C & Co—f
Hirsch Wm C—f
Holcomb W A Co Inc—f
Hughs M B—f
Hulse Ralph—c
Kelly Wm J—f
Kennedy Chas B Co Inc—f

Krumholz Catherine—f
Lawrence & Prior—f
Moore W G—f
Morgan & Co—f
Morris E B Co—f
Nutt Geo T—f
Patterson Chas L—f
Peak Jas T—f
Phillips B M & Son Co Inc—f c
Pine Harry S—f
Ranchard J A—l
Smith Walter F—f
Solon Michael J—f
Stout Geo W—l
Stryker & Breneman—f
Thompson L C—f
Updike A & Son—f
Updike Levi—f c
Van Horn & Murray Realty Co—f

Walsh Edward H—f
Watson & Wright—f
Watson J L—f
White Edmund—f
Whittenborn F J—f
Worthington's A L Sons—f

Wright Harry S & Co—f
Wright Jos H—f
Yard Alexander C—f
Yard Geo B—f

TUCKAHOE

Frambes Frank—f
Marshall Randolph—f
Sheppard R P—f

TUCKERTON

Austin F R—l
Price & Bishop—f
Sawyer Jos S—f
Speck T. Wilmer—f c

UNION

Blume A—l
Dippel & Ruhle—f
Glueck John—f
Hansen & Hansen—f c
Hauenstein L C & Son—fc
Kreiger & Co—f
Limouze Shield Singer Co—f
Renner H W & R S—f l c
Tallman E A—f
Venius O & Son—f l c
Wetterer August—f
Young E B—f l c

VERONA

Barter W P—f
Man Carl—f
Simonson C S—f

VINCETON

Branin Wm—f
Butterworth & Clayberger—f

VINELAND

Ackley Chas W—f
Bray & MacGeorge—f l
Hurd S F—f
Sharp Ira P—f
Taylor Alex M—f l c
Thompson Thos—f
Tombleson L W—l
White C T—l

WALDICK

Babcock L M—f
Marstene S—c
Quackenbush J W—f
~~Quackenbush J W—f~~

WASHINGTON

Anderson A—f
Burd W—f
Christine H—f
Creveling W G—f
Uehlein John E—f
Wykoff D V—f l c

WEEHAWKEN

Koster Chas F—f c
Renner H W & R S—f
Schellhorn J W—f l c

WENONAH

Cattell Wm C—f
English J W—f

WEST CREEK

Jones W J—f
Rutter R N—f

WEST HOBOKEN

Barbaris A—f
Cuttaneo A—f l
Davis J E—f
Eastwood S J—f
Eichmann Morris—f
Haugartner Albert—f
Hutchins Geo K—f l c

McMahon J & J—f
Mendles Theo—f c
Meyer Bros—f
Norton A—f
Schultz & Grauert—f c
Weber August—f c
Weber Jacob—f c
Wichmann & McDermott—f c
Zimmerman Jos—f c

WEST NEW YORK

Donohue F J—l c
Griesbach Otto A—f c
Hassamer Augt—c
Kergmann Augt—l

WESTFIELD

Abrams Herbert L—f c
Brush Ferd—f
Burrhuns Samuel—f
Closterman L O—f
Decker Feirma L—f
Decker Louise—f
Dohrman J A—f
Doying F W—f
Dutcher M B—f
Hart L E—f
Hamilton W J J—f
Homes Henry—f
Keeler W I—f
Lee Walter J—f
Pearsall F R—f
Randolph E S F—f
Reeve W Edgar—l
Russell H L—f
Scudder M M—f
Seward Wm—l
Smith C E—f
Welch Wm S & Son—f
Westfield Real Estate Co—f
Williams G N—l

WEST ORANGE

Brandeis A Jr—f
Caywood J H—f
Flynn Thos A—f
Hooley M O—f
Macintosh W S—f
Martin M R—f

WESTVILLE

Barker Geo L—f l
Bender Geo A—f
Bogert Chas—f
Smith C B—f l c
Stanley Harry Jr—f
Westfield Real Estate Co—f
Williams G N—l

WESTWOOD

Goodwin Henry H—f
Herring & Bogart—f
Hinck Henry—f
Meyler J G—l
Post Percy A—f l c
Sutton H S—f l
Ray & Smith—f
Van Nostrand Alfred—f
Voorhis J J—f c

WHITE HOUSE

Kelley J H—f c
Lane John—f
Lare D L—f
Shampanore W W—f l c
Voorhees J C—f

WILLIAMSTOWN

Tice Raymond E—f
Wood J T—f
Zimmerman J B—f l c

WILDWOOD

Beecher Kay Realty Co—f c
Bright John—f c
Bright Oliver—f

Bright W H—f c
Huppert G H—f
King F L—f c
Nickerson H L—f c
Zeller Wm E—f

WOODBURGE

Boynton Bros & Co—f l c
Brown Chas R—f c
Christensen E—l
Dunn John L—f
Flanagan E J—f
Harned J E—f

WOODBURY
Carter W M—f
Conover J B—l
Crist Edward—f c
Ford Elmer—l
Gardiner E A—l
Hendrickson D F & Co—
f c
King W J—l
McLain W A—l
Prentiss John—l
Redfield Ernest—f l c
Richman W B—f l c

Storrie W R—f
Wilkins F L—f l c

WOODRIDGE
Gramlich Alfred—f c

WOODSTOWN
Andrews Geo M—l
Flitcraft Franklin—f l c
Flitcraft S S—l
Fogg E S—f

Grier G B—f
Hillman U Grant—f

WORTENDYKE
Payne James S—f

WRIGHTSTOWN
Remine Chas—f l

YARDVILLE
Comp Charles A—f

NEW MEXICO**ALAMOGORDO**

Elcan J H—f l
Menger A F—f c
Hughes & Tinklepaugh
—f l c

ALBUQUERQUE

Ackerman Frank—f
Bell J L—f
Binkert T F—f
Burg J B Realty Co—f
l c
City Realty Co—f c
Coons J H—l
Deatz A C—l
Dieckman Bruno—f
Dunbar E H & Co—f c
Durand O J—l
Fleischer A—f c
Gierke, Ogle & Doane—f
Good J B—f
Grisarri & Keleher—f c
Gurule-Sandovel Realty
Co—f l c
Keim W C—l
Kent F H & Co—f l c
Kraft Barney—l
LeSueur N F—l
McCanna P F—f
McDonald & Muggley—
f c
McDonald W W—f
McMillion W H—f c
McTeer J M—l
Metcalf W P—f
Moore Realty Co J M—f
Peach J H—f
Porterfield Co—f
Pray R M—l
Rankin Don J & Co—f
Schroeder Miss E—l
Schutt M L—f c
Schwentker F B—l
Sisk E D—l
Smith R A—l
Spitz B—f l c
Thelin Realty Co—f

ARTESIA

Blackmore T F—f c
Dougherty W M—f l c
Ferree S E—f c
Higgins E C—f
Keinath A C—f
Love R M—l c

AZTEC

Bailey Chas S—f
Jackson Roy M—f c
Palmer W A—f c
Pierce T A—f c
Riphey C E—f
Wilson E P—f l

BELEN

Goebel Oscar—f
Hoffman Geo—f l
Jacobson B—f
Simmons P P—f c

CARLSBAD

Christian & Co—f c
McIlvain W F—f c
Moore W A—f
Mullane W H—f c
Ryan H L—l
Swigart & Ross—f c

CARRIZOZO

Dawson H B—l
Denny & Osborn—f l
Sager Frank J—f c
Spence G—f

CIMARRON

Hickman Wm B—f
Lambert W H—f c
Sweeney W B—c
Vasey A W—f c

CLAYTON

Clayton Ins Agency—f c
Earnest Howell Agency
Co—f c
Eaton & Nicholson—f
Fords J W—c
Granville Geo G—f
Hammond R J Jr—l
Hardin J F—l
Hill John L—f
Land W H—c
Pennington I L—f c
Rixey T H—c
Simmons J B—l

CLOVIS

Baker C C—f c
Bynon J F—c
Crittchett J N—c
Curran W E—f c
Hockenhull A W—c
Hull J R—l
Mersfelder L C—l
Miller A L—l c
Neal R J—l
Robinson E H—f
Schenrich Chas A Agcy
—f l c

DEMING

Barnes J C—f l c
Hepp E—f
Hughes Bros—f
Kettler H F—f l c
McClughan & Dexter—
f l
Perkins R M—l c
Pollard A W—f c

EAST LAS VEGAS

Clark John S—f l c
Higgins & Son A D—f c
Investment Agency Cor-
poration The—f l c
Mills Byron T
Veeder Elmer E—f l c
Whitmore A H—f c

FARMINGTON

Danburg W M—l
Davis A L—f c
Harrington W H—f c
Hubbard J C—f c
Ricketts Orval—f

GALLUP

Browne Chas—f
Bushman & Young—f l c
Carman J W—f
Cary & Quebedeaux Co—
f l c
Dimon Samuel—f
Hart Ed—f
Kirk J J—f
Morris W H—f c
Phillips J J—l
Purdy T E—l
Robertson A W—f
Smalling & Clark—f c

LAS CRUCES

Bowman H D—c
Edwards L K—l
Flanders J E—f
Hawley F A—f l c
Hayner F M—f
Jones W A F—f
Katzenstein Fred—l
Moeller D H—l
Smith C H H—f c
Thompson ... B—c
Wade & Taylor—f

LINCOLN

Watson T W—c

MORA

Rudolph M—l
Strong C U—f

PORTALES

Braley W H & Son—f
Fairley J A—l
Howard Cor—f
Linsey W E—c
Reese C L—c
Smitn Mrs M—f
Troutt A G—l

RATON

Apgar S—l
Bayne C M—f c
Brown O L—f l
Carter & Fisher—f l
Chapman Wm A—f c
Connelly J J—f
Crampton E C—c
De Wolf F W—c
Fisher J O—c
Jelfs A—f c
McCommas D—l
Seaberg Hug—f
Swab S M—l
Wiseman S A—f

ROSWELL

Atkinson, McCune &
Minton—f c
Baker C E—l
Boislee W E—f l
Brown J A—l
Broyles R G—l
Daughtry & Jones—f l c
First State Bank and
Trust Co—f
Ford Willis—l c
Greiner D P—l c
Hervey J M—c
Kirby J S—f c
Malone & Tamehill—f c
Malone R L—l
Redfield S I—f c
Rose W F—l
Russell W P—l
St John John R—f
Turner & Robinson—f c
Williams B P—l

SAN MARCIAL

Flores D—l
Joyce W J—f l c
Nichols J E—f c

SANTA FE

Bishop C A & Co—f l c
Jones F M—f l c
Kinsell Geo M—f c
Santa Fe Abstract &
Realty Ins Co—f c
Townsend W N—f

SANTA ROSA

Baker & Burnett—f
McGinnis C E—f c
Roberson H R—c
Smith H B B—f c

SILVER CITY

Betts H H—f
Blevins E A—f l c
Comstock C D—l
Lamb Harry—f
Murray A I—f l
Warren Mrs Q S—f

SOCORRO

Chase J P—f c
Fullerton John—l c
Smith J E—f l c

TAOS

Frayne w m M—f
Woodward & Williamson
—f

TUCUMCARI

Allredge C H—c
Carter & Co—f l c
Evans G Jr—c
Gerhardt H—f l c
Hamilton C B—f l c
Saxson E F—c

NEW YORK

ADAMS

Moore F G—f 1 c
Sinclair John & Son—f 1 c
Waite H H—f 1 c

ADDISON

Bartlett W A—f 1 c
Clark S D—f
Clark W B—f 1 c
Wade Eugene & Sons—f 1 c

AKRON

Childs J G—f 1 c
Loftus J F—f 1 c
Stage F M & Co—f 1 c

ALBANY

Austin & Co—f c
Barcus Jas Q—l
Barradale D S—l
Bates A J—f 1
Benson A V & Son—f c
Blanchard - Lansing Realty Co
Buckley C H—f
Bull Horace S—f 1
Burdick L H—f
Burkhardt O F—l
Burnham W F—c
Callan P J—f
Chadwick R R & Sons—f
Charles Thomas—c
Cantine E B—f 1 c
Clark J W—l
Commerford & Dolan—f c
Connolly T J—l
Cook A J—l c
Creegan J J—f
Dacey J B—f
Daggett J M—f
De Rouville Chas C—l
Devine J F—l
Dignum Edward J—f
Dixon J V—f
Finster P W—f c
Elliott F P—f
Failing J P—f
Foster S L—f
Frang Moses I—l
Gebhard Frederick W—f 1
Geller C C—f
Goode J C—l
Griffiths E M—f 1 c
Hall C R—f
Halsey A J—f
Harter E M—l c
Hatt Geo J—c
Hendrick James—f c
Herschberger Henry—l
Herschberger H I—f 1
Hill W L & Co—f
Howe W C—f
Jenison & Co—f c
Jessup E C—f
Johnson & Link—f
Jones Geo E—f c
Keefer & Richmond—f c
Kidder Pancoast—l
Kohn Henry H—l
Landon & Coffin—l
Lansing C E—f
Lasch & Dorwaldt—f
Lehman & Co—f
Lenox W W—f
Leonard Jesse H—f
Leonard J H—f
Levy M S—f c
Ling Percy—f
Lovett A T—f
Lusthoff W H—l
McElroy & Hahn—f c
McChard A—f c

McChard J V—f c
McHarg J V—f 1 c
McNamee F A—l
Masters Emory L—l
Mayers J—f
Meyers H M—f
Mills G A—f c
Moore R H—f
Moxson H E—f

derwriting Agency—f
King Myron H—f
Morgan C O—f c

AMSTERDAM

Bell W H—f 1 c
Bennett L & H K—f
Brumley & Bergen—f c
Burke Thos F—f c

E. V. Mullenneaux Co.

93 STATE STREET, ALBANY, N.Y.

GLENS FALLS INSURANCE CO.
COMMONWEALTH OF NEW YORK

ROYAL EXCHANGE

GENERAL ACCIDENT, FIRE AND LIFE

Fire and Liability Business Handled for Brokers

Mullenneaux W H—f 1
Noonan J L—c
Nugent H B—f
Oppenheim Wm L & Son—f
Palmer E DeL—f
Phelps Wm B—l c
Poole J E—f 1 c
Porter C H—l
Porth C A—f
Post E L—l
Price E C—f
Pye Chas D—c
Ramsey & Co Ray—f c
Reifer & Richmond—l
Rice W J—f
Roberts W S—l
Rose & Kiernan f 1 c
Russell G H & Son—f
Safford E Sons—f
Secor G H—l
Sewell J E—f
Smith Chas H—f
Stephens Goldsmith C—f
Stockwell U G—l
Tagg S D—l
Ten Eyck & Lansing Ins Agency—f 1 c
Ten Eyck Peter G—f
Tompkins Geo S—f
Tripp C R—l
Van Allen & Hamilton—f c
Van Duzer F A—f c
Vanderheyden L C—l
Van Vrancken R A—f
Wallace M J—f
Walsh M F—l
Walsh R V de Witt—f c
Weaver Wm J—f 1
Weghet R W—f
Whitehead C R—f
Wight R W—f
Williamson L A—f
Winship W F—l
Young J A—f

ALBION

Babcock & Humphrey—f 1 c
Dunohue R P—f 1 c
Stoughton & Knickerbock—f
Simpson Leonard—f
Taylor Wm G—f 1 c

ALDEN

Alger & Hart—f
Durkee Mable—f

AMITYVILLE

Beebe F G—f 1 c
Ireland & Ketcham Un—

Davis John T—f 1 c
Devendorf E E & Co—f c
Dunham H A—f c
Fitzjames Ambrose P—f
Hays & Wormouth—f c
Huxley F T—l
McCaffrey Bros—f 1 c
Monaghan Thomas—f 1 c
Palmatier Lillie—f
Putnam H P—l c
Smeallie Jas A & Son—f c
Van Heausen A T & Son—f c

ANGELICA

Hinman Guy O—f
Jackson Frank H—f c
Lilly Walter F—f 1

ANGOLA

Barrett F C—f 1 c
Beckwith S L—l
Lemmler E A—f

ANTWERP

Conklin L F—f
Marsh Charles E—f 1 c

ARCADE

Barnes G A—f c
Beardsley Henry—l
Beebe V C—f 1 c
Prey G—f

ATHENS

Collier Wm M—f
Flint Orin Q—f c
Gifford & Porter—f c
Nichols Frank—f

ATTICA

Bennion Miles S—f
Dorrance J G—f 1 c
Heidenreich L—f
Redding Nicholas—f

AUBURN

Adams C G—c
Auburn Exchange—f 1 c
Bailey Brinkerhoff Agcy—f 1 c
Byrnes J L—f 1 c
Colwell F M—f 1 c
Cross R R—f 1 c
Fiero L E—f c
Fitch Mrs M M—f c
French D E—f c
Hermans C C—l
Hoyt & Guilfoil—f 1 c
Keil & Downer—f

Long W J—l
Lyon L E—f 1 c
Lyon W S—l
McCarthy G M—f
McFarland G W—l
Mosher & Hoskins—f 1 c
Ogden T J—f
O'Neil T H—f 1 c
Peoples Agency—f 1 c
Price W—f
Rogers F L—l c
Ross John N F—c
Starnes J N—l
Tuller D L—f 1 c
Tuxill Realty Co
White J J—l
Wickes & Stupp—l c
Wills S S—f

AVON

Gleason P C—f
Hogmire F A—f
Hogmire W W Jr—f 1 c

BABYLON

Davis & Abbott—f 1
Oakley Henry—f
Robbins Jeremiah—f 1 c
Snedecor Norton—f c
Suydam W H—f 1

BALDWINVILLE

Lewis W W—f 1
McMaster D H—f
Ward J A—f 1 c
Wright J Kent—f c

BALLSTON SPA

Beach Geo R & Son—f 1 c
McCreedy & Co—f 1 c

BARKER

Coates Wallace—f
Eaton Hubert—f
O'Malley J C—f 1 c

BATAVIA

Chaddock W H—f 1
Corp J L—f 1 c
Coupland J W—l
Cox E—f
Day & Day—f
Dean E S—f c
Dexter G G—f
Fisher H B—f
Hartley C W—f 1 c
Hawks N L—f 1 c
Hiller Andrew—f 1 c
Holden Louise—f 1 c
Holmes & Co John C—f 1 c
Levenworth E E—f
Masse Albert S—f
Meserve W S—f
Miner Mrs Emily—f
Miller Milton M—f
Paddock Geo H—f
Pratt Pollard Co—f c
Rider John L—f 1 c
Ruprecht C H—f c
Sherwin S A—f 1 c
Wade John H
Walker R M—f 1 c
Williams Fred J—l

BATH

Bassett T C—l c
Bath Insurance Agency—f
Crosby Nathan—f
Curtis Helen B—f
Gardner A H—f 1 c
Leavenworth Robert—f
Parker E F—f 1 c

BAY SHORE

Cormille & Co—f
Hulse & Chase—f
Schwab W A—f c
Strong John R—f c
Terry & Brewster—f c
Willis Walter—F

BEACON

Brinckerhoff L T—f
Cammack I B—f c
Doughty Robt W—f l c
Jones W A & Son—f c
Lynch B F—f
Pralatowski W J—f c
Vosburgh P H—f
Wallace Dillon—f
Webb E J—f l c
Whittemore L H—f c

BELMONT

Sortore & Ackerman—f c
Vanderhoef M B—f l c

BINGHAMTON

Adams B—f
Atkins F J—f
Baumann B A & F J—f
Brown L L—f
Byrnes W J & Co—f
Canon W H—f
Chapman John—f
Daly Jas—f
De Witt M A—f
Galvin Jerry—f
Gaylord & Hyer—f
Haight & Parce—f
Hart Harold—f
Hecox W H—f c
Hermans H C—f
Hildreth E—f
Holcomb R H—f
Horner Bros—f l
Hotchkiss W S & Son—f
Johnson Oliver R—f
Mach Chas T & Co—f
McLaughlin—f
Mercereau Lee—f
Mitchell & Steele—f l c
Mosher Wm H—f
Nash & Marine—f c
Nelson B H & Son—f l c
Nelson, Wadsworth & Alexander—f c
O'Neil Frank A—f
Pelton C A—f
Price & Taft—f l c
Ralph W E—f
Roseboom & Fish—f
Shad J V—f
Shaw Daniel E—f
Smith Chas H—f
Stewart C R—f
Stillson & Bentley—f
Thompson A D—f
Whipple C P—f
Whipple-Davis Agency
The—f c

BOONVILLE

Hayes Geo C—f l c
Hugh W D—f l
Lockwood Wm A—f
Sippell W D—f c
Potter J H—f l c
Tubbs H R—f

BROCKPORT

Jaswell F M—f l c
Jobson H G—f
Harmon Geo B—f l c
Jovey Fred—f
Annot & Crippen Co Inc
—f l c
Leynolds F E—f c
Wilbur Adrian T—f

BROOKLYN

Gello Arnold D—c
Alexander W A—f

Anderson Wm C—f
Andrews & Evans—f
Atkinson J F & Wm F—f
Avery A P—f
Baden C L A—f
Bahr Jacob—f
Bainbridge C H—f c
Banks D R—f c
Barto J M—f c
Bates Benj F—f
Begg J W—f
Benedict & Benedict—f l c
Berg Albert—f
Berkeley F D—f
Bernstein A N—f c
Block Samuel Co—f c
Brocas J C—f
Brown & Chesbro—f
Brown Carl S—c
Brown W C—f
Budell Max C—f
Burke T—f
Burn Wallace J—f
Burns C J—f
Burns W D—f l
Carr A L—c
Cavanagh & Kuhn—f
Chittenden B C—f
Cerr L A—f
Clapp C M—f
Conaty J J—c
Corra A J & Son—f
Corwith Bros—f
Cypriot O C—f
Dahl Jos—f
De Mott & O'Brien—c
Demott J M Co—f
Diefendorf W T—f
Doremus F S—f
Driggs E H—c
Eckenrode Jos A—f
Edwards C J—f
Eiseman & Co—f c
Eldridge R D—f
Filsinger C F—f
Foppert E C—f
Frankel P—f
Gilbert Chas L—f
Gottlieb I H—f
Griffin W L—f
Haas Julius & Son—f
Hamilton Clinton P—f
Harper Robert E—f
Hart H—f
Harvey R M—c
Hatton & Doyle Inc—f
Hazelwood E H—f
Heinritz L G—f
Heise John R—f
Himmelstein F—f
Hobby Fred H—c
Horn r—f
Horwitz & Co—f
Huella H C—f
Huelisenbeck J—f
Hunter Wm—c
Irvin Underwriting Co—f c
Jacob N Herrle—f
Jacobs Hyman—f
Jackson G H—f
Janson L—f
Jenkins E T—f c
Joachim B—f
Joachim C J—f
Johnson F H—f
Kelly & Fuller—f
Kelsey, Suydam & Mol-
lenbauer—f
Kellman Edw—f
Langenau Carl—c
Larkin P—f
Leach H O—f
Lehrenkrauss J Sons—f c
Lewis & Gendar Inc—f
Lloyd W M—f
Lockwood Bros—f
Lyon B W Inc—f
McCann D A—c
McLaughlin Bros—f
Malby Geo F & Co—f c

Mallory Walter E—f c
Manufacturers' Under-
writing Agency—f
Meyn John H—f
Moench H—f
Mollenhauer Henry Jr—f
Morrison F A—f
Mount E H—f
Newcombe A B—f
Nickerson A F—f
Nicolay Wm A—f l c
O'Malley M V—c
Painter S—f
Parker G H—f
Pendleton & Pendleton—f
Perrin Wm L & Son—f
Phelan James J—f c
Plotz J—f
Post L W—f
Prentice Dan—f
Quinn H F—f
Reading G A—c
Reilly F B—f
Renshaw & Liell—f
Rice L J—f
Roenbeck H M—f
Roome A B—f c
Ryan W H—f
Schneider H R & Co—f
Schroeder Chas H—f c
Shabshelowitz H—f
Siegel Isidor—f
Siteglietz H C—f
Sloane J P—f c
Sommer H R—c
Souville L A—c
Staniland F C—f
Stemmler L U G—c
Story Wm C—f c
Stuart W R—f
Stussy Bros—f c
Sweeney D J—f
Thorn B C—f
Tucker A F—c
Tunmore John S—f
Vanderveer E B—f c
Van Voorhis & Gaubert—f
Wallace Malcomb—f
Wallace John—f
Warner E T—c
Wells H S—f
Williams H E—f
Wise & Munkenbeck—f
Woods P M—f
Woodward Thos C—c
Zener Theo—f

BUFFALO

Abell C Lee Co—f c
Adams Chas F—f
Allen Isaac W—f
Anderson D L—f
Andrews D H—f

ARMSTRONG-ROTH-
CADDY CO.

COMPOSED OF
Armstrong & Husted, Roth
& Piske, Caddy & Perkins
FIRE, MARINE and
CASUALTY INSURANCE

Main Bank Building

Baer C L—f
Bettinger A A Co—f c
Bigelow Chas D—f
Bewley W J—f
Bloeser J—f
Boechat Realty Co—f
Booth A B—f
Bowen A H—f
Bowen J C—f
Brainard Harry P—f c
Brandel Geo W—f
Bredell P M—f
Brennesholtz P L
Brewer Myron

Bright T F W—f
Brodhead J R—f
Buffalo Fire Office—f c
Burke I F—f
Cable F E—f
Cady & Perkins—f c
Camp W D—f
Campbell Jas A—f c
Caracadin Geo C—c

THE CLARK
INSURANCE AGENCY

Handle everything in the line of
insurance, which includes Life, Fire,
Accident and Health, Automobile
liability, Workmen's Compensation,
etc.

307-321 Ellicott Square
BUFFALO, N. Y.

CHARLES M. CLARKE

& CO.

Insurance

9 WEST SENECA ST.

CCCCCCCC
B
f c
Dayton B C—f
Desbecker D H—f
Deuel H C—c
Deuel, Lapey & Co—f c
Deutscher M—f
Devereux Walter—f c
Dimick & Newell—f
Dimick B U—f
Dimick F C—f
Dimick W B
Dodge Albert—c
Donaldson John A—f
Doraszewicz B—f l
Dow Behm & Co—f
Downer G O—f
Drescher Edw V—f
Eggert E B—f
Elliott C S—f
Emerson H J—f
Ernest H J—f
Felder Chas W
Finck John J—f c
Fish G F—f
Fitch Wm C—f
Fitzgerald Edmund—f
Fryc W W—f
Funnell C H & Co—f
Gallagher C H—f
Gann John
Garnett Edw—f
Gavin Jos E—f
Germain Geo A—f
Gibson C B—c
Glauber N J & Son—f
Goetzman Ph—f
Goodyear J A—f
Gordon A G—f
Gorton H W—f
Graham Geo B—f
Gray F J—f
Greene S P—f
Gridley Chas A—f
Gurney & Overturf—f c
Hassauer N A—f
Hensfelt Jos C & Co—f
Hoen J M
Horgan E D—f
Hughson M G—f
Humphrey & Vander-
voort—f c
Hund & Erb—f
Hurley Daniel—f
Illig F J—f

N. Y.—Buffalo, Con.

Jerge L J—l
Johnson A S—l
Johnson F J—l
Johnson Jacob—l
Joyce C F—c
Joyce W H—l
Justice W G—l
Kane Thos M—l
Kellner John S—l
Kennedy Jas T—l
Kennedy John T—l
Ketz Mary Ins Agcy—l
Kinkel G A—l
Knoll A H—c
Koch John F—f c
Kohn J L—l
Kurlan John H—l
Kurtz Ray B—c
Lamy G H—l
Lewis John—c
Lindsay S B & G A—l
Ludaecher & Reinecke—l

Neupert Leo J—f c
Nieman Wm J—l
Northrup L G—l
Norton Robt Y—c
Nowicki S S—l
Noxsel-Dimick Co—l c
O'Brian & Co—f c
O'Brian T J—l
Olzewski L
Ostrander L L—c
Parker & Hinkly
Parker W H—l
Patterson L L
Porter M P—l
Priest Geo E—l
Ralph L Clark—l c
Ralph Roger C
Ramadell W—l
Robertson J H—l
Robins F B—l
Roehrer & Co—l
Rohr M—l
Rosen I A—l
Ross A J—f
Roth A C Co—l

Ryan & Cable Co Inc—f c
Schaft & Adolf—l
Scherm & Stephan—l
Scheu A F & Son—l c
Schmidt F J—l
Schofield C E—l
Scott W M—l
Shepherd David—l
Simon Ins Agcy—l
Simons Frank—l
Smith H E—l
Smith J J—f
Smith & Patten—l
Smith, Davis & Co—f c
Snyder W H—l
Sommer Max—f
Sonntag H D—c
Spofford W A—l
Staniland W G—l

Smith, Davis & Co.

198-200 Main St.

Fire**Marine****Automobile Liability and Workmen's Compensation Insurance****Average Adjusters**

Steege Theo—f
Steiz Theo—f
Stettenbeus E F—f
Stewart S—l
Strout C B—l
Swan G W—f
Sweet D B & D C—f
Thebaud J B—l
Tidball Z L—c
Tiernon & Co—f l c
Train & Hausauer—f
Train John—f
Tremaine M S—l
Venneman C G—f
Walsh Edw F—f c
Warner A L—f l c
Warner Edw H—c
Warren J H—l
Warwick Wm J—f
Webb Richard W—l
Weber Chas N—l
Webster & Co—c
Weller Chas B—l
Wertimer H—l
White Chas A—c
Wilber John C—f c
Wilhelm E M—f
Winship Howard—l

Richard L. Wood & Co.

Formerly Wood, Hall & Co.

Insurance**Marine Bank Bldg.**

Woodcock Geo M—f
Woodworth-Hawley Co—f c

Shaver B J—f l c
Skinner Geo J—f
Taffarn Geo L—f l c
Ward C F—f l c

CANAJOHARIE

Bellinger William—f l c
Brower B H—l c
Conrad John—f l
Graffman E—f
Moschell Ellsworth J—f
Vanwie A J—f

CANANDAIGUA

Brooks C V—l
Burge E W—f
Caplase J F—l
Church E R—f l c
Coe C A—f c
Coe W W—f c
Dwyer J J—f
Ferguson H B—f
Howe F E—f l
Law Geo W—f l
Marks P K—f l c
Mills Wm—f l c
Mutschler H C—l
Parmele George N—f
Raines John—f c
Sackett A—f l c

CANASTOTA

Childs E Gates—l
Decker H J—f c
Jaquay Herbert G—l
Perry Mason G—f l c
Rose Emory H—f l c
Travis Henry O—f c

CANISTEO

Almy Jas A—f
Comfort D U—f l
Northrop E—l
Roberts L—l
Robertson E E—c
Vickers Jacob—f l c

CANTON

Barber H M—c
Beswick P E—f
Brown J F—f
Cheetham J E—l
Clark C F—f
Cleveland R E—l
Cook C S—f
Donhee Mrs James—f c
Fullington & Cheetham—f l c
Hurlbut S C—l c
Stevens B S—f

**ESTABLISHED 1848
WORTHINGTON & SILL**

(Incorporated)

Louis G. Morgan, Pres. William J. Jenkins, Sec'y.
FIRE, MARINE AND GENERAL INSURANCE
15-17 West Seneca St., Chamber of Com. Bldg., Buffalo, N.Y.
Companies Represented

Aetna, Agricultural, Detroit Fire and Marine, Fire Association, German-American, N.Y., North River Ins. Co., of N.Y., North British and Mercantile of New York, Northern Assurance, Phoenix Ins. Co. of Hartford, Conn., St. Paul (Marine), New Jersey Fidelity and Plate Glass, London and Lancashire Guarantee and Accident Co.

Wright W J—f c
Wright W S—l
Zink H A & A H—f

CAMBRIDGE

Anson Edward—l
Carpenter C H—f
Hedges H M—f
Hitchcock Bros—f l
Qua Henry A—f
Skellie Geo A—f l

CAMDEN

Hague Bert F—l
Moros G F—f l c

Stevens E E—f
Wheeler F J—f

CARTHAGE

Barry Wm H—f l c
Connolly J W—l
Meeker C A—f
Mills A F—f c
Porter H F—f
Smith J B—f
Sweet W W—f

CASTILE

Greene W I & Co—f
Smith G C—f

Van Arsdale Charles A—f
Windsor Ed B—f c

CATSKILL

Bagley C—c
Beach Theo B—f
Crawford J—f
Decker Percy—f
Harding G S—f
Heath O T—f
Hunter W C—f c
Nichols Chas E—f
Thorpe Wm E—f
Van Order C H—f

CAZENOVIA

Clements & Carpenter—f l c
Doremus Wm L—l
Eigabroadt E T—l
Payne Chas—l
Rouse H J—l
Salisbury Geo W—f l c
Stanley C M—f c
Williams George E—l

CENTRAL SQUARE

Coville & Yorkey—f c
Traub L H—f
Wood E L—f

CHAMPLAIN

Deal Elmer H—f l c
Dickinson T H—f l

CHAPPAQUA

Bedell Edwin—f
Cornell David W—f

CHATHAM

Darrow W Porter—l c
Harding & Harder—f c
Hutchinson C H—f
Park Hoyt N—f c
Tank, John T—f

CHESTER

Ball G W—f l c
Smith W H—f
Demerest J S—f

CHITTENANGO

Bull V W—f c
Costello J R—f
Lennox F R—f c

CLINTON

Burdick Daniel H—f
Fritchard Bert—l
Martin M—f l
Stebbins E J—f
Turner Mrs W A—c
Williams Mrs Richard W—f
Woods Jno—f

CLYDE

Hinman J W—f c
Kellogg John T—f l c
Millard Geo—f
Odell Chas—f
Stowe De L—f c

COBLESKILL

Burnett J W—l c
Colclough W D—f
Eckerson E J—f c
Lake Sheridan—f
Mann F P—f l c
Moore V S—f
Van Ness S H—f l c
Ward Ham—l
Young Newton—f l

COEYMANS

Gould J E—f
Long Ed N—f c
Pond H W—f c

COHOES

Chadwick Robt R—f
 Dodge Caroline J—f
 Donlon Richard J—f c
 Ford G F & Son—f l c
 Gilcrest J D—f c
 Granger M A & Son—f c
 Kahn Herman, Estate—l c
 Laughlin John & Son—f c
 LeRoy Co W B The—f l c
 Michel W K—f c
 Smith P P—f l c
 Soden J H—f l c

COLD SPRING HARBOR

Valentine I W—f c

COLLEGE POINT

Delamain Mrs W H—f c
 Fuchs Chas F—f
 Graeser Jacob—f c
 Hunold Frank—f l
 Powell Chas A—f c
 Smith Thomas—f
 Smyth Mary I—f l c
 Waltropp Henry—f l

COOPERSTOWN

Arnold & Cooke—f c
 Brockham Edward—f
 Campbell & Pierson—f
 Phinney A S—f
 Reynolds Jesse—f
 Shipman A C—f c
 Shipman F B—f l c
 Van Horne O L—f

CORINTH

Dayton J Judd—f l c

CORNING

Arland & Park—f
 Bantley F J—l
 Cary & Son O A—f
 Christian Henry—f
 Emerson Earl F—f l c
 Freeman C H—l c
 Gardner Almon H—l
 Hawley Fred L—l
 Kingsbury F D & Co—f l c
 McCarty W S & J J—f l c
 McGannon T P—f
 McManus Chas E—f
 Pease Frank L—f
 Quackenbush S E—f l c
 Seeley Edith F—f l c
 Sill C D—l
 Stansbury R T—l
 Stenger William—f
 Stowell C V—f
 Tuthill S E—f
 Westbrook J O—f l c
 Williams F C—f
 Wolcott O E—f

CORNWALL

Chadeayne H W—f
 Dwyer & Ryan—f
 Ergbers J Newton—f
 Furey Bartley—f
 Jaeger C E—f

CORTLAND

Brown Chas F—f c
 Cortland Ins Agcy—f l c
 Corwin & Corwin—f l
 Davis & Jenkins—f l c
 Down & O'Leary—f l
 Kingsbury Fred—f c
 Loope L M—f
 Lyon Frank C—f l
 Nixon James A—f l c

Phelps Jesse H—f l c
 Shea Dennis—f
 Stockwell W A—f l c
 Stoppard W B—f
 Thompson C E—f l c
 Wedge E D—f c
 Wilkens Clarence E—l c
 Wood J A—f c

COXSACKIE

Townsend W B—f l c

CUBA

Keller E H—f l c
 Kirby James—f
 Leggett J C—f c
 Ormiston W D—f l c

DANSVILLE

Baker & Kelley—f l c
 Brogan James M—f l c
 Cridler E B—f l c
 Krein Geo L—f l c
 Oberdorfer B H—f l c
 Schumehl Katherine—f

DELHI

Bill W R—f l c
 Broughton R B B—l
 Cameron J C—f l
 Hewitt & Black—f l
 Honeywell W W—f c
 Munn W C—l
 Nichols O S & Co—f c
 Stoddart J C—f l c

DEPEW

Rowley E B—f l c

DEPOSIT

Curtis Loren—f
 Smith F B & Co—f l c
 Whitaker & Travis—f l c

DOBBS FERRY

Dunham J I—f
 Johnstone Wm—f
 Storms C G—f c
 Taylor James L—f c

DUNKIRK

Anglim C—l
 Bausum Geo—l
 Bycynski T—c
 Dengler John—f l c
 Eggers J A—f c
 Gidley H J—l
 Heppell Bros—f l c
 Holstein J A—f c
 Kaiser & Starr—f l c
 Patterson J K—f l c
 Rogers Law—l
 Sullivan Dan—l
 Till George J—f l c
 Umy Geo—l
 Whitney A—f c

EAST AURORA

Butlen W S—f
 Fink C P—f
 Germain Geo A—f
 Parker Wells W—f c
 Ragan J B—f l c
 Rumsey D N—f l c

EAST SYRACUSE

Evans O R—f c
 Lansing & Son—f l c

ELLENVILLE

Denman W R—f
 Terwilliger W E & E N—f l c
 Watson & Sheely—f l c

ELMIRA

Beardsley M C—l
 Benson H A—l

Brundage N J—l
 Campbell A E & Son—f l c
 Coykendall J B—f l c
 Dudley Geo A—l
 Elmira Ins Agency—f
 Fitzgerald A S—l
 Gorman Frank J—l c
 Hart Chas Earle—l
 Hays H H—f l c
 Herrick Fred D—f l c
 Keeton C C—f l c
 Kolb T B—f l c
 Landy Chas A—l
 Mackay D M—l
 Myer Thos E—l
 O'Connell Dan—l—f c
 Park Wm J—f
 Perry G W—f c
 Potter & Smith—l
 Quick Horace G—l
 Reed E G—f
 Searles F A—f c
 Shappee J V—l
 Smithers P T—l
 Spring G H—l
 Sturdevant Louis J & Son—f c
 Swan & Sons—f c
 Tomlinson F C—l c
 Tracey J F—l
 Van Campen J R—f c
 Weaver F B—f c
 Young Phillip E—l

FAIRPORT

Burnham F E—f
 Dixon John—f
 Doherty P F—l
 Gray Chas W—l
 Palmer A W—f c
 Slocum Geo A—f l c

FAR ROCKAWAY

Jones Watkin W—f

FAYETTEVILLE

Armstrong A T—f l c
 Austin Wm—f
 Hale F H—l
 Wilkin A D—f

FLUSHING

Fosdick Agency—f
 Harris E F—f
 Hillyer Jas E—f
 Jefferson Burnett T—f
 Johntra J A Co—f
 Quinlan J H—f c
 Runge & Co—f c
 Watson & Nimmo—f c

FORT EDWARD

Barber Franklin—f
 Ketchum Chas L—f l c
 Loughlin & Bascom—f
 Robinson Willard—f
 Williams V—f l c

FORT PLAIN

Casler W P—f l c
 De Wandelaer E P—l
 Edwards C C—f l
 Eldredge H M—l
 Freebold A C—l
 Kearns Howard—f
 Sammons R B—f
 Shults W D—f
 Young Sam L—f l c
 Zielly Chas G—l

FRANKFORT

Fox C L—f l c
 Ingham H H—f l c
 Loftus T J—f

FRANKLINVILLE

Ames D H & Co—f c
 Farnham R L—f l c

FREDONIA

Bailey A J—l
 Chessman Adam P—f
 Cowden A J—f
 Monroe L G—f
 Morse F E—f l c
 Sackett D G & Co—f c
 Tremaine Insurance Agcy—f l c

FREEPORT

Davis Roswell—f
 Edwards Clarence A—f
 Foreman C M—f
 Hall Wm S—l
 Johnson Albin N—f l c
 Johnson Realty Co—f
 Libby & Edwards—f c
 Libby H P—f c
 Miller Raymond J—f
 Moore C C—f
 Powell Ida B—f
 Smith Chas D—f
 Smith Fannie B—f
 Smith S Dimon—f
 Walters V G—f
 Wells L T—f

FRIENDSHIP

Estell & Stevens—t
 Kellogg C F—f
 Wait & Crawford—f l
 Willis W C—f

FULTON

Burns W C—l
 Clark George P—l
 Coe W W—l
 David & Mason—f c
 Donovan J F—l
 Hall & O'Connor—f
 Hillick W S—f
 Hobby C—l
 Ryther G—f
 Spencer F G—f c
 Streeter C W—f l c
 True G E—l
 Whitaker & Bogardus Inc—f l c

FULTONVILLE

Albot G M—c
 Cross R Sheldon—f
 Cross Wellington—f
 Donaldson R A—f

GENESE

Campbell Hugh—f
 Clancy Geo—f
 Curtis H B—f l c
 Hausburg Harold—f
 Olmsted & Doty—f
 Passage Adrel—l
 Seymour P—f l c
 Stevens Wm A—f l c

GENEVA

Bradley F—f l c
 Brennan Wm J—f
 Burrall E J & Son—f
 Clark John B—f c
 Clark W T—f l c
 Ditmars G F—f
 Farwell J G—f
 Fink W M—f l
 Flannigan P J—l
 Hunt Wm J—l
 Lyons J G—l
 Mellen J W—f c
 Peel Geo—f
 Reynolds Wm—l
 Riley Wm—f l c
 Rogers A G—f
 Scheider J C—l
 Swartwout H D—f l c
 Sweeney T H & Sons—f
 Wood John W—f
 Wyckoff A R—f

N. Y.—Con.

GLEN COVE

Baldwin Chas J—f
Dunn John—l
Goldberg Bros—f
Hawkins George E—f
Pearsall H B—l
Townsend James W—f
Wheeler Corbin—f l

GLENS FALLS

Adamson & Bayle Co Inc—f l c
Barber Bros—f l
Bartlett G W—l
Bernsath W H—l
Breen M A—f
Burns Michael—l
Carson Chas H Co Inc—f l c
Collins Burke J—f
Collins M J—f
Cook R H—l
Cool C W—f l c
Derley John H Jr—f l
Hitchcock Chas H—l
Hitchcock LeRoy—f l c
Kenyon C H—f c
Little & Loomis—f l c
McFarland Stewart—f l c
McOmber N S—l
Montee Edward—l
O'Connor & Fuller—f
O'Leary Daniel Jr—f l
Scott J B—f l c
Sellingham A G—l c
Stuppelbeen C A—l
Williams Paul—f

GLOVERSVILLE

Baird Abram—f l
Boyd R D—f c
Burton S E—f l c
Foster S T—f l c
Hart M L—f l
Howlin & Co John—f
Lewis R G—l
Muddle & Muddle—f l c
Piper Augustus—f l
Stille J Ellsworth—l f
Welch W D—f l c
Wood J E & Co—f l c

GOSHEN

Chardavoyne H S—f c
Cullen Thos J V—l
Gregory J S—f
Neafie A—f l c
Smith H A—f c
Smith H H—f c
Van Leuvan Levi—l
Wallace A V D—f l c

GOUVERNEUR

Baker J V—f l c
Brown B F—f l c
Burdick L W—l
Carpenter Byron J—f l c
Drake Homer L—f
Hazleton D M—f l c
Jepson A M & Co—f l c
Leggett D A—f l c
Parker Geo W—f c

GOWANDA

Foster & Kerr—f l c
Place Fred E—f l c
Swift Geo H—l

GRANVILLE

Atwood C W—f l
Foley J D—l
Hicks M W—f l c
McFadden Fay—f
Mason John L—f c
Mason J N—l c
Wilson A S—f
Whittemore F A—f c

GREENPORT

Corwin Geo H—f l c
Lyon C R—f
Raynor Leroy—f
Reeve & Bartlett—f c
Tasker & Co—f c
Tasker Arthur M—f c
Tuthill G F Jr—f
Wells J M & Son—f

HANCOCK

Connolly T J—l
Elwood & Clark—f l c
Kingsbury E T—l
Leicht G H—l
Read C L—l
Scutt C C—f l c

HAVERSTRAW

Archer W W—f l c
Bedford J H—f l c
Caval Wm—l
Coombs A—l
Gillies Jno W—f l c

HEMPSTEAD

Biggam James—l
Brierley Arthur W—f l
Clowes B Valentine—f
Day Alfred M
Decker Walter—l
Geer Brothers—f
Geer J Eugene—f
Lee & Clark—f
McLean J R—f
Parson E P—f c
Pettit Bros—f l c
Reisch John—l
Seabury Samuel S—f
Smith Wm H S—f
Stoffel Wm—f l

HERKIMER

Bridenbecker Judson—l
Dwyer Clarence—l
Earl & Gloom—f c
Henderson & DuBois—f c
Metzger C W—f
Mitchell E B—f l c
Murphy M E—f l
Prescott & Henderson—f
Root C B—f c
Small I F—f

HIGHLAND FALLS

Au Chas P—f c
Darcy Thomas F—f c
Nelson Moses F—f c

HOMER

Burdick W E—f l
Foster W H—f l c

HOOSICK FALLS

Brown A P—f l c
Byers Jesse P—l
Collins James—l
Dowling John S—l
Easton Rising & Worden—f l
McKearin Geo S—f l c
White Salem H—f

HORNELL

Cameron Martin A—f c
Dean Thos H—l
Dunning W N & Co—f l c
Halsey L E—f
Hurd & Robinson—f
Kreason E B—f
Lake M R—f
Lutz John P—l
Lynch J A—f
Lyons C P—l c
Mosher J R—f l c
Murray W H—f l c
O'Connor Bros—f c
Page R—c
Pettibone H S—f l c
Sweeney A L—f

HUDSON

Benedict C S—f
Bostwick C W—f c
Hester John—f i
Holsapple Geo—f
McCune W J—f
Macy & Whitbeck—f
Macy Chas W—f
Merrell W A—f l c
Phillip J Jr—f
Rice W W—f
Rossman E J—f
Smith Eugene—f
Snyder Willis A
Snyder Wm M—f
Terry Chas C—f

HUDSON FALLS

Amber S B—f
Cunningham Eugene—f l
Farrell E P—f l
Fisk & Lewis—f
Higley W C—f l c
Ingals & Sawyer—f
Locke W I Co—f l c
McCaren G H—f l c
McLaren & McCull—f l c

HUNTINGTON

Barrett Frank F—f
Brush Henry S—f
Caire Gilbert F—l
Conklin Douglass—l
Cook S H—f
Crowe Fred—l
Field A L—f
Funnell & Sons—f
Gerard D M—f c
Lowndes Allesen E—f c
McDonnell Thos—l
Murphy Henry A—f
Pearsall Phillip—f
Sammis Theron S—f c
Shepard Chas E—f c
Topham H A—f
Townsend G DeKay—f l
Ward C B—f
Young R M—f

ILION

Brill C C—f
Gilchrist Jas—f
Harrison J H—f
McGowan & Richardson—f l c
Penny S A—f l c
Rasbach Geo O—l
Richardson A D—f
Riker S W—f l c
Schmidt Bros—f l c
Smith-Howard Co—f c

INWOOD

Chase Wm F—f
Safford Jas W—f

IRVINGTON-ON-HUDSON

Broderick M A—f
Templeton Norman—f

ITHACA

Adams Arthur G—f
Georgia W B & Son—f c
Grant Harry J—f
Groves H A—l
Hogan H F—f
Ithaca Realty Co—f c
Ives C A—f
Jackson E W—f
Johnson D N—f
Kerr W O—f l c
Leland H G—l
Lynch J—f
McAllister Rose—f
March D E—f c
Merrill & Davenport—f
Mitchell Evan M—f
Mone T W—f

Morse & Rankin Co—f l

Patterson L E—f l c
Phillips F W—f c
Prentice F J—l
Preston E S—f c
Reilly B J—f
Simpson H W—f
Sinnbaugh J Jr—f
Smith Fred H—f l c
Stevens & Morgan—l
Squier & Squier—f
St John H A—f
Van Hoesen D N—f
Van Auken Miss A B—f
Van Hoesen D W—f
Van Rensselaer L D—f c
Webster Chas H—l
Wood P W—f l c
Woodford Mrs Mary A—f l c

JAMAICA

Bergen E E—f
Brinckerhoff Starr—f
Damon Geo C—f l c
Kiernan T Jefferson—f l c
Piquet & Piquet—f
Shipley W A—f l c
Watts J F & Geo T—f l c

JAMESTOWN

Abrams & Wiltsie—f
Ashwell E J—c
Balcom F H—l
Bentley W J—l
Bradshaw W A—f l c
Bright Geo S—l c
Butterfield & Sessions—f c
Carlson S A Co—f
Cole Munger & Hall—f
Collier W D—l
Crosgrave F O—l
Eckstrom & Frank—f
Eddy Elton E & Co—f c
Gilberds Jas—c
Horton Bros—f
Johnson & Son Co—f c
Jones Chas W—f
Melhuish C D—l
Price & Miller—f
Powers L D—f
Smith-Howard Co—f c
Stafford & Son—f
Stevens Wilson—f
Stone, Melhuish & Co—f c
Swedish American Land Co—f
Tweedale C B—l
Warren C B—l
Wiborg Chas H—c

JOHNSTOWN

Case's Ins Agcy—f l c
Chamberlain W W—f l c
Dorn E J—f l c
Getman Nellis—f l c
Hanson & Connelly—f l c
Monahan E—f l c
Moore Eugene—f l c
Ostler W G—l
Painter Charles—l
Scriven A T—f
Sparks Fred—l
Tyler Samuel—l
Wells & Potter—f l c
Wilson William T—l

KATONAH

Arnold W G—f
Doyle T T—f
Miller Lewis—f l c

KEESEVILLE

Baber J A—f
Brewer Geo N M—f l c

Fox Wm—f l c
Hewitt N T—f l c
Nicoles M E—f l c

KINDERHOOK

Bray Chas M—f
Reynolds James A—f

KINGSTON

Angle E L—f l c
Decker C V A—l
DeWitt D M—f c
De Witt Wm C—f l c
Dubois & McCausland—f
l c
Ellis Wesley—l
Elmendorf A R—f l c
Everett Ward B—f
Faureau J—l
Fowler Everett—f
Fredenburgh W S—f c
McEntee Girard L—f l c
Mauterstock A—f
Metzger E—l
Murray Chris A—f l
Pardee A R—f l c
Reise M A—f c
Rieser Anthony—f c
Schoonmaker C L—l
Schulz & Bogart—f l c
Stone A T—f
Tremper J H Jr—f c
Turner J D—f c
Van Keuren J G—f

LANCASTER

Cushing F S—f l c
Funke Adolf—f
Starber J—l
Thatcher A E—f

LANSINGBURGH

Clark & Fagan—f c
Comeskey Stephen—f
Draper & Higgins—f c
Flack & Co—f
Jessen J F—f
Miter Frank H—f c
Smith Andrew J—f
Wager F—f

LE ROY

Barnett W L—f c
Emmick A S—l
Gillett Ins Agcy—f l c
Heaman William—l
MsPherson N A—f
Nellis Wesley R—l
Townsend E & Son—f l c

LESTERSHIRE

Anderson H J & Son—f c
Coddington Dufford & Weir
—f
Johnson Oliver R—f
Miller T Hugh—f c

LEWISTON

Armstrong W J—f
Moss Wm H—l
Powell W H—f
Redmond R P—f l
Townsend Wm C—f l

LITTLE FALLS

Becker & Co—f l c
Daly Michael—f
Donovan J B—l
Farrell P J—l
Lally & McIntosh—f
Lally Edward—l
Rogers & Ashe—f c
Stinson James & Co—f
Wilcox & Watts—f l c

LOCKPORT

Atwater Irving J—f l c
Babbage & Murphy—f c
Batten Geo W—f l
Brumley Henry—f

Dickinson W A—f c
Federspeil & Behe—f
Hirsch Bros—f l c
McNeil H D—l c
McParlin Peter H—f c
Moody Grace C—f
Norman Thos—f c
Pettit W—l
Shapleigh-Wright Co—f l
c
Slattery & Averill—f
Smith, Davis & Co—f c
Thayer J E—l
Townsend Howard—l
Weatherwax C—f
Wright Ben D—f l
Young C A—f c

LONG ISLAND CITY

Alsop H H—l
Baynon E F—l
Bleckwenn F W & Son
—f
Burkhard Gus—f
Clay Geo E—f c
Dorsey C J—f c
Emener & Heath—f
Fantel Emil—f
Horak Rudolph—f
Jacobs M—f
King G W A—f
Krahe Wm—f
Ohnemus John—f
Paynter G H—f
Payne Geo E—f
Platt Minor—f
Richensteen Wm—f
Rock H Realty Co—f
Ryan Geo J—f
Sautel Emil—f
Smith Roe H & Co—f c
Ten Eyck & Wangeman
Inc—f c
Thompson John R Agcy
—f c
Trowbridge F C—f

LOWVILLE

Copley A A—f l c
Loucks B H—c
Moore & Lewis—f c
Moore J D & Son—f l c
Patten B F—f l c

LYONS

Allee Burton—f l c
Blaine C G—f
Calkins A P—l
Ennis & Co—f
Hamm Edson W—c
Hoag J W—c
Lake Luther S—f l c
Lake L S & Co—f l c
Mann D H—l
Mapes Wm H—f
Milem G H—l
Sisson W G—c
Wolvin E E—l

MALONE

Donovan W B—l c
Dudley & Edwards—f l c
Dulea J H—l
Green B M—l
Gurley Thos—f l c
Hadley A C—l
Hutchins Fred M—f l c
Irving Lewis M—f l c
Kelly W P—l
McGuire M G—f
O'Neil & Hale—f c

MAMARONECK

Bull Fred—f
Carroll John—f
Gedney E H—f l c
Gedney Wm H & Son—f
Griffen Chas Field—f
Kane Arthur M A—f
Palmer T C—f

Palmer W D—f c
Sinnott Frank—f
Wilson Fred—f

MARCELLUS

Knapp F W—f l

MARLBOROUGH

Garmany U P—f
Johnson Alexander—f
Rusk John—f
Tuthill H S—f

MASSENA

Andrews J C—f c
Babcock F L—f
Britton G E—f
Britton D G—f c
Hough F A—f l c
Little H A—l
McNeillage James—l
Webb J W—f c

MECHANICSVILLE

Bailey H O—l
Campbell S F—l
Dean A C—l
Finigan Thomas J—f c
Green J A—l
Kelso N W—f c
Murphy E A—l
Rogers J G—f l c
Tompkins R V—f c

MEDINA

Arnold & Bennett—f c
Cooper & Hood—f c
Downs Frank R—f c
Kearney & Slack—f c
Nichol G A—f c
Richmond A W & Son—
f c
Starring C—f c

MEXICO

Collins & Peck—f l c
Johnson & Hart—f
Sampson W A—f
Stone & Hollister—f

MIDDLEPORT

Bushnell D J—f l c
Chapin F F—f
Hoyt W D & Son—f
Seaman Elijah—f

MIDDLETOWN

Armstrong E R—f l c
Blanchard H H—f
Boyd & Deming—f
Conkling E E—f l c
Conkling L S—f l c
Ferguson John—f l
Fiero William M—f l
Fuller Henry—c
Horton H Clark—f l c
Keeler David H—l c
McWilliams & Houston—
f l c
McWilliams Agency—f
Taylor Archibald Co Inc
—f l c
Tice Willis G—f l c
Tunis Fiero—f l
Walker George—f
Weller Theodore—f l c
Wheeler A B—f

MOHAWK

Brown L D—l
Coe Fred E—f l c
Corcoran Philip—l
Dodge S G—l
Graves Fred N—f
Rafter J E—f c

MONTGOMERY

Eager Wm—f
Smith Harvey N—f
Wilkin J M—f l c

MORAVIA

Briggs W J—f
Harter R A—c
Parker J H—f c

MORRIS

Isabel W H—l
Miller E—c
Weeden H—f

MOUNT KISCO

Baily W—f
Carpenter & Pelton—f l c
Cranston & Bischoff—f
Hoffman G C—f
Knapp Geo H—f
Merriham Jos E—f l c

MT. MORRIS

Bingham Bros—f
Braham Chas—f
Creveling E R—c
Gamble & Galbraith—f
Havens F—f
Haywood & Gazette—f
Seymour E C—f
Shull Geo M—f c
Striker Aubrey J—f c
Van Dorn F E—l
Winters J C Jr—f

MT. VERNON

Anderson Realty Co—f c
Bard Charles H—f c
Bard William H—f c
Brinkerhoff Wm P—f c
Brogan William G—f c
Carter A F—f l c
Colvin A M—f c
Cooley Realty Co—f c
Cordes John H—f c
Crawford John E—f c
Fiske Realty Edwin W
Co—f c
Gescheidt A F & Son—
f l c
Hurd J M—f c
McClellan C S & Co—f c
Murray Philip A—f c
Rich & Gill—f c
Rois Harold S—f c

NAPLES

Doughty D J—f
Graham H F—f
Hoban Chas—l
Huntington J H—f l c
Lewis J Gordon—l
Seamans W H—c
Tobey George L—f c

NEWARK

Brown F E—f
Marble J W & Son—f
Mestler Philip L—f
Morrissey M A—l
Muth G W & Son—f l c
Prescott & Kelley—f
Purchase W T—c
Ridley E H—f
Warren Frank S—l

NEW BRIGHTON

Comtois Henry F—f
Hall W S E—f
Kolff C G—f
Van Vechten H G—f

NEWBURGH

Balfe Fred C—f
Bennett C W—l
Birdsall & Co—f
Cantine George—f l
Dunphy & Kerwick—f
Gerow & Everitt—f c
Goodrich C T & Son—f c
McKay W Johnston—f c
Miller A Lincoln J—f l c
Minty Wm N—f

B. M. Crosthwaite Co.

105 William St., New York City, N. Y.

GENERAL AGENTS

Mutual Fire Insurance Co. of Albany, N. Y. For
New York State.

(Non-assessable Policies)

SUBURBAN AGENTS

Springfield Fire & Marine Fire Ass'n of Philadelphia
Philadelphia Underwriters New Jersey Fire
Newark Fire

RESIDENT AGENTS

(Automobile Department)

Massachusetts Fire & Marine Ins. Co. of Boston, Mass.
Newark Fire Insurance Co., Newark, N. J.

(Agents)

London & Lancashire Guarantee & Accident Co.
Preferred Accident Insurance Co.

Telephone { 2404 } John
 { 2405 }
 { 2406 }

Correspondence Solicited
from Out of Town Brokers

N. Y.—Newburgh, Con.

Pellett Le Grand—f l
Quinlan John H—l
Robinson C D & F B—f
Shipp & Osborn—f l c
Stone Jesse I—f c
Smith Walter—f
Whitehead Wm—l
Wilkins Henry J—f c

NEW ROCHELLE

Brown S K—f
Cole A H & Son—f
Colwell Harry E—f c
Cunneen John J—f
Doering & Kisting—f
Downey H B—f c
Gleason J C & Son—f
Harris Leslie P—f l c
Lambden & Son Jos—f c
New Rochelle Agency—f
l c
New Rochelle Real Es-
tate Agency—f
Price J Howell—f
Ruskin Benj J—f l
Sutton George W—f
Tierney D W & Co—f c
Ward L S—f l c

NEWTOWN

Burr G & Son—f
Campbell E A—f l c
Eichler John H—f
Hamilton Wm J—f
Hirsch Peter—f
Jervis Geo S—f
Jones George—f
Kupillas Hugo—f
Munson Wm—l
Nuhn John H—f
Sanders Selby—f l
Schneller Chas J—f
Simonson F De Hass—f
Smalley William—l
Turner John A—f
Van Wickel Chas A—l
Weber Edw H—f

NEW YORK CITY

Allen Edw W—l
Alves W H—l
Amerman & Patterson—c
Anderson C W & Son—l
Armstrong Agency Co—c
Baker Jas—l
Baldwin L E—l
Ball G G—l c
Ballard M L—c
Ballard & Green—c
Baptist J—c
Batterson J G—l c
Beal B A—l
Beardsley H S E—c
Beatty Robt A—l
Becker W E—l
Bell T C—l
Bertschman & Malloy—c
Berry, Tremaine & Co—f
Blakeman S B—l
Bliss F W—l
Bowers Le Roy—l
Breath J—l
Brinkerhoff A—l
Bristol John I D—l
Brown Henry W & Co—f
Brown T Y & Co—f
Brown W S & Co—f
Brudi A L—c
Bruenn L S—l
Buckner W P—l
Buttles M Dugro—f
Buxton Herbert—f
Cargill H L—l
Carpenter & Baker—c
Cerf L A—l
Chobotsky A—l
Christie Robert—l
Chubb & Son—f c
Clapp E E & Co—c
Clark G P B—l
Clausen Bayley & Kear-
ney—c
Cleland J B—c
Cloud C M—c
Compton W M—l

Connors P F—l
Coombs J B—l
Cordner A B—l
Crosthwaite B M Co—f c
Crum & Forster—f
Curry J F Agency—c
Darby, McDaniels &
Hooper—f
Davis Dorland & Co—f
De Forrest Ezra—l
De Rivera W J & Co—f
Dinsmore & Carl—f
Doremus F S—l
Dudley The John L Jr
Co—f
Dunning F O—l
Durbrow James—f
Durbrow Wm—l
Dutcher Wm—l
Dwight & Hilles—c
Eagles F F—c
Edwards C J—l
Exton B N & Co Inc—f
Fell T R—l
Ferester P—l
Ferris Wm T—l
Ford E F—c
Forsmit Morris—l
Frank & Du Bois—f
Frelinghuysen J S & Co
—f
French & Sterling—c
Gallagher W A—l
Garrett James R—c
Gauvin Agency Inc—c
Gladwin R I—l
Goldfinger Max—l
Gooding O L—l
Gott O Wilson—c
Goulden & Koch—c
Goulden & Millar—l
Goulden J A & Son—l
Gross & Gross Co—f c
Gseller A H—l
Hagadorn & Co—f
Hale H & Son—l

Hale H M—l
Hall & Henshaw—f
Hall & Trowbridge—f
Hall E E & Co—f
Hampton H—f
Hangle Patrick J—l
Hardy R H—l
Harper C R—l
Harris W M—l
Hassell J F & Co—c
Herenden A S—l
Herrell W J—l
Herrick Harold—f
Herrmann F—f c
Higgins & Cox—c
Hilliard J G—f c
Hodgman F A—l
Holmes E F—c
Honig Henry & Son—f
l c
Hopper Elmer J—c
Huebner Anton—l
Hutchinson Rivinus C—
—f c
Huff P F—f l c
Husk Thomas S—l
Ives & Myrick—l
Jackson & Potter—c
James F S & Co—f
James Justin C—l
Jarvis J A—l
Johnson & Higgins—f c
Johnston & Collins Co—c
Johnson H B—l c
Jones & Whitlock—c
Kederich C H—l
Kederich L C—l
Kelly & Fuller—f
Kenzel W H The Co—f
Ketsler R R—l
Kimball, Warren M & Co
—f
King John E—f
Kirkland & Yardley—f
Knight Chas B—l
Kretchman L—f

Wallace Reid,

Representing

American of Newark,
Camden Fire,
Colonial of N. Y.,
Detroit National,

Mechanics, Pa.,
Providence-Washington,
Reliance,
Westchester,

56 Maiden Lane, N. Y.

TELEPHONES 3260 JOHN
3261

WILLARD S. BROWN

JAMES MARSHALL

WILLARD S. BROWN & CO.

REPRESENTING

NORTHERN OF N. Y. PENNSYLVANIA FIREMAN'S FUND
ROYAL EXCHANGE YORKSHIRE CONNECTICUT
COMMERCIAL UNION of N. Y.

1 LIBERTY STREET, NEW YORK

J. G. HILLIARD Insurance

COMPANIES REPRESENTED

Scottish Union & National Ins. Co.
American Central Ins Co. of St. Louis
Harvard Fire & Marine Ins. Co.
Hibernian's Ins. Co. of Philadelphia
Hempstead Ins. Co. of Albany, N. Y.
Hempstead Fire Ins. Co. of W. Va.
Hempstead Ins. Co. of New Haven

Liverpool & London & Globe Ins. Co.
Lt'd, of New York
Prussian National Ins. Co.
Union Assurance Society, Ltd., of London
Netherlands Fire & Life Ins. Co.
Zurich Acc. & Liability of Switzerland

AUTOMOBILE INSURANCE

GENERAL AGENT UNION ASSURANCE SOCIETY

5 John Street, Hilliard Building - NEW YORK

WM. B. OGDEN

LAWRENCE W. FAY

OGDEN & FAY**REPRESENTING**

Newark Fire of Newark, N. J.

Mechanics and Traders of New Orleans

Hamburg-Bremen of Germany

London & Lancashire Life & General

Assurance Association, Ltd., of London

Dixie Fire of North Carolina

Independence Fire of Phila.

Telephones { ⁵⁵
620
621 } John**55 JOHN STREET**Fred S. James
Geo. W. BlossomChas. W. Sparks
John B. Brickelmaier
Louie N. James**FRED S. JAMES & CO.**

123 WILLIAM STREET

NEW YORK CITY

METROPOLITAN DISTRICT AGENTSNational Union Fire Ins. Co. of Pittsburgh, Pa.
National Fire Insurance Co. of HartfordGeneral Fire Assurance Co. of Paris, France
Urbaine Fire Insurance Co. of Paris, France**CORRESPONDENTS IN THE UNITED STATES FOR SURPLUS LINES**The Central Ins. Co., Ltd., of London, England
Legal Insurance Co., Ltd., of LondonEssex & Suffolk Equitable Ins. Society, Ltd., of
Colchester, EnglandGresham Fire & Accident Ins. Society, Ltd., of London
Binder Contract (with Guar. Undrs.) at Lloyds, LondonChicago Office
Insurance Exchange, 175 W. Jackson Blvd.Cable Address
Chicajames, New York**EDWARD E. HALL & CO.****INSURANCE****80 MAIDEN LANE, NEW YORK****SURPLUS LINES COVERED UNDER IMMEDIATE BINDER**

IN

Reliable Foreign Companies and London Lloyds

POLICIES PROMPTLY DELIVERED

GEO. B. WALTON**SAMUEL T. BROWN****Established 1858**

T. Y. BROWN & CO.

FIRE INSURANCE AGENCY

Representing**GLENS FALLS****NEW HAMPSHIRE****77 William St. NEW YORK****LARGEST CASUALTY AGENCY IN THE WORLD****E. E. CLAPP****EDWARD GRIFFITH****E. E. CLAPP & CO., Managers****THE FIDELITY AND CASUALTY COMPANY**

Accident and Health Departments for New York, New Jersey, Massachusetts
and Rhode Island. Burglary Department for Greater New York

90 WILLIAM STREET - - - NEW YORK.**The Premium Income of the General Agency Exceeds \$1,500,000 annually****WM. W. HENSHAW****WARREN F. GOODWIN**

Hall & Henshaw

FIRE UNDERWRITERS

49 John Street**New York****KELLY & FULLER****Metropolitan Managers****Fire Association of Phila., Pa.****Michigan Commercial of Lansing, Mich.****Boston of Boston, Mass.****Old Colony of Boston, Mass.****Franklin Fire Insurance Co. of Phila.****Michigan Millers Mutual of Lansing, Mich.****N. Y. City Office: No. 55 John St.,****Brooklyn Office: No. 140 Montague Street**

F. MERGES & CO.

Managers

St. Paul Fire and Marine Insurance Co.	National-Ben Franklin Fire Insurance Co.
Firemen's Insurance Co., of Newark, N. J.	Western Insurance Co., of Pittsburgh, Pa.
German Fire Insurance Co., of Peoria, Ill.	Minnesota Underwriters
German-American Insurance Co. of Penn.	New Jersey Fire of Newark, N. J.

Fire, Automobile, Collision, Sprinkler Leakage, Liability and all other kinds of insurances
All Claims adjusted and paid through this office

73 William Street

New York

London Guarantee & Accident Co., Ltd.

Of London, England

WALTERS, KELLY & COMPANY

Managers Metropolitan Department

55 John Street, NEW YORK

Compensation, Employers' Liability, General Liability, Elevator, Teams, Automobile, including Property Damage and Collision, Accident, Health, Credit, Burglary, and Boiler Insurance.

NEWMAN & MACBAIN, Inc.

Fire Underwriters

Fidelity-Phenix

United Firemens

Peoples National

Minneapolis F. & M.

Merchants Fire Assurance Corp.

Firemen's of Wash., D. C.

72 William St.,

New York City

SEWALL & ALDEN

80 Maiden Lane, New York

Automobile Insurance

FIRE—LIABILITY—DAMAGE TO CAR—DAMAGE TO PROPERTY
PERSONAL ACCIDENT—HEALTH—BURGLARY AND THEFT

National Fire Insurance Co., Hartford (Automobile Dept.)
The Preferred Accident Insurance Co., of N. Y.

A Correspondence Course of Instruction in Life Insurance

Among the many advantages enjoyed by representatives of

The EQUITABLE LIFE ASSURANCE SOCIETY of the UNITED STATES

is a Correspondence Course of Instruction, dealing with the fundamentals of life underwriting and the practical side of field work.

While the Regular Course of 27 Lessons and Official Answers are reserved exclusively for Equitable representatives, the Preliminary Course consisting of three Lessons will be sent to anyone on request.

Address:

Correspondence Course Bureau

**The Equitable Life Assurance
Society of the United States**

P. O. Box 555

New York City

LAYTON'S IMPROVED ARITHMOMETER

Standard Lightweight Model

A Perfected Calculating Machine of Established Reputation

Price \$300. (Including slide lever)

The value and importance of a first-class and trustworthy calculating machine to actuaries, statisticians, accountants and others dealing with mathematical problems has long been conceded. Such a machine is a great labor and time saver, while the relief it affords from wearying brain work is incalculable.

LAYTON'S IMPROVED ARITHMOMETER

fills all the requirements of such a machine, and the large number in use bear daily testimony to their effectiveness. Insurance companies find this machine of particular value in their many model has been in use it has given universal satisfaction. Valuable improvements in the to its with the high quality of its construction fairly shows its construction make this the best and most advanced calculating machine on the market. The above construction fairly shows its construction of operation.

Responsible corporations and individuals may order this machine on 10 days' trial.

Address all orders and correspondence to

THE SPECTATOR COMPANY

Sole Selling Agents for the United States

128 William Street
New York

Chicago Office:
Insurance Exchange

WEED & KENNEDY

123-133 William St.

New York City

**BROKERS AND EXPERTS IN FIRE, MARINE,
CASUALTY, AND EVERY BRANCH OF INSUR-
ANCE INCLUDING WORKMEN'S COMPENSATION**

METROPOLITAN DISTRICT AGENTS

Of Several Fire Insurance Companies

Surplus Line Department

UNITED STATES CORRESPONDENTS

Of the

**ASSICURAZIONI GENERALI
of Trieste**

ESTABLISHED 1831

ASSETS - - OVER \$100,000,000

London Lloyds Underwriters

We have exclusive contracts with many guaranteed members of this the greatest underwriting association in the world, by which we are able to immediately cover large amounts on desirable risks *irrespective of other amounts on the same properties* obtained through other channels.

For more than thirty years we have conducted this department of business with European and American companies and our facilities are unequalled.

There never is trouble, vexation, or delay in the adjustment of losses when forms have been drawn and risks have been placed through our office.

J. S. FRELINGHUYSEN & CO.**INSURANCE****111 WILLIAM STREET****NEW YORK****GENERAL AGENT****STUYVESANT INSURANCE COMPANY**

Assets, Dec. 31, 1914.....	\$1,162,323.45
Cash Capital.....	400,000.00
Surplus to Policyholders.....	350,961.84

PACIFIC FIRE INSURANCE COMPANY

Assets, Dec. 31, 1914.....	1,180,658.73
Cash Capital.....	400,000.00
Surplus to Policyholders.....	711,658.09

INSURANCE UNDERWRITERS

Assets, Dec. 31, 1914.....	3,791,195.92
Capital, Dec. 31, 1914.....	1,000,000.00
Surplus to Policyholders.....	1,325,316.04

THE INSURANCE COMPANY OF THE STATE OF PA.

Assets, Dec. 31, 1914.....	3,791,195.92
Cash Capital.....	1,000,000.00
Surplus to Policyholders.....	1,325,316.04

Crum & Forster**MANAGERS METROPOLITAN DISTRICT**

Allemannia Fire Ins. Co., Pa.	Richmond Ins. Co., N. Y.
Aachen & Munich Fire Ins. Co.	Union Ins. Co., Buffalo, N. Y.
Williamsburgh City Fire Ins. Co. of N.Y.	United States Underwriters
United States Fire Ins. Co., N.Y.	Seneca Fire Insurance Co. of Buffalo, N. Y.
Potomac Ins. Co. of Washington, D. C.	

GENERAL AGENTS FOR THE UNITED STATES

Williamsburgh City Fire Ins. Co. of N.Y.	Union Ins. Co., Buffalo, N.Y.
United States Fire Ins. Co., N.Y.	National Lumber Ins. Co.
Richmond Ins. Co., N.Y.	

The North River Insurance Co.**OF NEW YORK****INCORPORATED 1822****95 William St.****New York City**

ELMER J. HOPPER**GENERAL AGENT**

(Metropolitan District)

OF THE

London & Lancashire Indemnity Company of America

WRITING

All Forms of Liability, Personal Accident, Health, Plate Glass, Workmen's
Compensation, Automobile Property Damage and Collision Insurance,
Fidelity and Surety Bonds

80 Maiden Lane**New York City****THE WILLIAM H. KENZEL CO.****23 Liberty Street, New York**

REPRESENTING

EQUITABLE FIRE & MARINE INS. CO.

of Providence, R. I.

COMMERCE INSURANCE COMPANY

of Albany, N. Y.

GRANITE STATE FIRE INSURANCE CO.

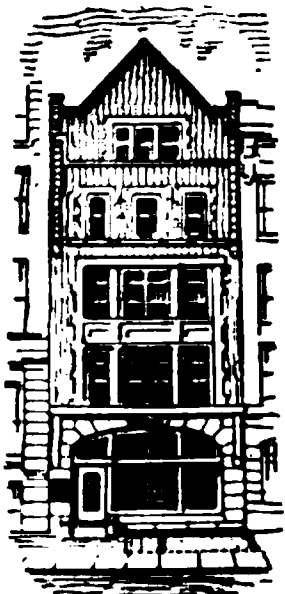
of Portsmouth, N. H.

THE COLUMBIAN NATIONAL FIRE INS. CO.

of Detroit, Mich.

THE CLEVELAND NATIONAL FIRE INS. CO.

of Cleveland, Ohio



KENZEL OFFICE

STARKWEATHER & SHEPLEY

(Incorporated)

GEORGE L. SHEPLEY, President**17 Custom House Street, Providence, R. I.****55 John Street, New York****43 Kilby St., Boston****Insurance Exchange, 175 W. Jackson Blvd., Chicago****20, Rue Chauchat, Paris**

U. S. MANAGERS

RHODE ISLAND INSURANCE CO. of Providence, R. I.**UNION FIRE INSURANCE CO. of Paris****NATIONALE FIRE INSURANCE CO. of Paris****PHENIX FIRE INSURANCE CO. of Paris**

B. N. EXTON, President
D. ELDER, Treas. & Sec.

CHAS. DUPEE, Vice-President
R. F. BROWN, Asst. Treas.

B. N. EXTON & CO., Inc.

SUCCESSORS TO

The Exton-Hall Brokerage & Vessel Agency
Jameson & Frelinghuysen

Special Facilities for Covering Large Lines of Insurance on Improved Risks

64 WALL STREET**NEW YORK**

JOHN E. KING

General Agent

The Arlington Fire Ins. Co. of Washington, D. C.
The Arizona Fire Ins. Co. of Phoenix, Ariz.

**84 WILLIAM STREET
NEW YORK**

ROBERT C. REAM

HENRY W. IVES

REAM, IVES & WRIGHTSON, Inc.

General Insurance Brokers

24 Broad Street, New York

**London, England
Montreal, Canada**

RE-INSURANCE TREATIES AND SURPLUS LINES ALSO HANDLED

OUT OF TOWN BROKERAGE ACCOUNTS SOLICITED

Underwriters Brokerage Corporation

SUCCESSORS TO

(Whilden & Hancock)

1 LIBERTY STREET

NEW YORK

General Brokerage Business

All Branches

“PROMPT SERVICE”

Cable Address: Whilhan, New York

HERBERT BUXTON

GENERAL AGENT

92 WILLIAM STREET

NEW YORK

New York Suburban Agency

Central Manfrs. Ins. Co. Millers National, Chicago

Ohio Farmers, LeRoy, O. Dubuque Fire & Marine, Ia.

Metropolitan Agency

Central Manufacturers Insurance Company, Van Wert, O.

Excellent Facilities for Placing Excess Insurance on Large Risks

Correspondence Solicited

**Warren M. Kimball
& Co.****INSURANCE***Excess lines placed for
Agents and Brokers***123 WILLIAM ST.**

Lane & Jones—l
Lasher & Taylor—f
Lauckner O O—f c
Lee E W—l
Leiffer P M—l
Leroy Herman—l
Levy Abraham—l
Lockwood & Lowe—f c
Lockwood Bros—f
Lockwood Bros & Ward—f
Loesch Geo—l
Lombard E B—l
Lumber Insurers Gen'l Agency—f
McConnell E B & Co—
McCrea D W—c
McGee W H—c
McGregor R W E—l
McKenna J T—l
McMurphy C E—l
Mallaby O W—l

MARSH & McLENNAN**INSURANCE****19 Cedar Street**

(See Chicago)

Mautner J L—c
Menschel Abraham—l
Merges F & Co—f c
Merlehan J P—l
Miller A E—f
Miller Z T—l
Mills A B & Co—f

Mills & Honness**REPRESENTING**

Orient Insurance Co. of Hartford
The Capital Insurance Co. of N. H.
Phoenix Fire of Paris

**76 MAIDEN LANE
NEW YORK CITY**

Mix R J—l
Montgomery & Fountain—f
Mowry & Patterson—l
Newman & MacBain—f
Oakley Alonzo Gore—c
Ogden & Fay—f
Owens & Phillips F—f
Pasner Joseph M—l
Payne & Ramsey—c
Pennock H H—l
Perdew F H—c
Perrin W L & Son—f
Phelan C—c
Pinner L & Co Inc—c
Piatt C A—c
Platt & Jeremiah—c
Poggenburg H F & Co—f
Prentice D—f
Prosser & Homans—l
Quackenbush E B—c
Rathbone R C & Son—f
Ream, Ives & Wrightson Inc—f
Reid Wallace—f
Reilly Thos—l

Reinboth Max—l
Rhodes Frederic H—l
Ridgway T W—l
Robbins J R—l
Rogers O S—l
Rooney W J—l
Ross F H—f
Russell, Scott & Ziegler—f
Rutherford P—c
Sammis W D—f
Sanders H—c
Sasseen Robt A—l c
Saymon M—l
Schaefer L—f
Sewall & Alden—f c
Sinclair D G C—l
Small J H—l
Simmons John G—f
Simons R M—l
Smith & Hicks—f & m
Sohmer Wm J & Co—f
Southworth E B Jr—c
Spencer C H—l
Spencer G A—l
Starkweather & Shepley Inc—f
Stewart C A—l
Strauss Charles H—l
Sudbrink C—l
Swinton A C—f
Taylor A R—l
Ten Broeck, Morse & Co—f
Tharp E C—l
Thomas E V—l

**Arthur J.
Thowless****INSURANCE****93-99 Nassau Street**

Timewall C A—c
Tomlins Wm M Jr—c
Tonkin W J—l
Treat A B—c
Treat E M—c
Underwriters Brokerage Corporation—f
Wallis Frederick A—l
Walters, Kelby & Co—c
Wayland C C—l
Weed & Kennedy—f c
Weigel G A—l
West Brothers—c
Wettzel Geo G—c
Whilden & Hancock—f
White Major A—f
Willcox, Albert & Co—f
Willkens Frederick E—c
Wilkinson W E—l
Wolffsohn I—l
Woodward & Williamson—f c
Woodbury F R—c
Worth Walter—c
Yearance Jas—l

NIAGARA FALLS

Ackerman Bros & Co—f l c
Brophy J T—f l c
Campbell D W—f l
Crick Chas—f
Electric City Securities Co—f l c
Franchot R—f l c
Hayes Mercantile Agency—f
Henderson E E—l
McMahon Henry—l c
Mooden J B—c
Moroney & Fell—f l c
Murphy James F Co—f l c

Niagara Falls Fire Office—f l c
Oppenheim Max—f
Randolph Miss M A—l
Schmeck J H—f l
Simmons & Baker Co—f l
Sullivan Frank—f
Woodward Chas—f l c

N. TONAWANDA

Austin Elgin F—c
Gardei W F—f l c
Lindsay S—l
Patten J M—f c

NORTHVILLE

Anibal Lee S—f l c
Fry & Roberts—f

NORWICH

Barnes Frank—f
Blakely M M—f
Burnside L H—f
Clinton Chas—f
Finigan & Co—f c
Frink J B—f
Frink L—l
Hewitt Mr—l
Hubbard Mr—l
Lee D F—f
Lyons Chas—l
McNitt & Frink—f c
Merrifield Wm—f
Mosier W I—l
Nash C B—f c
Porter Chas—f
Ransford Wm—f
Ruckteshler G—f
Southward W D—f l c
Tillman L J—f

NORWOOD

Harris Geo—f l c
Stowell E E—f l c
Vance C F—f

NYACK

Blauvelt & Morrell—f l c
Essex Harry—f c
Gaynor Joseph T—f c
Gedney Robert—f
Kilby J P—f c
McGinley H—f c
Meyers Edward—f
Perry Fred—f
Polhemus W O—f c

OGDENSBURG

Bickford A H—f
Bell Vivian G—l
Chandler Harvey G—f l c
Dana Theo F & Son—f l c
Dandy H J—f
Dandy J R—l
Dawley S L—f l c
Deneen T—f l c
Doyle Michael—f
FitzGerald Richard—f c
Lancto E J—f l c
Meagher G S—f c
Merriman C A & Son—f l c
Russell Real Estate Co—f
Simonds Chas H—f l c
Smith A E & Son—f l c
Weeks I L—f l c

OLEAN

Abrams & Sons—f c
Chamberlin W A—f
Cobb Hugh—f
Collins Interstate Agcy Co—f l c
Empire Agency—f l c
Fitch S L—l
Hunt Dell—l c
Jordan M—f l c
Mallery R T—f c
Mandeville W H Co—f l c
Pierce C D—l

Seamans J—l
Sisson & Billings—f c
Song John G Co—f l c
Stillman F V R—f l c
Van Campen Geo—l
Van Campen James—l

ONEIDA

Coon Eugene E—f
Covell D J—f
Fearon Henry D—l c
Fort J W—f
Greer F T—f
Hamblin A D—f c
Hay Arthur—f c
Munz P J—f
Munz & Haskell—f c
Nauman A G—f
Putnam John H—f c
Rockwell Hiram L—f l
Ruggles C M—f l
Weeks Miss Alice F—f
Watterson Robt—f c

ONEONTA

Aplanalp E C—l
Bard H M & Son—f l
Ceperley & Morgan—f
Corr J J—f
Eckerson H E—f
Ferguson Ursil A—f
Gallagher P J—f l c
Hazard Chas B—f l
Helm Frank I—f
Keenan & Wells—f c
Lennon L B—l c
McGuinness John—l
O'Brien Thos J—l
Scott Walter—f c
Shelland & Nearing—f l c
Van Wie Fred N—f

OSSINING

Cornell H A Jr—f l c
Cowie Geo C—f l c
Heagle Wm—f l c
Kelly Mrs Mary—l c
Leary Thos—f c
Powers J B—f l c
Schafmeister H A—f l c
Wood Fr G—f

OSWEGO

Burr W V & Sons—f
Burt C M—f
Cavanaugh W J—c
Cooper Webb G—f l
Doyle Jas P—f l c
Dowdle & Quigley Co Inc—f c
Frost E E—c
Graveley John A—c
Kelsey & Dewine—f l
Kenific E P—f
McGowan M—f
McPeake Thomas—f
Murdock W L—c
Parker F W—f c
Phelps & Spencer—f c
Reid C A—f
Riley Fred M—f c
Thrall W G & Son—f c
Wiltse E F—f l c
Wright Chas P—f l c

OWEGO

Horton F G—f l c
Lounsbury Stephen—f l c
Robinson A J—f l c
Steele R D—f l c
Woodford C G—f

OXFORD

Knott L A—f l c
Loomis M C—f
Philly J C—l
Stone C L—f l c

EGBERT F. ASHLEY CO.

W. O. ASHLEY, President J. A. DUPUY, Vice-Pres. and Treas. CHARLES T. RAU, Secretary
INSURANCE ROCHESTER, N. Y.

Rochester German Underwriters Agency

Hartford Fire Ins. Co.
 North British & Mercantile Ins. Co.
 German-American Ins. Co. of New York
 Connecticut Fire Ins. Co.
 Springfield Fire & Marine Ins. Co.
 Fire Association of Philadelphia

Providence Washington Ins. Co.
 Hartford Steam Boiler Ins. Co.
 Guarantee Co. of North America
 United States Guarantee Co.
 Standard of Detroit (Liability)
 Mannheim Ins. Co. (Marine)

Hartford Accident and Indemnity Co. (Burglary & Plate Glass)
 Columbia Ins. Co. (Automobile)

"One of the Leading Agencies of the Country."—N. Y. Press

N. Y.—Con.

PALMYRA

Braman S E—f l c
 Guile Mr—f
 Jackson A F—f l c
 Knapp A R—f
 McLouth C—f

PATCHOGUE

Chichester Geo L—f c
 Conklin S W & Co—f c
 Losce Jos T—f
 Potter John A—f
 Potter R E—l
 Price Jno M—f
 Roe John J—f
 Swezey J B—f
 Wiggins M G—f

PEEKSKILL

Barger & Powell—f l c
 Crumb L F—f
 Free Chas K—f
 Frost M E & Son—f
 Goodliffe Frank B—f l
 Horton Cyrus W—f c
 Joseph Geo B—f c
 Knapp S R—f
 McCord Samuel J—f
 Mason C L—f c
 Moses Martin—f l c
 Riley Frank—f
 Seymour Alonzo—f
 Strang A F—f l c
 Travis Lewis—f c
 Wilson E C—f

PENN YAN

Burr Geo W—l
 Dailey N S—f l c
 Fitzpatrick Wm J—f l
 Goodspeed & Miller—f l c
 Havens B M—l c
 Heard C N—l
 Horton Freeman—f l
 Jones & Putney—f
 Kinne Silas & Son—f
 Mallory B T—f
 Salisbury J M—f l c
 Stoll D H—f l c
 Waldron Edwin—f
 Watkins J E—f l c

PERRY

Badger V H—f
 Donlon P H—l
 Fancher Edward B—f
 Gregg Herman G—l
 Hart & Grieve—f c
 Parker Geo M C—f
 Tarplu & Stowell—f

PERRY

Badger V H—f
 Fancher Edward B—f
 Gregg Herman G—l
 Hart & Grieve—f c

Parker Geo M C—f
 Webster E J—f

PHELPS

Kitson & Kavanagh—f
 Norton Wm—f l c
 Warner E S—f

PHILMONT

Mead S L—f
 Snyder J H—f c
 Waltermire Geo—f

PITTSFORD

True Chas H—f

PLATTSBURGH

Guibord & Hapgood—f l c
 Heffernan & Son—f l c
 O'Brien & LaMarche—f l c
 Olliver C H—f l c
 Parkhurst & Taylor—f l
 Smith C W—f
 Stratton J A—l
 Thomas H A & Co—f l c

PLEASANTVILLE

Hall Chas H—f
 Horton E G—f
 Ripley E H—f

PORT BYRON

Crane T M—f
 King L H & Co—f
 Kingcade Will—l
 Madden John—l
 Monroe M—f
 Rude Harry—l
 Stilwell W P—l

PORT CHESTER

Austin & Merritt—f c
 Goldfarb Jos—l
 Knapp & Wakefield Co—f c
 Lounsbury C E & Sons—f
 Marshall & Remsen—f l c
 Odell A R—l
 Smith John H—f
 Smith W B—c
 Taylor Roy—f
 Wilson, Bull & Blackman—f

PORT HENRY

Beers Alvah R—f l
 Neide Mary E—f l
 Wallace Bros—f l c

PORT JEFFERSON

Bayles H T—f
 Conk R E—f c
 Darling Geo E—f
 Davis & Dayton—f

Dayton R B—f
 Floyd & Roe—f
 Platt C V—f c
 Ritch Thos J Jr
 Roe Chas F—f
 Swezey I M—f

PORT JERVIS

Bevans W S—f c
 Bonnell T J—l
 Clancy Wm A—f c
 Denton Harry B—f l c
 DeWitt G S—f l c
 Farnum John C—f l c
 Fisher J A—f c
 Fowler Fred'k D—f l c
 Pope Jacob F—f c
 Van Fleet Frank—f l c
 Westbrook M D—f c

PORT RICHMOND

Braman W M—f l c
 Foggin & Son—f c
 Griffith Chas E Sons—f c
 Jones Robt D & Son—f c
 Mullin B—f
 Sharrett H J—f

POTSDAM

Barnett Michael G—f l c
 Curtis H C—f l c
 Heath A D—f
 Murray James—f l
 Perrigo H S—f
 Redway S A—f
 Smith G W F—f

POUGHKEEPSIE

Beatty James H—f c
 Bull L M—l
 Foster D C—f l c
 Frost & Luckey—f l c
 Gill Harvey M—f c
 Graham J J—f
 Graham Robt G—f
 Guernsey Homer W—f
 Hinkley John—c
 Irish S B—f
 Ketcham Chas A—f c
 Krieger H—f c
 Lee Townsend H—f c
 Luck H C—f
 Lumb George J—f
 Lumb C C—f
 Manning J J—l
 Marshall & Sterling—f l c
 Nelson H A—f
 Peters Alfred H—f
 Platt Isaac—f c
 Quintero Wm S—f c
 Reynolds Jas W—l
 Stockton S D—l
 Turnbull H B—f c
 Vail Lewis H—f
 Vail & Vail—f c
 Valentine & Booth—f c
 Van Wagenen J M—l
 Warren P J—l
 Welch & Gellert—l
 Wickham R W—l

PULASKI

Bishop D C—l
 Knowlton Leonard—l c
 Macy L J—f
 Miller & Bentley—f c
 Miller Chas S—f l c
 Parkhurst B E & J W—f l c

RANSOMVILLE

Barry A J—f
 Molnoux R L—f
 Wisner W D—f

RENSSELAER

Boothby E L—c
 Heeron & Lithgow—f l c
 Lithgow Francis—f
 Munger John F—f c
 Plantz Bros—f
 Russell Geo H & Son—f c

RHINEBECK

Cramer William—f l c
 McCarty Charles E—f c
 Schryver M V B—f
 Secor H N—f
 Smith Grove—f
 Stickle Lee—c
 Van Keuren J—c

RICHFIELD SPRINGS

Bierman D A—f
 Bond O W—f l c
 Tuller, Melvin & Sons—f

RIVERHEAD

Bagshaw John—f c
 Corwin Mathis—f
 Dugan & Co—f
 Howell Chas H & Son—f l c
 Nesbitt C H—l
 Preston Henry H—f

ROCHESTER

Alexander J V—l
 Amsden F P—l
 Amsden Halbfleisch Co—f c
 Armstrong Jane L—l
 Ashley E F Co—f c
 Avery W M—l
 Babcock Clay—l
 Baker John E—l
 Bartlett C A—c
 Bennett B G—l
 Beers Wm—l
 Blumensteil Bros—c
 Bly Clark W—f
 Boller E J—c
 Booth A B—l
 Browne J C—f
 Bryant L P—l
 Burke A E—l
 Burke Edward H—l
 Burke F E—f

Burnett Wm C—l c
 Bush S J T—l
 Carpenter Seth—c
 Chace B B—c
 Channell F O—f
 Church A E—f
 Clark E P—l
 Clements J C—f c
 Cooke W H—l
 Cooper Geo N—l
 Copeland J C—c
 Crabbe S L—l
 Crittenden F M—f
 Curtin Bros—f
 Curtis A W—f
 Curtiss C F—l
 Crowley H B—f
 Dana Howard C & Co—
 f c
 Decker Frank B—f
 Decker Case Co—f c
 Deming W L—f
 Donahue G E—f
 Donald J M—f
 Dooley F R—c
 Durgin T F—c
 Dutton Percy B—f c
 Eaton Eli—l
 Ellis H W—f
 Ely F P—l
 Englehardt Edward Co—
 f
 Evans L P—f
 Fleckenstein W B—f
 Firman, Webb & Johnson
 Co—f l c
 Gibson Chas—f
 Gliddon C J—c
 Greeno F L—f
 Grover A B—l
 Hagerty C G—l
 Hall John—l
 Hambsch P F—f
 Hammond D H—l
 Hammond C L—l
 Iare Geo—l
 Hatch A L—l
 Hayes W D—l
 Henderson & Mann—l
 Hendrix A F—f
 Iodges N P—f
 Iotchkiss J D—f c
 Ioward Wm P—l
 Iowland O M—f
 Iughes D J—l
 Ingold G W—f
 Iessen Chris—f
 Johnston Jas—f c
 Johnson T A—f
 Jones J P—l c
 Iavanagh & Smith—f l c
 Iendall H I Co—f
 Iolb L F—f
 Iewis H R—l
 Iewis W A—c
 Iewengurth L E—f c
 Iong S—l
 Iucas Edw J—f
 Iyddon T E—f
 Ialley James—f c
 IAnarney J H—f c
 Iauliffe James—c
 IChesney C H—l
 IChesney F H—l
 IGrath Frank—l
 IKay Harry J—f
 INiece Jas—f
 Ieyer H L—f l c
 Iiller Chas F—f c
 Iiller J M—l
 Iiller M R—l
 Iills Buell P—f c
 Ioran J C—l
 Iosher F H—f
 Ivin John F—l
 Iafie R J—l
 Iil Edwin B—l
 Igent James J—l
 Ie & Forbes—f l c
 Iley H F—f l c
 Imateer Frank—l
 Ingburn G W—l c

Parks W L—l
 Parsons G A—l
 Patton W F—f
 Paviour Robt S—f c
 Petrie Glen—f
 Pickering A T—f
 Piggott O A—f
 Quinlan James H—c
 Raynor Seymour D—c
 Regan N W—l
 Reibling A J & Son Co
 —f c
 Richards H S—f
 Ritter Fred A—l
 Robinson A—c
 Roach Wm C—f
 Roch Agency Co—l
 Rogers N G—f
 Rowland Neal C—f
 Safford Carl R—c
 Saunders W P—l
 Schlitzer Leo A—f c
 Schwab A P—l
 Scott W M—l
 Security Agcy Co—f c
 Sheeler-Baxter Co—f
 Siebold Charles A—l
 Smith A V—l
 Smith Geo L—l
 Smith W J—c
 Spaeth Chas—l
 Sparlin Ezra M—f l c
 Speare L C—f
 Speare R B—l c
 Spitalowitz D—l
 Stahlbrodt Sisters—f
 Steitz G W & Son—f c
 Stettheimer J R—c
 Stevenson-De Mallie Co
 —f
 Stillman A Stewart—l
 Street Thomas F—c
 Tanner O E—l
 Thomas & Childs—f
 Thompson A T—l
 Tobin C M—f
 Townsend F U—c
 Tuke C D—c
 Visscher H S—f
 Vreeland J H—f
 Vahne W B—f
 Wagner Wm H—c
 Wall R W—l
 Ward L S & Co—f l c
 Wehn Louis W—f c
 Welsh Geo H—c
 Whitbeck L H—f c
 Wittlesey G—l
 Wolfert Bros—f c
 Wolff M E Co—f c
 Wood Thomas—l
 Wright J C—l
 Wright W G—l c
 Young J Austin—c

ROME

Baldwin & Stone—f l c
 Besley & Besley—f l c
 Case H B—l
 Clark Charles E—f
 Davis J W—f
 Eastman & Caswell—f l c
 Evans H A—f
 Fowler & Hughes—f
 Gould G L—f l c
 Hooke J H—f l
 Huggins P R & Co—f c
 Jones N H—f l c
 Jones R O—f
 Kinney & Bouten Co—
 f l c
 Lovier A M—f l c
 Lynch J C Jr—f
 Quackenbush & Owen—f
 l c
 Randolph & McCarthy—f
 Roth Bros Co—f l c
 Searle C W—f
 Smith Gordon J—f c
 Van Wagenan L G Co—f
 Watters C H—f l c

ROSLYN

Eastman H M W—f
 Hicks Albertson W—f

ROUSES POINT

Myers J R—f c
 Sabourin T A—l
 Trombly H A—f

SAG HARBOR

Bates A—l
 Brown Arthur T—f c
 Corwin B D—f c
 Greene W C—f c
 Kiernan G Augustine—
 f c
 Raynor Mrs G C—f
 Sleight C R—f
 Winters Edwin—l
 Yardley Fred—f

ST. JOHNSVILLE

Hall E R & Son—f l c
 Lampman C P—f l

SALAMANCA

Brown E S—f l c
 Frank M W & Co—f
 Hazard W H & Co—f l c
 Kammire Carl A—f l c
 Maloney J E & Co—f l c

SALEM

Gibson James Jr—f
 Hill F A—f l c

SANDY CREEK

East M M—f
 Root Ed S—l c
 Sargent Roscoe—f
 Wallace H Lewis—f

SARANAC LAKE

Ayres C J—f l c
 Duryee & Co—f c
 McKee F H—f
 Miller S A—f
 Roberts W F—f
 Starks F E—f l c

SARATOGA

Burdick I J—f l c
 Hartwell & Shackelford—
 f l c
 Howland O V—f l c
 Ingham White & Co—f
 l c
 Jones L M Co—f l c
 McNulty J D—f
 Searing B H—f
 Sheldon Jennie S—f l
 Van Deusen Henry—f l c
 Van Voast & Leonard—
 f l c

SAUGERTIES

Butzel's Son John L—f
 Darbee's Ins Agency—f
 l c
 Donlan M E—f
 Eckert & Snyder—f l c
 Keeney H T—f c
 Trumbour George—f l c

SCHENECTADY

Angle, Gilmour & Parker
 —f l c
 Chadwick Wm A—f l c
 Clute Henry J—f
 DeGraff Fred—l
 Dettbarn F H—f
 Faber & Wrape—f
 Glen H G Jr—f
 Hodges Martin—l
 Juno J S & Son—f l c

McDonald Bros—f
 Magee A V—f c
 Merriam C W—f c
 O'Brien Brothers—f
 Ogonowski C S—f
 O'Neill J J—f c
 Peters John H—f c
 Raymond-Robinson Co—
 f c

Ryan W H—f
 Ryon E J—f c
 Schenectady Insuring
 Agency—f l c
 Schermerhorn Edwin—f c
 Schermerhorn & Co—f l c
 Schoolcraft J L—l c
 Seamon B—l
 Stedman H L—f
 TerBush & Powell—f c
 Truax W C—c
 United Fire & Real Es-
 tate Co—f l c
 Van Voast & Leonard—
 f l c
 Wing Marcus—f l
 Yelverton E E—f l c

SCHOHARIE

Grant Mary T—f
 Proper Clyde H—f c
 Snyder L K—f

SCHUYLERVILLE

Kahan P—f
 Nesbitt J G—l
 Nichols G—l
 Trumbull A S—l
 Watson G F—f
 Whitman F Z—l

SENECA FALLS

Combs Chas W—f l c
 Farron Thos J—f l c
 Gay & Son—f l c
 Harper W B—f l c
 Hurley W H—f
 Lathrop R P—f l
 MacDonald Bros—f
 Miller J T—f
 Pontius Geo W—f
 Tennant P E—l c

SHUSHAN

Piser Ralph H—f l c

SIDNEY

Bartley A H—f
 Bates W W—f c
 Hamilton G H—l
 Nichols E C—l
 Root Darwin—l
 Sewell H B—f
 Wanzer W F—f c
 Wells F B—f c

SKANEATELES

Avery Mabel—f c
 Burns James—l
 Cuddeback Geo D—l
 Durston G C & A M—f
 l c
 Gregory F H—f
 Simmons & Stephenson—
 f
 Thorne Wm T—l

SOLVAY

Richards Chas—f c
 Starr Taylor—f c

SO. GLEN FALLS

Comstock Fred A—f
 Heath W W—f
 Moore C E—f

N. Y.—Con.

SOUTHAMPTON
 Bloodgood H & Co—f
 Dunwell W K—f
 Havens U R—f c
 Howell E H—f
 Kendricks R R—l
 Osborne A S—f c
 Payne C A—f c
 Pierson The James H
 Agency—f c
 Seely W N—l
 Smith R E—f

SOUTHOLD

Folk A A—f l c
 Terry W H—f l c

SPRINGVILLE

Fitzpatrick A J—f c
 Pierce J W—f
 Reynolds G E—f l c
 White W D—f l c

STAPLETON

Barth Gustave—f l c
 Cornell D T—f c
 Cossmann E—f l c
 Flake W L—f l c
 Kappes Chas—f l c
 Robinson W—f
 Stake Albert—f l c

SYRACUSE

Ackerman Geo W—f
 Armstrong A T & Co—f c
 Baker & Knapp Co Inc—
 f l c
 Baker L S—f l
 Behm C L—l
 Blake E E—f c
 Bowen W R—l
 Bower, Pery & Fobes—
 f c
 Boyd D—l
 Boyington Geo T—f
 Brainard Geo E—l
 Britcher B G—l
 Brockway C T—f
 Brower A L—f
 Bruns Fredk V—f
 Burnap G A—l
 Carpenter Jno M—f
 Carothers J M—f
 Childs T M—c
 Congdon C S—f c
 Conlin H B—l
 Cooley W O—l
 Cooper D B—l
 Cotter C E—l
 Curtis F L—f
 Day W E Co—f c
 Dillenbeck Clarence—f c
 Dopffel Wm—f l c
 Dosser Chas E—f
 Dow C R—l
 Durston A S—l
 Ellis E E & Co—f
 Freeman E L—l c
 Galphin G D—l
 Gannett Geo O—f
 Gant O F—f
 Geyer Jos A—f
 Greenland Edward H—f
 c
 Greenland H W—f l c
 Guinness J F—f
 Hadley G F—l

Alonzo W. Haight

KIRK BUILDING**Represents**

Aetna
Springfield Fire & Marine
Hartford
Globe Indemnity Co.

Hale Frank H—l
 Herrick O B—l
 Hess Herbert Co Inc—f
 l c
 Hughes A J—f
 Huntley W H—l
 Husted H B—l
 Jarvis P B—f
 Jordan John A—f
 Joseph Henry—f
 Kelly E H—l
 Kernan Francis L—f l c
 Kline J F—l c

**LEONARD, TURNBULL
& JOHNSON, Inc.**

**GENERAL
INSURANCE**

202-4-6-8 Cahill Theatre Bldg.
 SYRACUSE, N.Y.

Special Care Given
 to Brokerage Business

Le Roy Fred—l c
 Lighton L F—f
 Loehr L & Son—f
 Luther K A—l
 McGuire & Co—f c
 McKeough & Dunn—f
 McLeod Wm R—f
 Miller J P Ins Agency
 —f c
 Morgan H L—f
 Munns W H A—f
 Nash J J—f c
 Nevins R M—f
 Northrup F B—l c
 Northrup Milton H Co—
 f l c
 O'Donnell Jos F—l
 Parmelee E J—f
 Peck Geo P—f
 Petrie G D—l
 Phelps Chas W—f
 Platt H L—f
 Powell Fredk—f
 Rhodes S—f
 Rich C A—f
 Rust E E—l
 Ryan Peter L—l
 Sharkey John K—f
 Simmons N H—f
 Smalley F M—f
 Smith A J—l
 Smith H B—f
 Smith H H—f
 F. S. SMITH & SON—f c
 Somerville W R—f
 Steinbicker A—f
 Stephens, Haun & Dur-
 ston—f c
 Stoddard F P—f
 Stone W G—f
 Syracuse Fire Office—f
 Tanner M F—f
 Tobey G—l
 Warren E H—l
 Watson & Wadsworth—f
 l c
 Webster L L—f
 White & Barber—c
 White Hamilton—f c
 Wickes Henry P—l
 Wight R E & Son—l
 Wilson C H—c
 Wilson L A—l
 Wells Byron—l
 Woodworth A J & Co—f

TARRYTOWN

Aldridge W H—f
 Bishop & Reynolds—f
 Booth C W—f
 Caldwell J—l
 Dashwood Robt—f
 Free & Brannigan—f c
 Griffin De Los—f

Hector John F—f
 Loh Carl C—f l
 Martin George H—f
 Patterson R A—f
 Silver David F—f c

TICONDEROGA

Arthur J H—l c
 Cummings W A E—f l c
 Frost H U—l
 McKernan Jno—l
 Mead Leroy R—f c
 Ward Charles—f
 Weed & Burleigh—f
 Wiley E C D—c

TONAWANDA

Austin E F—l c
 Crown Ins Agency—f l c
 Davies E M & Co—f l c
 Humphrey & Vander-
 voort—f l c
 Patton J M—f l c
 Rand Stanley—f l c
 Sider Henry—f l c
 Sommer W L—l
 Tonawanda Underwriters
 —f l c

TOTTENVILLE

Bolan John P—l
 Fisher & Walter—f
 Laing Jas—f
 Sievers A A—f
 Vannam P M—l
 Williams Benj—f
 Yetman H R—f

TROY

Ambler Chas G—l
 Belanger Joseph L—f
 Breese Rousseau & Co
 —f
 Byron Patrick—f
 Coffey & McDonnell—f
 Comesky & Morier—f
 Crowley A L—f
 Donnelly & O'Connell—
 f c
 Donovan W V—f
 Draper & Higgins—f
 Egan M E & Co—f
 Geer Gilbert Jr & Co—f
 Harrington A W H Jr
 —f
 Hill F T—c
 Hislop T W—f c
 Hudson & Thompson—f
 Jones J S—f l c
 Kennedy & Sheldon—f
 Knox & Mead Co—f l c
 Lisle Wm E—f
 McCarty C E—f
 McCarthy Geo H—l c
 Mesing Geo L—f
 Mullin W P—f
 Murphy F—l
 Nichols & MacLaughlin
 —f
 Pattison Ed—f
 Phelps W—l
 Smith G F—l
 Stillman & Son—f
 Strecker & Co—f
 Tomlinson S W—l
 Troy Ins Agency—f l c

TRUMANSBURG

Halsey W D—f l c
 Hunt R J—f l c
 Thompson H M—f

UNION

MacClary T A—f l c

UNION SPRINGS

Barkus G B—f c
 Clark J G—l
 Johnson E B—c
 Johnson B F—f

UTICA

Ackroyd H A—f
 Baechle-Clark Co—f c
 Bagg Egbert & Co—l c
 Barlow G H—l
 Bradley-Sexton Co—f c
 Butler Walter S—l
 Campion E S—f
 Cantwell & Bromley Inc
 —f c
 Clark B A & Son—f
 Clarke W H—l
 Conger A B—f
 Crouse N D—f c
 Courtney F H—f c
 Daly & Co—f
 Dawling L J—f
 Day S F—f c
 Dering S—f
 Donohue-Evans Co—f l c
 Ehlinger & Co—f c
 Evans J T—f
 Ferris & Co—f c
 Fretts G W—f l c
 Glover F—l
 Hamlin & Carr—f c
 Hardcastle & Co—f
 Hart R S—l c
 Harter Fred G—f c
 Hayes J A—l
 Head Wm—f c
 Hengge J G—f c
 Hobart C R—f
 Horn H V D & Son—f
 Irish C G—c
 Jackson & Spitzler—f c
 James A W—f
 Jones Hugh R Co—f c
 Kelly & Dolan—f c
 Kernan E F & J S—f l c
 Klages H A—f
 Klous L D—l
 Linck A A—f c
 Lloyd J F—f
 McGarrity Jas H—f c
 Matt J L—f l c
 Maynard Wm F—f
 Miller Geo W—l c
 Mulhall J P—l
 Owen John—f
 Pape E T—l
 Plant & Retersdorf—f c
 Porter H B—l
 Post Agency Inc—f c
 Post W D—f
 Richards & Brady—f c
 Shaw Wm H—l
 Sitterly P W—l c
 Smith G N—l
 Staley H L—f
 Stendel G E—f
 Steppens Henry A—c
 Stendel G E—f
 Sweeney B J—l
 Taylor W H—f
 Turnbull J B & J M—f c
 Van Basten L—f
 Walls E M—f c
 Wehl & Scala—f c
 Wertham & Kruse—f c

WALDEN

Decker W G—l
 Ellis Walter—l
 Fowler Cyrus B—f
 Houghtaling E H—f
 Hume R T—f
 Leeds F V & Co—f l c
 Miller Theo & Son—f l c
 Scott W—l
 Sanford Abrams—f
 Tupper F W—f

WALTON

Gladstone W L—f l c
 Knapp James—l
 McLean D E—f
 Marvin H S—l c
 Ogden H S—f l c
 Pond S H—f l c
 Reynolds Victor A—c

Robinson C G—f Robinson H M—f 1 c Reynolds Victor A—f 1 c White Wm H—l	Marshall H A—f Smith & Lent—f c Sorensen R J—l Stewart Fred G—f 1 c Van Kirk Ralph—f 1	Sullivan Edw A—f Tilton Edson A—f c	Sweeney John R—f Tibbits The W B Co—f 1 c West Edward M—f Westchester Land Exchange—f 1 c Wright I & A G—f
WAPPINGERS FALLS Brewster W A—f Hasbrook Z V—f Knapp E—f Wixson J H—f	WATERTOWN Ayers J C—f 1 Brownell L J & Son—l c DeLong M J—f Flummerfelt J A—l Goodale Henry D Co—f 1 c Hine Omar A—f Matthews A T—f 1 c Mosher E G—f c Pawling & Owens—f Seaver & Peck—f 1 c Shepard W J—f Stoneburn Wm—f c	WELLSVILLE Hanks Paul B—f c Hanks S F—f c O'Connor Thos—f c Opp Wm—f c Schwarzenbach Joseph—f 1 c	WHITESTONE Deyo & Co—f c Meser J—l Roe Edwin P—f Townsend & Knab—f c Wetterauer Henry—f
WARRENSBURG Kenyon J T—l Lucia George—l Reaux Louis E—c Thomas & Reaux—f c	WATERVILLE Goodwin & Race—f Race W L—l c	WEST BRIGHTON Lynch John A—f c Rourke James T—f c Simonson C E & Co—f c	WILSON Wilson Ins Agcy The—f Sanford H—l c
WARSAW Fisher A W—f Gill & Walker—f 1 Hume Robt—f 1 c McConnell W H—f 1 c McConnell W H—f 1 c Smith John W—f Webster & Lamberson—f 1	WATERVLIET Ball John—f Battin Wm J—f Collins O B—l Covert E B—f Egan M E & Co—f 1 Gleason J M—f Harrington D Y—f Hollands Ins Agency—f Hulsapple J H—f Miller J B—l Mullen Wm P—f O'Connell J H—f Waddell R—l	WEST COXSACKIE Townsend W B—f 1 c	WOLCOTT Clapper Wm J—f 1 c Conklin F C—f c Dowd E B—f Graves G P—f c
WARWICK Polwell E S—f 1 c Hawkins Ira—f Sanford F V—l Sanford J W—f c Van Duzer W W—f 1 c		WESTFIELD Deleplaine & Coburn—f c Falvay D K—l Gibbs & Williamson—f c Kingsbury C A—f Ottaway & Munson—f Prendergast & Douglas—f 1 c Tennant & Whitney—f Tennant A S—l c	YONKERS Bellows & Warren—f c Brady Bros—f Breithack & Co—f Brown Elliott F—f Christopher P F—f Daniel & Pagan—f Garrison & Bechet—f c Gaul & Bell—f Heinrichs T R—f 1 c Jenkins J Foster—f 1 c Johnson Frank Edgar—l Kipp Augustus—f Kline A—f Lesnick M T—f Mayer M—l Newman Co C W—f c Raynor Thomas—f Smith F A—f Stevens S Ross—f 1 Sullard B E—f Thomson Bros—f Waring Oscar B—f Wendelken I M—l Whelan James P—f
WATERFORD Barnfather & Co—f Bull S C & Co—f 1 c Dennis Wm A—f 1 c Kennedy J W—f Martin F A—f Powell M C & Son—f	WATKINS Coleman Chas—l Cooper E C & Co—f 1 c Fitzgerald Alvah—l Pellet W M—f 1 c Velier Geo—f	WEST LEBANON Fowler Warren—f 1 c	
WATERLOO Bacon & Huff—f Becker-McLean Co The—f c Carroll James—l Dowden E W—f Erver Chas W—l Johnson Luke—l Kinney C J—l Kinney Orlis—f	WAVERLY Austin & Kelsey—f Flynn D J—l Hoagland Chas O—f c Lyford F E & Co—f c Sawyer F A—f	WHITEHALL Bascom The W F Ins Agency—f c Doren Fred C—f c Dorens Jas Sons—f 1 Edmonds John T—f c	
		WHITE PLAINS Carpenter Benj J—f Carpenter Ernest—f Connolly John D—f Danner George—f Ehrhart E Nelson—f Ford W W—f c Griffin C B—f Hull R Franklin—f Keil William—f Leviness Clarence—f Morrell Wm E—f Sniffin H O—f	

NORTH CAROLINA

ASHEVILLE Allen P R—f 1 c Aston, Rawls & Co—f 1 c Bledsoe & Co—f Burlley H—c Douglass Geo—f Fitzpatrick R M—l Green & Goodman—f c Hodges, Mitchell & Reynolds—l Lee George E—l c Lessler F M—f 1 c Moale & Chiles—f c Osteen T W—l Patterson J R & Son—f c Ray-Campbell Co—f c Rutledge Fred & Co—f c Scott S A—l c Smith A B—l Vachovia Bank & Trust Co—f 1 c Vaddell & Cox—f 1 c Vray, Walter Toms—l	Gibbs Seth—c Jones C D—l Mason C E—l Ostermeyer Fredk—f 1 Smith B J—c Swann U E—f 1 c Thomas T—f c Wright J A—f 1	Buechel & Sherrill—f Butt C N G Co—f c Buxton G T—f c Carolina Realty Co—f Carson C M—f Chambers & Little—f c Charlotte Realty & Trust Co—f c Chisholm E G—f Clark F C—f Cochrane R E—f c Craig A G—f c De Rosett W—f Dwelle Edw C—c Ellison Ernest—f Fayssoux T M—l Felts A P—f 1 Fiddler Jas H—c Graham A & Son—f Haughton T H—f Hayes & Griffith—f c Henderson J Arthur & Bro—f Houston J A—l Hutchinson E N & Son—f c Hyams F D—l Johnson W W—l Lambeth H—f c Lambeth, Hoff & Felts—c Mable Robt—f McIlvaine J E—l	Miller Paul E—f c Moore & Price—f c Murchison D M—f Nash Fred—f Nicholson W L—c Purcell J C—l Quarles J P—l Ross Thos B—l Spigener Gladden H—f Stuart G R—l Thomas F A—f Traders Land Co—f Union Loan & Realty Co—f Vreeland H P—f 1 c Weaver V G—f Wilkinson W C & Co—f 1 c Wingfield A B—l Wolfe H N—l Wood W H—l Wyche B—l Yates D S—f
BEAUFORT Bell B J—f c Butler J S—f Chadwick Carl—f c Doone A F—f Duncan C L—f Duncan J F—f Insley Geo—l	BURLINGTON Alamann Ins & Real Estate Co—f 1 c Brown W W—f c Central Loan & Trust Co Cheek A—f 1 Guthrie B O—l Murray & Teague—f Murray E T—f Piedmont Trust Co—f c Sharp W E & C V—l c Standard Ins & Realty Co—f 1		CLINTON Bethune & Stewart—f c Hubbard & Robinson—f c Kerr J L—f Lee & Crumpler—f 1 McKinnon Howard—l Stewart H L—c Whitfield & Smith—f
	CHARLOTTE Abbott F C & Co—f Alexander F D—f Alexander W S—f Anderson G B—l Barry Jos W—l Brem Walter—c Brown & Co—f		

PITTSBORO

Brooks W E—l
London A H—f
London H A—f
Wonible L N—f

PLYMOUTH

Ausbon W F—f l c
Kirby R H—c
Latham Clarence—f
McNair J T—l
Watts W B—f

RALEIGH

Allison J C & Co—f c
Boushall J D—l
Broughton J M & Co—f
Cowper B G—f
Drewry John C—f l
Dortch G H & Bro—f
Duncan J A—l
Durfey C K—f
Durham Walter—f
Grimes & Vas—f
Hay Bros & Reynolds—f
Hunter & Drawry Co—f c
Hunter Cary J—f l
Johnson Chas E Jr—f
McKimmon & McKee—f
McPherson & Barnes—l c
Maupin A M—f c
Parker—Hunter Realty Co—f c
Prince R E—f
Raleigh Ins & Realty Co—f l c
Realty Loan & Trust Co—f
Sheets J H—l
Smith W W & Son—f
Tar Heel Co—c
Weathers Fab H—f
Webb & Skinner—f

RANDELMAN

Peoples Bank Agents—f

REIDSVILLE

Huffines John D—f
Reidsville Ins & Realty Co—f l c
Womack Francis—f l c

ROCKINGHAM

Armstead John L—f c
Biggs Sylvester—l
Farrar M R—f
Hancock W C—f
Ledbetten H S—f
McDonald W A—f
Ranek H C—f
Richmond Ins & Realty Co—f l c
Scales W L—l
Skipper C A—f l

ROCKY MOUNT

Burnett Geo T—f l c
Chapman Geo B—f
Griffin A T—l
Griffin H A—c
Hicks W I Co—f l c
Horne Geo R—f l c
Rocky Mount Ins & Realty Co—f l c

Tillery L F & Son—f l c
Vaughan—W S—l
Wilkinson W S—f c
Wilkinson, Bulluck & Co—f l c
Wilkinson Geo A—f
Woodord W C—l

ROXBORO

Cunningham & Long—f l
Lunsford N—f c
Satterfield Insurance Agency—f l c
Satterfield S P—f l c

RUTHERFORDTON

Carpenter H L—f
Edwards M L—f
Erwin O C—l
Flack J F—f
Gallert S—c
Grayson A L—f c
Morrow D F—f

SALISBURY

Adams C C & Co—f
Brown J Allen & Son—f l c
Hambley Bros—f l c
McCorkle Davis—f
McCubliens & Harrison Co—f
Peoples Realty & Ins Co—f
Salisbury Realty & Ins Co—f
Wochonia Loan & Trust Co—f

SCOTLAND NECK

Alexander & Smith—f l c
Allsbrook Bernard—f
Bryan Geo—f
Clark & McDowell—f
Hill A B—l
Jossey Will H—f l
Shields & Hill—f c
Speed Chas—f

SHELBY

Bowman J T—f
Miller A C—f
Shelby Ins & Realty Co—f l c
Webb C R—l
Wilson H D—f
Woodson C J—l

SMITHFIELD

Kirkman J H & Co—f

SOUTHPORT

Daniel D O—f l c
Pyke W H—f
Ruack C Z—f c
Stevens C L—f
Taylor C Ed—c

SPENCER

Dorsett J K—f

STATESVILLE

Axley F J—c
Bunch F B—l
Carlton P C—f
Gaither E G—f l c

Matheson R L—f c
Miller R O—f l c
Mills L N—f
Peoples Loan & Savings Bank—f l c
Statesville Loan & Trust Co—f l c
The Statesville Realty & Investment Co—f l c

TARBORO

Battle Octave—l
Cotton J W—f
Dancy F L—l
Evans Ruben—l
Forbes J W—l
Gaskill Jas R—f
Jacks & Royster Co—f l c
Nash S S Jr—f l
Orren Williams, Wendell Co—f l c
Thigpen W A—l

WADESBORO

Anson Real Estate & Insurance—f l c
Burgwyn I H K—l
McGregor D A—f l
Wadesboro Loan & Ins Co—f

WAKE FOREST

Holding T E—f
Reid Miss L Ruby—f
Reid Mrs H—f
Wake Forest Loan & Real Estate Co—f

WARRENTON

Baird W M—f
Bennett A M l
Dameron J A & W H—f
Hall Miss Emma—f
Jones & Williams—f

WASHINGTON

Bragaw Wm & Co—f l c
Buckman G E—f l
Mallison E G—l
Myers J & P B—f
O'Neil J D—l
Perry D L—l
Phillips Geo A—f c
Robbins T F—l
Williams C M—f l c

WAYNESVILLE

Bass J F—f c
Carroway James E—l
Reed, Howell & Williams—f c
Withers Ernest L & Co—f l c

WELDON

Carter C E—c
Clark Edw T—c
Drape L C—c
Harris J L—f
Powell C S—l
Rowal & Stainback—f
Stainback D E—f c
Suiter Lewis B—l

WILLIAMSTON

Crawford K B—f l c
Pape J E—f l c

WILMINGTON

B
B
D
G
H
H
J
L
M
M
P
R
Taylor Walker—f
Wilder & Metts—f l c
Wright J G & Co—f l c

WILSON

Banks W L—l
Barnes E T & Co—f c
Bland J H—l
Borden & Edmundson—f l
Boykin R Stanley—f l
Brown H D—l
Cobb E L—l
Connor D M & Co—f l c
Deans Ernest—f l c
Hobbs T C—l
Home Realty & Ins Co—l
Raines Jno R—f l c
Stanton Geo W—l c
Thomson L S—l
Townsend R E—f c
Williams Gordon—f l c
Whithead Jas S—f l c
Wilson Ins & Realty Co

WINDSOR

Cherry J B & Co—f c
Gillam P R—f l
Lyon H W—l c

WINSTON-SALEM

Bessent J C—f l c
Carter, Hendricks & Brown—f
Crotts W D—f
Dunn J S—f l c
Fletcher J H—f l c
Follin Co The—f l c
Foltz & Spangh—f l c
Galloway & Jenkins—f l c
Gray Eugene E—f l c
Hanner & Money—f
Home Real Estate, Loan & Ins Co—f l c
Hurdle Loan & Ins Co—f
Johnson C E—f
Lineback J A—f
Miller & Wyatt—l
O'Brien W L—l
Reak-Cobb Co—f l c
Sills J E—l
Smithdeal Realty & Insurance Co—f l c
Sprinkle T S—l
Still J N—l
Tudor Geo C—l
Walker Ralph—f
Wilkinson W A—f l c
Wimbish J L—l
Young John G—f l

NORTH DAKOTA

ABERCROMBIE

Hothie O N—f
Karsvik G H—f
Paulson C T—f

BATHGATE

Bathgate State Bank—f
Burke W J—f
Citizens State Bank—f
Parsons Isaac B—f

BISMARCK

Byrne P E—f l c
Conklin Bros—f c
Coonen R D—f c
Cunningham Geo V—f c
Davies I C—f c
Harris Frank—f
Harris Mrs Harvey—f
Jackson J P—f
Jones B E—l
Kiebert W V—f c
Lahr F A—f
Lahr W E—f
McCurdy F E—f c
Miller Andrew—f c
Murphy H T & Co—f l c
Owens D T—f
Patten L H—l
Remington P C—f c
Tharalson T H—l
Van Hook Mr—f l c
Young F E—f c

CARRINGTON

Burnham C W—f
Chapel C L—f l
Craven C B—f c
Doyle Bros—f
Healy & wing—f
Healy C Jr—l c
Hoffert J C—f l c
Newberry G S—f l c
Pryor R R—f c

CASSELTON

Bishop J R—f l c
Crawford A M—f l
Smith D S Ins Agency—f l c

COOPERSTOWN

Berg John H—f
Blackwell E W—f
Friswold Seval—f
Lunde R S—f
Purinton O D—f

DEVIL'S LAKE

Brennan Daniel V—f
Dodge C A—f
Ehnslie Geo—f
Fisher C M—f
Hale Henry—f
Henry & Lewis—f
Jones S C—f c
Juergens Geo—f
Moors E W—f
Powell A M—f l c
Rutten Herman—f
Thompson J M—f
Traynor F J—f
Schutte H—f
Wilson W H—f

DICKINSON

Blume W F—f
Cain J P—f
Dickinson Abstract & Real Estate—f
Everett Real Estate & Loan Co—f
Hartung Bros—f
Heffron & Baird—f
Hendrick Max—f
Hill R C—f

Johnson R H & Co—f
Langley C T—f
Mars D D—f
Nadrornik F—f
Orchard John—f c
Petricka & Blanchard—f
Richards W L—f
Starke C H—f

ELLENDALÉ

Brown J E D—l
Crabtree Dwight—l
Geer D E—f
Graham F J—f
Peek H C—f
Stout G D—f
Wallis H C—f
Walton F M—f
Webb Geo T—f
Wilson A G—f l c

EMARDO

Franklyn Edmond—f l c

FARGO

Amerland H—l
Anheir & Restingen—f l c
Baker Thos Jr & Co Inc—f l c
Blakemore R B—l
Briggs Earle—f c
Bristol Agency—f c
Burnett R C—l
Burns W A—l
Carpenter J D—l
Eaton & Eaton—f
Gate City Ins Agcy—f
Hodgson Realty Co—f
Lane W J—f
Lough H P—f l
McLean F W—f
Miller C B—l
Page M & Son—f c
Pearson F W—l
Russell McNair Co—f
Rupert & Warner—f l
Schuyler C C—f c
Smith E—f
Thomas F W—l
Treat J F—l
Walker Mrs A B—f c

FARMAN

Himebaugh R L—f c
Leslie A—f c
McKenzie J D—f c
Scoville C M—f c

GRAFTON

Altendorf N L—l
Cashel J L Jr—f
Gorder Gus—f l c
Gray J E—f c
McConville—f c
Ouverson Ole—f
Realty Loan & Invest. ment Co—f l c
Risvold J O—l
Truemann W B F—l

GRAND FORKS

Fretz Eugene Jr—l

HAMILTON

Argue F A—f
Bank of Hamilton—f
Johnson O H—f
Paxman G L—f
Wood H P—f

HAMPDEN

Brandt A B—f l
Nelson Y A—l
Shellenberger Earl—f l c
Shipley H F—f
Swarthout E R—f

HILLSBORO

Arnegard Ole—f c
Boyd B C—f l c
Carmody John—f c
Farr Tom S—f l c
Hjost Karl—f
Kaldor Theo—f
Sarles E Y—f l c

INKSTER

Bemis & Holmes—f l c
Cruttenden C H—f
Scouton W A—f

JAMESTOWN

Aylmer A W—f
Bensch John—f c
Joos W G—f
Kellogg Frank L—f
Knauf John—f
Murphy J A—f c
Murphy Michael—f
Northern Real Property Co—f
Seiler Oscar J—f l c
Steel Alfred Agency—f l c
Still S W B—f

LAKOTA

Baird T J—f c
Freegord A L—f
Frich & Kelley—f c
Gronna J D—f
Hagler W C—f c
Hughes E F—f c
Kellogg Geo A—f c
McMaster J M C—l c
Sheets A E—f c
Wehe A C—f l c

LANGDON

Allert H D—f c
Bain J H—f
Burke T E—f l
McNab Alex—f
Milne J D—f
Sheehan John—f
Winter W F—f

LISBON

Curtis L B—f
Curtis T A—f
Ego Chas S—f l c
Heckle C O—f
Kyello Alfred M—f
Lucas E C—f
Mead Clarence G—f
Rourke Frank M—f
Thomas F S—f
Williamson W L—f

MANDAN

Ellis C F—f l c
Fuller W W—l
Iverson I C—f
Mandan Loan & Invest. ment Co—f
Royer L S—f l
Tavis H J—f l c
Wilder F—f

MAYVILLE

Ames F W—f c
Groth B S—f c
Groth K S—f c
Leum Henry C—f c
Stomner Geo O—f c

MILNOR

Carlson Geo—f
Eastman A W—f
Edman Hy—l

Lewis E C—f l
Nordstrom C W—l
Sem O S—f
Vail F W—f c

MINTO

Coffey Martin—l
Fee Charles—f l
McGlinch John—f l
McKay A E—f l
Phelps H F—f
Titus M S—f

PARK RIVER

Bank of Park River—f c
Farmers Security Bank—f
First National Bank—f l c
Lord F C—l
MacKay D G—f
Smith-Peterson E—f
Young Geo W—f

ROLLA

Bateson Wm—f
Harris F E—f
Howson & Graham—f
Meuwissen F J—f
Steele W N—f

ST. THOMAS

Barnes H L—f
O'Connor Geo J—f
Peterson S E—f
Thompson E T—f l c

TOWNER

Cummings T J—f
Bickel F R—f c
Erickson Henry—f
Holmes H A—l
Kuhl J N—f l c
McHenry C Abstract—f l c
Title Trust Co—f c

VALLEY CITY

Aamoth H C—f
Clark D W—f
Coop W—f
Easton C O—f c
Englert M J—f
Grady Jas—f
Henry & Henry—f c
Lee T Melvin—f
Lund Chas G—f c
Moe I J—f
Myhre C A—f
Oppegaard Carl—f
Oppegaard Carrie D—f
Peake A P—f c
Pierce A F—f l c
Root A D—f l c
Smith W W—f c
Smith J W—f
Stull J W—l
Tenny A L—l
Tenny Floyd F C—l
Thorkelson A C—c
White Frank—f
Winterer H—f
Wolf E B—f

WAHRETON

Barber Robert T—f l
Eckes W F—f
Farnsworth W A—l
Johnson G J & Co—f
Rachelhafer C J—f c
Reeder J P—f l
Schneller Frank B—f
Schuler Gustav—f

OHIO

EDW. A. WINTER, Pres.

WM. T. HUNTER, Sec'y

THE WINTER-HUNTER CO.

GENERAL AGENTS STATE OF OHIO

STUYVESANT of New York

INSURANCE UNDERWRITERS INS. CO. OF STATE OF PA., Philadelphia

AGENTS WANTED

GENERAL AGENTS HAMILTON COUNTY

HAND-IN-HAND UNDERWRITERS

GLOBE AND RUTGERS

MICHIGAN FIRE AND MARINE

INSURANCE CO. OF STATE OF PA.

PRUDENTIAL CASUALTY CO.

1209 First Nat'l Bank Bldg.

Cincinnati

"SERVICE FIRST"

ADA

Betz D O—f
McCoppin E E—f 1 c
McElroy L A—f 1 c

AKRON

Amer Louis—f
Auten & Ormsby—c
Bachtel J I & Co—f
Bruner - Goodhue-Cooke—
Cranz Agcy Co—f 1 c
Butler Chas E—l
Brouse & Moore—f 1 c
Coates & Workman—f 1 c
Coulter M H—f 1 c
Cummings M J—f 1 c
Dibble Fred C—l
Durant A T—f 1 c
Esselburn Chas—f 1 c
Evans W H & Son—f c
Exchange Realty Co—f
Feederle H O—l
Feuchter Henry—f 1 c
Fricker Geo F—l
Gibbons I C—f
Guth A J—f 1 c
Hale J Perley—l
Hall Hartel Ins Agency
Co—f 1 c
Hastings M B—f
f 1 c
Hedden-Wells Co, The—
Heddesheimer Jacob—f
Heminger M C—f
Henry F E—l
Herberich Co, The D—
f 1 c
Holloway D W—f 1 c
Huber Nick—f 1 c
Jennings Saml W—f 1
Kendig D W—l
Kroffke Julius—f 1
Lackey G O—l
McIntosh, Bowers - West
Co—f 1 c
Memmer Geo—f c
Morse E E—l
Motz & Motz—f 1 c
Newcomb F O—c
Paige D K—l
Palmer A H—f c
Place F A—c
Roach E R—l
Slusser L D—l
Smith Eaton Co—f c
Treash Philip B—c
Wettach F J—f
Wilcox & Wilcox—f

ALLIANCE

Armstrong Bros—f 1 c
Coates H F—l
Consolidated Realty Co—
f cEvans D I—f 1 c
Floyd Geo—l
Fording G W—l c
Guthrie E L—l
Hazzard H B—f
Kellogg Newton—f 1 c
Lozier Geo—f
McGirr Chas—f 1 c
Mertz C F—f 1 c
Myers O P—f 1 c
Rickard Jas I & Son—f c
Saiter M B—l
The Bailey-Myers Agcy
Co—f 1
The Gallbreath-Ellett Co
—f 1 c
Tucker H A—l
Wanamaker Miss Lulu—
f c
Westover C S—f

ASHLAND

Arnold S L & Son—f c
Brown J W—f 1 c
Cassell G A—f
Deshong M B—f 1 c
Fritzinger-Hout Ins &
Real Estate Agcy—f 1 c
Gardner J W—f
Harkness & Ingmand—f
l c
Holben P E—f 1 c
Mason C D—f 1 c
Sloan J Carney—f
Urie E W—l c
Vachon Wm—f
Wicks P F—f

ASHTABULA

Beckman C V—f
Blakeslee & Porter—f
Brainard H K—f
Castle R H—f
Cleveland O R—f
Colson & Son—f
Gape Wm—f
Henry Albert—f c
Henry F E—l
Hubbard Walter M—f
Hulbert H H—f
Jacques C W—f c
Knowlton P F—f 1
Massingham S J—l
Nelson Andrew—f
Richardson A J—l c
Savage C W—l
Scoville W E—l c
Seymour J M—f c
Turner Jas A—l c
Unis Jacob—f
Weiblin H A—f
Watrous Clinton H—f
Wilbur W F—f
Williams Fred A—f c

ATHENS

Cameron Bros—f 1 c
Gill C M—f 1 c
Haning H H—f 1 c
Lawrence & Bean—f 1 c
Murphy O B & Son—f
l c

ATTICA

Hearson R T—f
Kaufman S F—f
Sutton L L—f 1

BARBERTON

Hollinger The Co—f 1 c
Johnston W A—f 1 c
Lynn J A—l
McNamara John & Son
—f
Mitchell W S—f
Moore A A—f
Morton W A—f c
St John G W—f 1 c
Stuhldreher A F—f 1 c

BARNESVILLE

Brady Melvin S—f
Chappell & Co—f c
Chappell Fred—f
Cordner Herman—f
Cowgill Chas—f
Deweese & Yocum—f 1 c
Hicks A P—f
Hunt Fred—f
Laughlin A W—f
Reed F F—f
White J W—f

BELLAIRE

Bradfield C B—f
Cooper D W—c
Corbett James—f 1 c
Cowen & Co—f 1 c
Danford & Danford—c
Dickens C C—f 1 c
Elikan Lee—l
Gow John R—f c
Heinlein Mrs G A—f
Kemper R W—l
Kern Herbert—f
Kornpart W C—l
Linard Jas L—f 1 c
Meehan Ed—f 1 c
Steger John & Son—f 1 c
Workman The Co—f 1 c

BELLEFONTAINE

Aiken John P—f 1 c
Allen Geo H—l
Arnold Fred W—f 1 c
Baldwin J F—l
Batch & Batch—f 1 c
Brown & Cretcher—f cCampbell E K—f c
Cheever Mary A—f
Fipps August B—f
Foster John—c
Gobel J W—f
Hamilton E M—f
Hayes H C—l c
Humphreys E P—f 1 c
Inskeep John D—f
Lane Co The C L—f 1 c
Newell H H—f
Petitt L E—f 1 c
Southard S J—c
Thomas & Flack—f c
Tremain R F—f 1 c
Weymouth C B—f c

BELLEVUE

Callaghan C R & M J—
f 1 c
Callaghan Robert—l
Close & Oehm—f 1 c
Cook C C—f c
Doerfler C G—l
Ende Gust—f 1 c
Friedley G W—f 1 c
Gross Chas E—f
Gross Martin—f c
Hassenplug Chas R—l
Kirby Maurice—l
Lee W s—f 1 c
Lieber Geo—f 1 c
Lyons W E—l c
Manning C B—f
Neikirk A J—f
Robinson F H—f c
Ryan Edw J—f
Sheffield James—f
Sinning John A—f
Skelley John—f 1 c
Smith Henry—l
Wright Bros—f 1 c

BEREA

Parshal W W—f
Patton J M—f
Witherup Andrew—f 1 c

BOWLING GREEN

Benschoter & Martin—l c
Callin George W—f
Dunn Robert—c
Eberly Chas B—f c
Emmett R E—l c
Ershick J D—l
Gibson & Wilson—l
Loomis Roy E—l c
Marver C B—l
Miller & Bachman—f 1 c
Nearing & Sears—f 1 c
Scheett & Son—l
Wilson Milo B—f c
Wood County Ins Agcy
—f c
Yonker C D—l

O.—Con.**BRIDGEPORT**

Clayland R H—f
Fox J E—f
Holmes Ins Agency—f l c
Scheetz Geo H—f c

BRILLIANT

Brilliant Ins Agcy—f
Everson E N—l c
Hall Ins Agency—f l c
Rodgers Wm K—f
Waddle C L—f l
Worthington O S—f

BRYAN

Doughten Bros—f
Ellis C W—f l c
Ellis H W—f l c
Gillis Simeon—f c
Kelley Bros—f l c
King H D—l c
Paine Clinton & Son—f c
Willett W O—f

BUCYRUS

Auck Bros—f l c
Beer Wm C—c
Bendel Harry—f l
Bishop J W—f
Blicke W A—l c
Calter & Herr—f
Cook H E—f l
Crall I L—l
Crawford Co—f
Doneenwirth F E—f l
Fail Wm F—l
Hukill Chas T—l
Keiss H E—l
Kiess & Cook—f
Kiess T C—l
Leonard J B—f l c
Lenthold Samuel—c
Lewis M R—f l c
Matthew C F—l c
Miller H F—f
Onaintance J J—f
Richards A J—f c
Scroggs & Monnet—c
Smith A G—f l c
Stoltz A G—l
Wise Jos D—l
Wright J W—c

CADIZ

Brown Chas O F—f l c
Osburn C M—f l c

CAMBRIDGE

Barr & Fraser—f l
Carver M W & E D—f
Green E L—f l c
Grreen W B—f l c
Harmon Wm—f l
Lindsey & Co—f l c
Mackey F C—f l c
Moore G W—f l
Moore R B—f l c
McKisson C T—f l c
Smallwood & Thresher—f l c
Scott John W—f
Williams Jed—f c

CANAL DOVER

Baker C F—f c
Homes & Lind—f
Horn Chas—f
Kos C H—l
Rinderknecht C—l c
Vinton P—f c

CANTON

Alexander Agcy Co The—f l c
Barry James D—f l c
Bidwell & Son—f l c
Blake John F—l
Bowman & Pfaus—f

Briggle W H—c
Burns C D—f
Butler C E—f l c
Cock C S—f c
Cole F L—f l c
Corey C J—l
Corey F L—f l c
Cross C C—l
Daily H F—f c
Dougherty & Co—f c
Dougherty C T—c
Drumm Ferd—f l
Erdman H L—c
Farmer H J—c
Fife H E—f c
Fife's Insurance Agency—f l c

Francis A—f l c
Frank W C—c
Gresser J P—f c
Haggerty C J—l
Hambleton Mark Co—f l
Harris T K & Co—f
Haynes S L—l
Jacob J Agency—f l c
Johnson C J—l
Karseman W M—l
Kauffman E J—f l
Kerven H D—c
Ketler W W—c
Leahy T W—f l
Lehman J H—f l c
Leonard Agency Co—f l c
McClain J H—l
McDougall W A—l
Marshall Real Estate Co—f
Meyer C F—f
Miller L L—c
Mobarry G W—l
Myers R E—f l
Myers W V—l
Piero J A—f c
Puncheon D R—l
Rebilott J F—l c
Roach H J—l
Rowlen C D—f
Schicker F P—l
Seran C A—c
Shaffer W H & Son—f l c
Showalter C R—l
Simpson & Clark—f
Stanley F A—c
Spraul W W—l
Staudt J W A—l
Stettler O E—l
Strayer W A—f l
Van Kirk H E—l
Weller W O—c
Wells W P—f c
Wertz H W—f c
Zettler Ins Agency—f

CARDINGTON

Conaway Elmer H—f l c
Salisbury Adin W—f l c
Willetts E M—f l

CAREY

Chambers H G—f c
Chesebrough S A—l
Cosgray C N—l
Criller F L—f
Gibbs J A—f
Smith J A—f c
Smith M B—f

CARROLLTON

Ashbrook W G—c
Edie J F—l
Getzman D & A P—f l c
Simpson L—l
Stockon V—c
Tinlin O—c
Wescott W T—f l

CARTHAGE

Ansted C H—f
Blair E C—c

Britz Geo W—f
Cordes H W—f
Staaf Fredk S—f

CELINA

Brookhart & Murlin—f c
Dugan P F—l
Hamburger J E—f c
Raudabaugh & Vining—f c
Rice Clarence D—f l c
Schlosser J M—f
Wagner Loan Agency The—f

CHARDON

Austin D A—f
Canfield & Co—f
Cowle Emma—f
Douglass Ray—f
Dudley E W—l
Knapp-Smith Agency—f
Knapp Hugh—l
Parsons L E—f
Smith C L—f c
Thrasher H J—l
Turner J D—l
Wilmot C A—f l c

CHICAGO

Burwell W G—f
Daugherty H B—f
Dawson D F—f
Griffin & Griffin—f
Immel P E—f l
Severance W & E W—f
Simmermacher Paul—f c
Sutton E A—l
Vail J B—f
Zuelch J H—c

CHILLICOTHE

Anderson J C—l c
Borrows J M—l
Brown Lillian—f l c
Cutright Elijah Jr—c
Evans W E—f c
Herrnstein Jacob—f
Jackson Jas S—f l c
Kirsch M G—f c
Korst Wm—l
Miller Wm—f l c
Mills Wm B—l
Minshall A P—c
Murphy Thos—f
Ohio Loan & Investment Co—c
Purdum Estelle J—l
Purdum Nelson—l c
Rais F P—l
Reid LeRoy—f c
Rigney J P—f c
Rush I N—l
Schilder W H—l c
Schwartzbaugh W V—l
Sosman F A—f l
Tomlinson C J—f c
Welsh Anna—l c
Williams John D—f l c
Withgott J D—c

CINCINNATI

Adams Ben A—f
Ahlbrandt-Wahle & Co—f
Alexander M L & Son—f c
Armstrong T T—l c
Bainum Walter N—l
Bair O W & Son—l
Bassford B W—l
Beeler D W—c
Bedinger B C—l c
Bell Guy—c
Bellows Mrs Ira—c
Benndorf The K F Co—f c
Benson Walter C—l
Benus Adam—f
Bernard Edw—l

Bevis C D—f
Blain F J & Co—f c
Bloom Isaac—l c
Bofinger & Hopkins—f
Boner R W—l
Borjes A H—c
Born & Thompson—l c
Bremer Fred—l
Berning-Wuest Ins Agcy—f c
Binder J H—l
Brown John L & Son—l c
Brown H P—l
Bruehl W A R & Son—l
Bruenger & Dunbar—f l
Bruenger Wm F—f l c
Buchanan F A Jr—f c
Buddington R C—l
Bullock L E—c
Burgess J D—l
Burnham Walter—l
Bush Parker Agency—f c
Buss E R—f l c
Carey & Zimmerman—f
Cappell A—f
Cholmondeley S A—c
Clemons B T Sons—f
Cloud & Cox—f
Cohen C J—l
Coppess C G—c
Crawford Frank E—l
Danner C J & Son—f
Daniels J R—c
Davis Mark—l
DeCamp H A—l
De Leon A R—l
Dewey Chas H—l
Dickens Henry—l
Dierkes Ins Agency—f c
Dierkes L B—l
Dieterly Geo C—l
Diggs Ferris Ins Agency—f c
Dilhof Jos T—f l c
Ditmar John A—f l c
Doerger F O—c
Doyle John—f l c
Drewry L D & Co—l
Drexelius X B & Co—f l c
Earls & Johansing—f c
Ecker H—c
Edwarda, Nelson J Co—f l c
Ellis Samuel P—l
Farley John S & Son—f
Ferguson E R—l
Ferris Agcy Co The—f c
Finke H F—f c
Fisher W H—l
Fiske A F C—l
Fitch E O—f
Ford Collin & Sons—l
Fortney P R—f c
Fullidge F G—c
Gale Edwin T—l
Gano Geo W—c
Gansel C O & Co—f l c
Garber Fred H C & Son—f
Geoghegan Thos M—c
Gleason W E—c
Gray Dolle & Latta—f c
Greisheimer Henry—l
Grimm Geo—f
Groves Jesse L—c
Gunter, Plummer & Wuest—f c
Guntrum & Meyers—f c
Hammell A J & Son—f c
Hanlon Thos E—c
Harkness & Wirthwine—f c
Harris J R—c
Heckle John & Sons—f c
Heckle W S—f l c
Heister Huntington Co The—f l c
Helwig Arthur—l
Henry E K Ins Agency Co—f c

Herzfeld H—l
 Herzog H S—l
 Heyroth O H—l
 Hill M A—l
 Hiller G—f l
 Holterhoff Ralph—l
 Horton A C—c
 Houston Samuel—l
 Hoyt James G—l
 Hukill W S Jr—f c
 Hummell H M—c
 Hummel J C—c
 Huntington F G—c
 Hutchins Harry W—l
 Hutson Albert E—l c
 Irby J R—l
 Iredell Chas J—l
 Iredell J W Jr—l
 Isrel Chas—l
 Jewell E W—l
 Jewell E W Jr—l
 Jewell J D—l
 Johnson J M—l
 Jones Montgomery & Haas—f l c
 Jones W St. John—c
 Jung E W—l
 Kemper Roger H—f c
 Kinsey Fred J—c
 Kirgan J W—l
 Klappert Wm & Co—f l c
 Klee Carl & Co—f l c
 Klick & Burnet—f c
 Klummeier Wm—l
 Krager C—f
 Lasker I E—c
 Law's Ins Agency Co The—f c
 Leiding The J H Ins Agcy Co—f c
 Levi Albert F—l
 Levy Saul—l
 Linahan John J—c
 Loebker John H—l
 Lord W E—c
 Lowe Henry—f
 Mack L J—f
 Mack M W & R W—l
 Mackelfresh J W—l
 McNulty J A—c
 Magly Strachley & Co—f l c
 Manheimer L—l
 Mariachen H W—c
 Metzner Jos—f
 Meyer D B—f l c
 Milhkan P M—c
 Milhkan Jas R—c
 Mundermann J Henry—l
 Miner S L—c
 Minshall Percy M—l
 Morgan Noah—l
 Mospy Miss G—l
 Mospy John B—l
 Morris John B—c
 Moylan Wm T—l

Geo. W. Neare Gibbs & Company

FIRE, MARINE and
 AUTOMOBILE INS.

UNION TRUST BLDG. Cincinnati, Ohio

Neff C Gordon & Co—f
 Nolker Fred J—l
 Nurre F A—c
 O'Neil G J—l
 Opea W—c
 Ottenheimer H—l
 Pentland John A & Co—f l c
 Perkins W R & Co—f c
 Pohlman The Agcy Co—f c
 Pottenger Cyrus—c
 Powell H J—l

Pumphrey C—c
 Ransom F K & Son—f
 Raub B—c
 Raub Fred'k & Co—f
 Raub Isidore—l
 Ravine Jos—l
 Reid James—l
 Resor G L—l
 Rice Chas A J S—f
 Rothier C C & Co—f c
 Rothier & Benue—f
 Runck Chas F & Co—f l c
 Runck John F—f l c
 Runck L F—f
 Ryan J P—c
 Sachs L J—l
 Sarran E A—f
 Saunders Henry T—l
 Sayre D W & Co—f c
 Schell Albert W & Co—f c
 Schmidt Frederick A Co—f
 Schroeder Chas J & Son—f
 Searcy N Lee—l
 Sears Ins Agcy Co The—f l c
 Sherman John—l
 Shepard H L—l
 Sherlock J C—f

EDWARD E. SHIPLEY

FIRE MARINE
 ACCIDENT LIABILITY
 BURGLARY

SURETY ON BONDS

403 First Nat'l Bank Bldg.
 CINCINNATI, OHIO

Shuff John L—l
 Simon Sturm Agency—f l c
 Simpson Frank H—l
 Singer A H—c
 Skiff Co, The—f c
 Skillman C W—f
 Sommer A F—l
 Spencer M A—c
 Spenser M W—l
 Spragens Stanley—f c
 Staples H—l
 Starin Agency—f
 Stern Chas J—l
 Straus Alex—f l
 Straus Samuel—l
 Streetman P H—l
 Sturm S W—l
 Sturtevant W H—l
 Tausche E R—c
 Taylor J E—l c
 Tinney H T—l
 Thorp Abner Jr—l
 Tow Geo H—f c
 Townley F L—f c
 Treadway W S—c
 Tullidge F G—c
 Underwriters Agcy Co—f
 Usher J F—l
 Vorjohan F H—f
 Walker W Henry—f c
 Wedding W A—c
 Weiss E F—f c
 Weiss Francis W—l
 White Franklin J—l
 Wiles C B—l
 Wilson W C—l
 Winkel Jos—l
 Winter-Hunter Co—f c
 Witham The A R Ins Agcy Co—f c
 Witham Jennie E—f
 Witherspoon T G—l c
 Wood C E—f
 Wright J Gano & Co—f c
 Yerger & Ellis—l

CIRCLEVILLE

Benford B F—f
 Brown T P—f l c
 Cowger J D—f l c
 Fleming A W—f
 Gerhardt Chas—c
 Geasley Orrin—l
 Hays J G—l
 Heise J L—c
 Hummel & Plum—f l c
 Leist C A—c
 Lindsay G W—c
 Morris Milt—c
 Radcliffe M B—f
 Ridenour M T—f l
 Schleier G A—l
 Smith C A—l
 Terwilliger Meeker—c
 Veith Wm—f c
 Walters Barton—c
 Ward & Boyle—f l c
 Weldon Chris A—c

CLEVELAND

Archer-Hardesty Co The—f c
 Armstrong W W & Co—f
 Bailey W C—f l
 Ball Flamen—l
 Barden J P—l
 Barkwill & Hodous—f
 Barry Bros Co The—f c
 Beaumont & Freiberg—f
 Becker E G & Co—f
 Beers L B—f
 Bernstein Adolph E—f
 Bernstein H T—f
 Bingham & Douglass Co The—f l c
 Blood Jno H—f
 Bodenhorn G W—l
 Bowdler & Pease—c
 Boest L M—f c
 Brady & Tuttle—l
 Brooks McAninch Wil-
 bor-Parsons Co The—f c
 Brown C R—f

Dempsey M M & Co—f
 De Witt & Davis—f
 Dixon C F—f
 Duffey B T & Co—f
 Dunbar W R & Co—f
 Durand C W—f
 Durbin H E Ins Agcy Co—f
 Evans Edward—f
 Everts-Tremaine-Flicker Co The—f c
 Faulhaber F V—f
 Fellingner H—l
 Forsch A S—f
 France E M—l
 Frankel Bros The—f c
 Frith A S—l
 Gale H W—l
 Gallup N P—f
 Garson Joe—f c
 Geer Thos H Co The—f l c
 Goldsmith D H Co The—f
 Griebling E L & Co—f
 Grigor A P—f
 Griffin L A—l
 Hale, Seaton & Co—f
 Haller Jacob—f
 Hannen A K—l
 Hartz L—f
 Hatfield A D—l
 Hawley & Reed—f
 Herbert M J—f
 Herman J J—f
 Herman W H—f
 Hinig B C & Co—f
 Hoard H H—f l c
 Hoffman Arthur—f
 Holmes R L—f
 Holmden T J—f
 Hopkinson Burrige Co The—f
 Hoskins F S & Co—f
 Howells E J—f
 Hower C H & Co—f
 Huggins-Smart-Searles Co—f
 Hummel John L—f
 Jackson J J—l

ESTABLISHED 1863

The James & Manchester Co.

240 Leader-News Bldg., Cleveland, Ohio

Representing leading companies and prepared to handle any line.

All inquiries receive our prompt attention.
 In our Casualty Department we represent The Employers' Liability Assurance Corporation of London.

Brust G L—l	J	—f
Buchmann Mrs M & Co—f	K	f
Burbank W P & Co—l	K	l
Burke Chas A & Co—c	K	—f
Burrows H B Jr—l	K	Co—f
Buxbaum Kramer & Kiss—f	K	se—f
Calvey J R & Co—f l	K	
Carpenter O W—l	K	
Carr F B—l	K	
Caulkins D L—l	K	Co—f c
Chapman F C—l	K	Co—f l c
Clark R H—f l c	K	Koppel H—f
Cleveland Ins Agency Co—c	K	Kroeckel Ins Agency—f
Clewell G F—f	K	Kysela J A & Co—f
Cordes Arnold—f	K	Laubheim H & Co—f l
Coughlin & Laureason Co—f c	K	Latimer D E—f
Crabbe & Eisel—f	K	Lee J W & Co—f l
Creech, Oswald & Co—f	K	Lenihan E P & Co—f
Cullom C B—f	K	Loesch J A—f
Davis & Farley—f c	K	McCormack A C—f
Davis A R & Co—f	K	McDonald, Kenyon & Co—f
Davis W A—l	K	McGinn G D—f
Dawson H L—l	K	Mackintosh J M—l
	K	McNutt Harry F—l

Ohio-West Virginia
Agcy—f c
Oldfather S C & Co—f c
Olinger C A—f
Olt Co The Oscar C—f
l c
Pease H D—f
Pierce Scott—f
Schaeffer Val & Son—f l
Schleble Bros—f l
Shank E L—f
Sherer & Monroe—f
Smith Thos A—f
Snyder W A—f
Stout Harry A—f
Thieman J B—f
Western Ohio Under-
writers Co—c
Whitmore James N—c
Will G E—f
Wilson Bros—f

DEFIANCE

Ayers Day—f
Deatrick J F & Co—f c
Gherke H F—f l c
Gleason R H—c
Heatley R—f l c
Hunter C H—f
Kuhn C C—f
Mansfield F W & Son—
f l c
Preisendoerfer A R—f l c
Stever Bros—f c
Wagner Fred—l l
Watkins G W & G M—
f l c
Wohn George P—f c
Wortman R W—f

DELAWARE

Alden Frank W—f
Bale & Main—f l c
Callander R A—f
Curren J F—f
Frantz Aaron—l c
Gannon W G—f
Hiss Herman—f
Humiston Frank—f
Jaynes E L F—f l
Jones A E—f c
Kellogg Robert N—f
Nye W C—f l c
Piffner J W—f l c
Pollock W S—f c
Ropp J M—f
Rutter E E—f
Sampson J A—f
Sycks J M—f c
Valentine L C—f
Van Meter C M—f
Williams D T—f

DELPHOS.

Adams R O—f
Altenberge F X—f l c
Brotherton B J—f
Grotz Syl—f l c
Hood Chas—f l c
Kimball W S—f
Kindley Joseph—f
Leasure Geo N—f
Lindemann & Lindemann
—f l
Marsh C E—f l c
Metzger S—c
Reed Myrl—f l
Stallkamp Frank X—f l c
Wulffhorst A O—f

DENNISON

Anderson Wm J—f c
Loller T H—f
Pittenger F G—f
Remig A T—f
Wright Thos—f c

DESHLER

Gribbell F—f c
Russell Wm S—l c
Thompson Albert F—c
Waldmire G C—f

DOYLESTOWN

Cleckner H—f
Deibel Jacob—f
Jackson George—f
Landes Geo—f
Meech J B—f
Sheaffer George—f

DUNKIRK

Fulka C L—f
Johnson O B—f l c
Jones C M—f
Mahon Judson—f l c
Weir W O—f l

EAST LIVERPOOL

Blake W V & Son—f
Cooper L C—f l c
Hanley & Davidson—f
Hendershot C W—f l
Herbert J T & S T—f
Mackall P V—f
Owen Geo H & Co—f l c
Potters Ins Agcy The—
f l c
Scott Ona J—f
Smith J T—l c
Stewart Rebecca—f
West Geo E—f c
White A L—f

EAST PALESTINE

Early E L—f
Foley W J—f
Kyes L M—f c
Lyon E L—f c
McGuffie J B—f l

EATON

Bailey E E—f c
Eddington Ira—f l
Harshman Adair—f
Hoffman Chas—f
Kelly, Kline & Swihart—
f c
Reel William—l c
Saylor Hugh J—f
Shannon W G & Co—f
l c
Williams Thos H—l c

ELMORE

Gehring Geo—f
Hunt Mrs Jennie—f
Kieghtly G W—f
Kimball & Kimball—f c
Nieman W H—f c
Robinson M—f
Smoyer C K—f l c
Watson G W—c

ELMWOOD PLACE

Block A S—f
Crowther John—f
Davidson V S—f
Farrell R E—f
Gaskill J E—f
Hammell A J & Son—f
Pope A L—c
Stoaf Fred S—f
Thompson H P & Son—
f c

ELYRIA

Andrews H M—f
Benham H H—f
Crisp J C—f
Dunn O G—f
George S J—f
Joslin Miss Grove—f
Kelling N F—f
Kolinsky Gust—f c
Kuhns W H—f
Miller Henry—f
Morae C L—f
Smith Frank A & Bro—
f c
Sotherden C L—f c
Starr B H—f

FINDLAY

B
B
B
B
C
E
E
E
F
G
G
H
H
K
M
M
M
M
M
P
P
P
S
S
S
S
S
S
W
W
W

FOREST

Borst W F—f
Conklin Louis A—f l c
Cook D L—c
Cook H—f c
Donovan Ed—f
Myer M—f
Price Wm B—f
Riegler C M—f
Robinson Jas B—f
Steinman J F—f
Weir John—f
Williams T S—f

FOSTORIA

Abbott W C—c
Brown Irene & Co—f
Brust W W—f
Byerly Oscar—f
Dillon Ray R—f l c
Emerine Frank—f l
Flack N B—f
Fraser C H—f
Ghauser S L—l c
Hall Geo—l c
Heckert W D—f l
Johnston & Johnston—f
Johnston Nellie—f
Kleinhan & Son—f l c
Lloyd A C—f l
Lloyd D C & Son—f l c
Powley R S—f
Smith Carl—f l c
Snyder G A—c
Sobers Claire—f
Yonker A H—f l c

FRANKLIN

Carldwell Mr—f
Conover C B—f l c
Du Bois Frank W—f c
Eaton Chas—f
Meeker Henry W—f l c
Miller Roscoe—f
Munger Chas W—f

FREMONT

Aye F N—f
Baker Chas—f
Buckland H S—f l
Burkett Insurance Agcy
—f
Butman V D—f l c
Carr C B—f
Cochran R A—f
Dillon Kent—f l c
Fouche B A—f
Gabel W A—c
Guerber A F—f

Hall J M—f c
Heffner Carl J—f
Hobart M W—f c
Kridler Ins Agcy—f l c
Lehman J J—f
Lieber August—f l
Lucas W A—f
Neuffer J—c
Norton O C—f
Oberst C O—f
Ochs H A—f
Parks Wm H—f
Pearce Ins Agcy Co The
—f l c
Rider A A—f
Ross W D—f c
Schwartz Jos T—f c
Smith R P—f l c
Stevens C L—f c
Tyler C A—f
Waggoner C E—f l c
Wolf S—f c

GALION

Bachelder H J—f l c
Baell Edgar—f
Biehl F W—f l c

C
C
C
C
F
G
H
K
K
M
M
M
M
P
P
P
P
S
S
T
W
Z

GALLIPOLIS

Bush C I—f l
Cherrington F E—f l c
Cherrington S M—f l
Kerns A W—f
Kerr C C—f
McCormick J H—f
Neal G E—f l c
Tanner W R—f
Thomas Wm—f
Wall & Clendinen—f
Ward Bros—f l c

GARRETSVILLE

Agler W E & Son—f l c
King Frank H—f c
Jackson J J—f c
Jackson J J Jr—f c
Nicholson & Huff—f c

GENEVA

Adams Chas D—f
Cowdery Geo H—f l c
Ford Chas—f c
Martin Cyrus—f
Martins S A B Sons—f l
c
Michel & Miller—f
Mott J O—f
Simmons Jas—f
Trask A L—f

GERMANTOWN

Antrim N—f
Huber C F—f c
Rice & Zehring—f c
Thelpach John—f c

GIRARD

Deemer W R—f l c
Jones Lotz & Kennedy—f
c
Lewis D G—f
Purdum G R—f l c
Vaughn T C—f l

O.—Con.

GLENVILLE

Battles & Stevenson—f l
Whitman Mrs C A—l

GLOUSTER

Duncan C E—f c
Duncan Geo—f
Elkins Harry—l
Elkins R D—f l
Fawcett G C—f l c
Rose G W—f c
Smith R B—f l c

GREENFIELD

Adams W B—f
Anderson W H & Son—
f c
Caldwell J S—f
Clyburn Harry—f
Hiser D T—l
Kelso J G—f
Matthews M L—f
Rogers Chas—f
Uhl Chas—f
Waddell L P—f c

GREENVILLE

Anderson E F—f
Bausman A H—l
Beanblossom D D—f
Brumbaugh W D—l
Burns Bros—f
Coppess J C W—l c
Devor Mrs Clara—f
Grant W C—l
James Miss Jessie W—f
Katzenburger G A—f c
Kipp G C—f l c
Lawrence E—f
Maher P H—f
Meeker F D—f
Pearce W L—f c
Selby Ins Agcy The—f c
Swathwood M—l
Wright E C—f

HAMILTON

Beeler John L & Son—
f
Cabil Jas J—f l c
Cass Dan—f c
Daggett & Taylor—f c
Egry Aloys E—f c
Frazier J C—l c
Hathorne C P—f
Hawk Geo E & Son—f l c
Heck Wm—f
Hill Alfred—l
Hunter-Frechting Insur-
ance Agency Co—f c
Kelly Jas A—f
Krauth J W—f l c
Lecklider Benj D—l
Lippmann Liebman—f
Love S W—l
McClelland F P—l c
McGinly-Alston Co The
—f c
Milliken Robt—f l c
Parris Lee Co—f l
Rochelle John F—f
Seward Sloneker Co The
—f c
Sortman Richard—l
Tabler Mrs M—f c
Tully Jas I—f
Vinnedge W W—f c
Welliver A J & Son—f
l c
Williams Sherman—f c

HARRISON

Bevis C D—f l c
Bowles Frank—f
Marvin J P—f
Tebbs Bros—f

HICKSVILLE

Armstrong E F—f l c
Hoff & Zice—f l

Richards A M—f
Smile J D—l
Wilson W D—f c

HILLSBORO

Austin Frank—f
Ayres Frank—f c
Chaney N E—f l c
Davies R O—l
Kirkpatrick & O'Neil—f
l c
Ledbetter David—f l c
McClure Robert D—f c
McClure H S—f c
McConnaughey C D—f
l c
McDermott James—f
McMullen Robt B—f c
Scarborough J M—f l c
Strain Ben—f l c
Wiggins H L—c
Worley J B—i

HUBBARD

Dalby William—f l
Dominic Paul—f
Jackson P Arden—f
Kelly Margaret Miss—l
White C F—f l c

IRONTON

Berkley J W—f l c
Brewer W A—f
Collett Thos L—f l c
Dovel & Corn—f l c
Henry P L—f c
Horschil F J—f l c
Jervis Thos—f
Kennedy T J—f l c
Potts J N—l
Ringo C M—f l c
Russell W A—f l c
Scott Wilson—l c
Snyder & Lambert—f l c

JACKSON

Adams J H—l
Dungan Emmett—l
Fite & Fite—f l c
Hartlage L B—l
Johnson T J—l c
Miller H C—f c
Morgan & Williams—f c
Nelson C W—l
Parry I I—f l c
Rice R E—l
Steele Chas F—f

JAMESTOWN

Lieurance Harry—f l c
Shifflet Wm—f
Smith J H—f
Sterrett W R—f l c
Thomas Byron—f

KENT

Baters W P—c
Curtis & Hall—f
Davis C M—l c
Garrison E F—f c
Graff Mr—l
Reed W W & Son—f l c
Rynard N B—f
Stauffer L G—f
Stutzman A B—f
Wolcott D B—f c

KENTON

Ahlefeld & Andrews—f
Baldwin J M—c
Blue O P—f l c
Bolenbaugh Isaac Jr—l
l c
Cessna & Gelhouse—f l c
Gray Harry—l
Jones F U—f l c
Pearce H E—f l c
Pence S J—f c
Rice A M—f
Reddick J W—f l c
Rodebaugh Harry—l

Stahl A A—f l c
Stinchcomb J W—f c
Walker Mary E—f

LANCASTER

Baker L M—l
Barr Jas C & Co—f c
Beck Henry K—c
Clarke Joshua—f l c
Cookley G W—l
Cole Clyde C—f l c
Crumley C M—f c
Davidson Wm—f c
Drinkle Mrs C H—f
Faigley W W—f c
Hunter Frank R—f l c
McCamman & Barr—f
McClenaghan Wm T &
Son—f
Matt Bros Agency—f l c
Matt Geo Sr—f
Miller Geo C—f c
Mourry C O—l
Myers Olaf E—f c
Newman W E—f l c
Nye Wm H—f l c
Rainey S W—c
Sites J S—f l c
Smith T H—f
Snider Van A—c
Sprinkle Ira E—l
Thomas Amos S—f
Thomas Obed—f
Towson C H—f l c
Vandemark Geo H—c

LEBANON

Brown F J—f l
Brown G F—f l
Brown O K—f l c
Brandon & Ivins—c
Cunningham Frank—f
Dakin H C—f l c
Dakin L—f
Hutchinson O A—l
Langdon L K—c
Mounts Jesse—f
Shawhan Mr—f c
Thompson John A—f l c

LEETONIA

Greenamyre C E—f c
Mellinger D W—l c
Tetlow John J—f
Tetlow H—l
Warren W E—f c

LEIPZIG

Fike Geo A—f
Gauogly P W—l
Kelley T P—f c
Nutter P G—c
Rower Thos H—f l c
Slaybaugh & Bell—f l c

LE ROY

Ward Irvin—f

LIMA

Aren & Barrett—l
Bible Geo F—l
Boose J M—f c
Brand H L—l
Burke H S—l
Cassidy Joseph—l
Clark Realty Co The—f
Clem Co—f l c
Collins T A—f l
Cook C A—l
Crayton & Son—f
Creps A S—l
Crossman Darwin—l
Custer Bros—f l c
Dempster E G—f
Dille Bros—f
Driver P M—l
Dunn & Co—f
Eaton F A—f l
Elmer D Webb Co—f l c
Feely W T—l

Hildrith A D—l
Kahle P A—f
Kemmer O F & Co—f c
King, McCurve & Mack-
enzer—f l
McComb Wm—f
Mohr John—f
O'Connor Bros—f l c
Ohler J O—f
Phillips John H—f
Plummer S A—f
Rumsey & Wooden—l
United Realty Co—f
Wallace E D & Son—f
l c
Wallace G I—f
Young O N—l

LISBON

Adams J F & Son—f l c
Connell Charles C—c
Dorwart H B—f
Hinchliffe J H—f c
Hoestetter Wm—f
Marsden H E—f l c
Ramsey A A—f

LOCKLAND

Buchanan J H—f l
Carlson Robt—f
Fladung Edw—f
Hennincy August—l
Holt A J—f
Holdredge Fenton—f
Skillman C W—f c
Wilson E D—l

LOGAN

Bay H B—l
Beck E W—l
Brooke A H—c
Comly E B—l c
Humphrey J B—l
Kempel Rudolph F—f l c
Lappen & Leach—f c
Lindley I J—f
Lytler W J—l
McCray W W & Son—
f l c
Mickel H—c
Rectenwald Charles—l
Schwinke C W—c
Versop Ernest W—l
Warren & Wills—l

LONDON

Atchison J R—c
Boyd R W—c
Chenowith Rea—f
Corry Ernest F—c
Fauver H F—f l c
Gardner & Gardner—l
Gardner H L—l c
Gardner Joe A—f l
Honnbeck C R & R G
Parker J D—f c
Phillips S R—l
Pringle & Chenowith—
l c
Van Wagner Benj—f
Yearian J J—f l c

LORAIN

Babcock The A H Co—
f l c
Buell & Cozad—f c
Chapman T G—f
Hitchcock C P—f c
Little W N—f c
Vorwerk Grace—f
Williams & McIlvaine—l

LOUDONVILLE

Byers Jacob F—l
Crow G S—f l c
Groff W—c
Hoffman Martin—f l c
Morn Mrs Cora B—f
Reed W R—f c
Riblet J—f

Sanborn C L—f l c
Spreng M H—l
Smith A D—f
Wolf M J—f c
Young F P—f

McCONNELLSVILLE

Beckett & Gray—f c
Black Geo H—c
Dougan C E—l c
Erwin John D—l
Finley H M—f l c
Finley Silvey A—f
Lyne John Q—c
McLucas J B—c

MADISONVILLE

Clemons Arthur—f l c
Clippinger W W—f
Goddard F H—f
Hern Bros—f
Hudson J G—f
Hunt James—f
Lindale F R—f l c
McClure Edw—f
Maphet T M—f
Mathis Jacob—f
Miller Frank—f
Oberwite C F—f l c
Peterman Geo—f
Robinson T A—f
Rowan J N—f
Sauer Geo—f
Scott Miss L—f
Taylor F T—l

MANCHESTER

Dunbar J K—f l c
Doldridge Percy—f c

MANSFIELD

Amstutz A L—l c
Barr L D—c
Bauer C F—l
Beam L H—c
Bonar & Harding—f l c
Bonar L J—f
Bowman E E—f c
Cairnes J E—l
Carlisle R R—c
Carroll P S—l
Colwell S J—l
Cook & Tracy—f c
Cox P J—l
Culler J H—l c
Davies D J—l c
Deyarmon G W & Son—f c
Dickson V M—f c
Ditwiler H B L—f c
Earl O B—l
Endly G C—f
Fox J B—f l c
Forney G W—c
Fritz C W—f c
Geary E R—l
Harrisson W J—l
Hahn & Young—f
Herchner C—f
Hill C S—l c
Hout G A—f
Hoover D S—f l c
Hurst Helen—l
Johns H J—f
Keckler A—c
King J J—l c
Klaner H J—l
Klopfenstein J L—l
Koontz D S—f c
Kubiak L S—c
Lentzy W L—f c
Lindley J B—c
Lindsey E H—c
McCready H L—f l c
McFarland J S—l
McMahon F H—l
McIntire L R—f
Michael P H—c
Nall E S—f
Palmer D D—l

Parsons LeRoy—f l c
Pealer W S—l c
Reed R R—l
Reinhart & Hering—f l c
Roush Realty Co—l c
Schauel M A—l
Scott C C—l
Sipe F E—c
Seward John—f
Shafer D F—l
Sheriff F—c
Simon D—f
Slough E P—f l c
Southard W K—l
Spencer E P—f l c
Syse F E—c
Tanner F H—f
Umbarger I K—c
Urie E W—l c
Weidner G H—f l
Wycoff E B—l

MARIETTA

Blohm Wm—f
Booth E M—l
Buchanan Harry—f c
Cooke R D—f l c
Cutter Lewis J—f
Dewes J E—l
Flanders Bros—f l c
Goebel J S—l
Plumer & Crawford—f l c
Putnam B B—f
Schafer Karl O—f
Stevens A J—f c
Tisher & Titley—f c
Torner F W—f
Wilhelm S C—f l

MARION

Armstrong R S—l
Burke M J—f c
Bush E E—f l
Chase M B—f l
Dee & Co—f l c
Hoch Bros—f l c
Jones W T—l c
Katz E—f c
Ketty A W & Co—f
Kling & Allen—f
Knapp & Son—f l c
Krauss E J—f l c
Larie G F—f c
McColley & Warington—f l c
McGuire G S—f c
Molloy E—l
Montgomery A S—l
Neidig P & C Co—f c
Northrup C C—l
Peters & Co—f c
Rauhauses S R—f c
Sshaad C E—l
Sshoenlao & Son—f l c
Shaw H L—l
Smith & Son—l
Sycks Earl R—l
Tedrow B—l

MARTIN'S FERRY

Boehm Johanna—f
Cole M E—l
Duff C E—f
Fallen A J—l
Gauley R B—l
Hanes J T—f c
Heinlein E E—l
James C—f
Lupton Mrs W M—f c
McCombs E E—c
Ong R T—f l c
Palmer S P—l
Reece G W—l
Robinson Ins Agency—f
Rooney R S—l
Sedgwick F A—f c
Talbot C R—l
Teagarden Miss A—f
Van Pelt A J—c

MARYSVILLE

Bawn Bros—f
Edwards C G—l
Henderson Mrs C—f c
Gilcrest Max—f c
Sawyer E F—f c
Summers J L—l
Taylor & Zwerner—f c

MASSILLON

Arnold F W—f c
Arthur C B—l c
Bierly J W—l
Conrad Isaac—f l
Crawford R B—l
Davis Thos C—f
Ferrell & Schultz—l c
Fleming Thomas P—f l c
Gow R H—f l c
Hammersmith Charles—f l c
Howells John—f
Johns J E—f l c
Johns William—f l c
Koons & Son—l c
McLain-Kirchhofer Agcy Co—f l c
Paul G G—f l
Schott Christian—f l c
Slusser L P—l c
Volkmar O C—f
Wertzbaugher Jr J B—f c
Wheeler A Z—f l c

MAUMEE

Alins Albert—f
Cohen A W—f
Eckert L A—f
Rhonhoure L B—f
Swan W S—f

MECHANICSBURG

Cheney Robt—f
Legge J C—f
Magruder V S—f c
Mumma A L—f
Wood C A—f

MEDINA

Hendrickson Blake—f l c
McDowell Blake—f l
Randall Lewis H—l
Richards George A—f
Spellman Frank—f
Spitzer E B—f l
Van Epp Arthur—f

MIAMISBURG

Bowles F K—f l c
Dodds R S—f l
Dosh L A—f
Keiser B—l
Lyons T V—f c
McKnight & Schmitz—f c
Pansing B J—f
Purnell John—f c
Rogers E J—f c
Schuster C A—f c
Zehring L H—f

MIDDLEPORT

Downing J B Jr—f l c
Downing John F—f
Hobart M C—f

MIDDLETOWN

Barnitz Ins Agency Co—f l c
Crist C G—f c
Foster A L—f l c
Goldman Charles—f c
Harrison W T—f l c
Moore F C—l
Nein L T—f
Todhunter W H—f
Walburg Harry—f l c
Weisel Harry—f l c

MINERVA

DeFord & Alexander—f l c
Greenwood J F—f l c
Murray James—f
Ukefer F A—l c

MINGO JUNCTION

Brettel Jas—f l c
Risher Harry A—f c
Scott J Ross—f

MOUNT GILEAD

Ashley L H & Son—f l c
Pollock E H—f l c
Smiley C D—f l c

MT. VERNON

Aller Banner M—f l
Cooper John—f l c
Curtin W C—f l c
George Robt—l
Greer Robt M—f
Herron Bert—f
Huntsberger H M & Co—f l c
McCarthy Alice G—f
Murphy O F—f
Peterman Samuel H—f l c
Sailsbury C—f l c
Stream Luther A—f l c
Welsh & Shaffer—f l c
Welsh Wm J—f l c
Wootton J H—l

NAPOLEON

Bokerman Wm C—f c
Bretz Dow—f c
Cowdrick E R—l
French H H—f l c
Meekison C C—l
Prentice C J—f
Reiter F W—f l c
Reynolds Chas E—f c
Tabler A F—f
Yarnell Byron—f

NELSONVILLE

Dowd Thos A—f l c
Juniper C W—f c
Matheny L G—f l c
Pritchard A L Dr—f c
Stratton Mary E—f
Zeller John—f l c

NEWARK

Baker Malcom—f c
Broome Wm H—f
Carter Jos A—l
Cosway Fred J—l c
Daly S J—l
Dickerson K I—l
Evans P G—f
Flory C L—c
Franklin Geo—f
Franklin Hooper—f
Gilbert Wm D—f
Gunion C W—l
Haynes Geo N—c
Henley A F—c
Johnson E T—f l c
Jones O C—f
Jones R R—f
Jordan & Fuller—f l c
Montgomery T W—l
Norris & Windle—f c
Plyler W B—f c
Reese M J—f l c
Rentz Jos—f
Rexrothe H L—f c
Riley C L & Son—f
Shauck H H—f
Tucker J—f
Warner J R—f c

O.—Con.

NEW COMERSTOWN

Beers W A & Co—f l c
Dillehay Harry—l
Huston G W—c
Kennedy M B—f
Muehlnhaus H G—f l c
Phillips George—l
Shannon T J—f l c
Yingling M R—f c

NEW MATAMORAS

Harvey Geo D—f l c

NEW PHILADELPHIA

Thomas A—l
Tucker & Holliday—f c
Venus Charles P—l
Washburn F R—f
Whitehead W W—f l c
Wickham Ben B—c

NORWOOD

Ames & Agnew—f
Baumes & Co—f
Bush Parker's Insurance Agency—f
Catton & Kenne—f
Diggs H M—f l c
Hedger C—f
Hopper Mr—f
Hukill F—f
James Geo—f
Kleine F L & Son—f
Levi F M—f
Pierson H J—f
Schulte John—f
Scott A S—f
Stratmyer G—f
Whitacre M B—l

OAK HARBOR

Carstensen Louis L—f l
Keane P—l
Kramb Chas—f l c
Mylander G C—f l

OBERLIN

Brady J J—l
Burgner L E—f l c
Burklew F E—f l c
Dixon M Edith—f l
Durand Will B & Son—f l c
Edwards J L—f c
Hart W A—f
Hensner W A—l
McKee Otis—f
Morris G W—l
Ralston P E—f c
Wells Horace D—l
Williams L B—f

OTTAWA

Ackerman F M—f l c
Donart & Donart—f c
Greer Frank J—f l c
Greer Mrs F J—f
Ewing Guy L—l
Kernating A A—f c
Kernating A V & Co—f l c
Shumaker M E—f c

OXFORD

Brandenburg Richard—c
Cleaveland A W—f l c
Law Tom—f
O'Neil Wm—f
Rodebush Wallace—l
Shera Geo—l

PAINESVILLE

Barber E D—f l c
Donaldson W E—c
Ferron O P & Co—f l
Gray E J—l
Huntington E G—f
Jackson R E—c
Kerr F L—f c
McLean A D—f
Pease W B—f
Warn A M—l
Wyman V E—f

PAULDING

Dittenhaver Bros—f c
Donart C F—f l c
Leslie R C—l c
Price S T & Co—f l c
Sprigs A J—l
Yager John—f c

PEMBERVILLE

Bashore A G T Jr—l
Dwyer Claude—f l
Gerding C R—f l
Keil Edw—f
Rees A D—l
Schroeder John H—f
Shuman C W—l
Spitzer F P—f
Talker Wm—c

PIQUA

Bennet J R—l
Burnham Mrs Margaret—f l
Caldwell R O—l c
Carr Clyde G—f c
Dagenhardt Ed S—f c
De Armon Chas W—l
Edge Henry C—c
Graftin H C—f c
Hodson Cyrus—l c
Hunter Mrs H H—f
Kiser Chas W—l
McColloch Seth—f
Marshman W R—f c
Mendenhall-Wilkinson Co—f l c
Miles J R—f c
Pursell & Peffer—f c
Sheridan J B—c
Sigler & Sigler—f c
Steiser Geo—f c
Syler Sherman D—f

POMEROY

Bailey D F—l
Fish H C—f l c
Geyer D—l
Horton Cap & H M—f c
Ible Veda—f c
Remington Ben—f
Webster Jed C—f c

PORT CLINTON

Bell G W—l c
Clemens N A—f l c
Gerner C E—l
Gregory Jas A—f c
Tadsen P K—f l c
Williamson Wm—f
Wornell J A—l c

PORTSMOUTH

Baggs Frank M—l
Bahner John W—f c
Beyer Wm F—l c
Blake Andrew C—l
Byron J W—f l
Clark Marvin C—f l c
Clark Philo S Co The—f l c
Draper E F & Co—f l c
Duduit Merle O—l
Finney Frank B Co The—f l c
Finney J H—l
Gist J J—f l c
Hutchins & Hamm—f l c
Inman & Graham—f l c
Inman W A—l
Johnson Sam M—f l c
Knox Agency Co The—f l c
Kricker Geo E—f l c
Millstead Crad—f l c
Mussler & Pake—f l c
Nodler & Creighton—l
Richardson A H—f l c
Roth Conrad—l
Scudder Chas D—f
Sikes Frank L—f c
Schreiber M D—l
Strayer J F—f l c

RAVENNA

Ball Gordon—l
Becley W J—c
Dodge W J—f l c
Dussell J H—f
Halstead F G—f c

Hotchkiss W J—f
Ingill C D—c
Maxson E W—f
Roberts E M—f l c
Seymour L P—f l c
Taylor B C—f l

READING

Vorjohan F H—f c

RIPLEY

White J S & Co—f l c
Williams L V—f l c
Young E R—f l

ST. MARYS

Kishler Willis—l
Martin W H—l
Schmidt Otto—f l c
Smith John L—f l c
Stout J F—f l c

SALEM

Hanna & Kridler—f l c
Heaton & Taylor—f l c
Johnson R R—f l c
Loop H N—f l c
McCurdy H W—f l c
Penrose & Rogers—f l
Smith J H—f l c
Stiffer Henry—l
Vernon & Ambler—f c
Young H W—l c
Young M L—l c
Young M L & Son—f l c

SALINEVILLE

Kirk W F—f c
McBain W A—f
McCormick S E—f c
Myers A W—f
Skinner John W—l

SANDUSKY

Alstactter E—f l c
Arend Wm—l c
Bittner C C—f l
Buerkle & Lermann—f l c
Close A C—f l c
Cress Ed—f l c
Davey J A—f l c
De Allen P—f c
Dehnelt & Dehnelt—f
Doerzbach Geo F—f l c
Flynn & Co—f l c
Giedeman John—f
Hauser J C—f l c
Hartman F Erich—f
Hertlein J F—f l c
McGookie F—l c
Miller & Beare—f l c
Quinn J R—l
Ramsey R K—c
Reinheimer C—l c
Schaub & Co—f l c
Schiller H—l
Singler J F—f c
Smith J W—l
Smith W B—c
Spencer Fannie G—f c
Thomas F W—l
Traub John & Co—f
Union Agency Co—f
Wagner A M—f c
Welch D—c
Zerbe Fred—l c

SHAWNEE

Baillie Jas L—f
Blair Edw G—l
Bradshaw M E—c
Craig J S—l
Davis G A—l c
Laubie L C & Son—f
Williams Wm H—f l c

SHIRAZ

Ashbaugh E A—f
Beck H K—f c
Hildebrand H W—f l c

NEW RICHMOND

Bainum C T—f
Davis Robert A—f l
Shaw Geo P—f

NEW STRAITSVILLE

Essex Palvin—f
Evans John—l
Faine John C—f
McDonnaugh M—l
Spicer F M—f

NILES

Bremer Warren N—f c
Campbell Jas B & Geo L—f l c
Cowdrey Frank R—f l c
Holzbach Jas—c
Kerr & Stevens—c
Phillips L M—f c
Rosensteel J H—f l c
Sayers W Y—f c
Taylor Geo J—f l c

NORTH BALTIMORE

Brown Margaret—f l
Fulton G B—f l c
Heminger Irvin—f

NORWALK

Bechtol John M—f c
Bilton Geo—l
Bloomer C E—f c
Bowen & Sanders—f l c
Clark C E—l
Christian Fred W—f
Dougherty H O—l
Garrigan J M—c
Goodhue Wm—l
Hartine & Jordan—f l c
Hoyt M—l
Lawrence Charles B—f c
Round Geo F—f l c
Sawyer Frank—f
Shack Cavit M—f
Snook L—c
Stavics C—l
Stewart H L—f c
Subr Charles—f l c
Terry Alvin B—f

Huber W H—f
Lazen C J—f
Myers A F—f
Shearen Sarah—f
Jonnannstine W F—f
Stambaugh S F—f
Wentz Henry—c

SIDNEY

Anderson G C-f c
Collier W P-l
Dickas C H-f
Kah H E-f c
Needles E-f
Oldham J-f
Owens J L-l
Pruden D M-f c
Robertson Leal-f c
Ruesc H T-f c
Studevant L M-f c
TROUT E-l
Nyman W C-f
Nyman W R-l

SPRINGFIELD

Santa Edgar G-f l c
 Braun Leo-f
 Brooks H M & Son-f
 Carey Harry W-f
 Considine M D & Son-
 f l c
 Cottry L B & Co-f
 Crane J W-f
 Elliott J S The Co-f l c
 Jones C C-f l c
 Knight George H-l c
 Leslie C C-f
 Lesmer A L-f l c
 Link's Joseph & Sons-
 f l c
 Lothachuetz Peter-f
 Ludman J C-l
 McIntire W D-f l c
 Martin P B-f
 Miller Leroy E-f l c
 Moffett R W & Son-
 f l c
 Mosher Chas P-l
 McKenden F G-f c
 Ormsbee B A-l c
 Page J A-c
 Peibert A B-f
 Shank Geo H-f l c
 Showers H S-f c
 Trout & Anderson-f c
 Vaight H G-l c
 Wallace & Co-f l c
 Vinwood Geo W-f

STEUBENVILLE

Arkley Wm—f l c
 Ault J C—f c
 Bernert J J—f l
 Boyd Cartledge L—f
 Bohman H G—l
 Brazier L M—f
 Beschneider The Geo A
 Co Ino—f l c
 Hawkins Geo S—f
 Hill W J—f l c
 King F S—f c
 McCracken Geo P—f
 Maxwell Mrs Ella W—
 f c
 Miller Nelson—f c
 Orr John—f
 Powers Fred E—f l
 Reed H M—l c
 Schlernitzauer A—f l
 Simmons H A—f c
 Rainer Wm M—f c
 Vannemaker Jno G—f
 l c
 Zink Mrs W R—c

SYRACUSE

Bartles Wm F—f
Bridgeman L. H—f
Bridgeman O N—f

[Facebook](#)
[Twitter](#)
[LinkedIn](#)
[Instagram](#)

Altagger & Mornwer-f c
Baldwin F M-f c
Boehler William H-f
Bogart Edwin-f c
Cochenour Abe-f
Cockayne Ben F-f l c
DeRan H L-c
Drohen Thomas H-f l
Gillig H M-c
Hackett M J-l
Heebach J C-c
Hendershot I R-f
Hershberger James M-f
Hoover & Schaffer-f
Irvine R W-l
Keller A R-f
Keppel Walter C-c
Knight W A-l
Kuebler Joseph H-l
Martin Grover A-l
May Edward C-f c
Morrow Michael-f
Neal M J F-l
Neilligh H H-c
Niles R D-f
Noble & Fiege-f
Noble B M-f
Norman Jno D-l
Pence W D-c
Probert Evan M-l c
Rohrbacker Walter C-c
Sheibley W W-f
Smith E C & Co-f
Snyder J H-l
Spitler Calvin D-c
Staley Ellsworth G-c
Stoner & Stoner-f l
Werner J W-f

TOLEDO

Allen D-1
Barker, Frost & Chap-
man-11c
Bierly C C-1
Brown E O & Co-1
Burgert M H-1
Close E H Realty Co-
11c
Connell John E
Daily Frances E-1
Decker Miss E K
Fox Realty Co
Greer Snell Co-1 c
Hiatt Irving B & Co-1
Hodge & Weil-1
Hussey C-1
Irving Mrs E M & Co
-1
Johnson-Decker Co The
-1
Johnson N W-1
Jones Knepper & Kenn-
son-1
Ketcham W A-1
Kirschner, Wideman Co
-1 c
Kountz Steig & Co-1
Krantz Co The P J-1
Kreke & Stepy-1
Long B J-1
Long S F-1
McKenna Blair & Co-1
McKesson & Cone-1
Merrill, Dodge & Jack-
son-1 c
Mettler P J-11
Moore Bros
Murphy Thos H-1
Palmer-Blair-Shanks Co
-1
Pepple & Co
Pomeroy Geo E & Co-1
Rawley L A-1
Richardson Ira A &
Judd-1
Schmitt T-1
Schreurex A
Searls & Moor-1
Smith & Smith-1
Smith H J-1
Thomson F G & Co-1

Valois E L-1
Walbridge & Co-1
Waters E C-1
Welles Bowen Co-1 1
Whitaker & Co
Whittlesey-Hubbell Co-1
Wither E H & Co-1
Wright Russell & Bay-1

TROY

Clark A W—c
Clayton Harry
Conrad Geo W—f
Davis J W—f
Goodrich F C—f c
Green H E & Son—f
Hawthorne A R & Son—
f
McConnell Geo R—f c
Marr J C—f
Mason Alfred—f
Meredith J L—l
Park Mrs Pearl—f
Snyder C E—f
Speagh L L—c

UHRICHSVILLE

Carson J R—l
Furbay R K—f l
Hamilton C W—f l
Latto F E—l
Lindsay T A—c
Meller H N—c
Woody W V—l
Moore E J—f
Nelson L L—l c
Rice Chas W—f l c
Rock & Wheland—f
Rock D E—l
Romig A T—f c
Snyder H O & Son—f l c
Stone W H—f l
Walton R W—f

UPPER SANDUSKY

Baker Mary L-f
Broderick O L-f
Finkle F-l
Frank Peter-f
Gibson M V-f l
Haner R A-f l
Hare C D-f c
Hulse J J-f
Kear Henry & Co-f
Kirchner L C-f c
Lanker J E-f l
Lockwood W F-f l
Newell M H-f l
Smith C F-f l c
Stecher Geo J-f

URBANA

Baker Robert—f l c
Banta Brothers—f l c
Berry Lou B—f l
Blake Carrie—f l c
Crowl John—f
Dixon B F—l c
D
D
D
H
H
J
M
P
P
O
Ross & Brand—f
Ryan L P—f l
Stafford Miss Effie—f c
Talbot M W—f l
Wagner O H—f

VAN WERT

Augustine J O—c
Balyeat H Donal—l c
Bayles D E—f
Blachley & Kearns—c
Conn B C—l c
Dyrast & Woodward—l

English Miller—l
Fling Harry—l
Gilpin A C—l c
Good Clark—c
Hall F B—c
Heymann H—l
Hoeken W T—l
Hoelle C H—f c
Holden F C—f c
Long S M—f c
McGirr Wm—l c
Manship C F—f
Manship Frank A—f l c
Morrison J H—l
Nicodemus W E—l
Poling Chas N—l
Purmort Bros—f l c
Redrup H C—f l c
Sheets A C—f c
Springer E C—l
Stiggers J A—f l c
Straw A G—f
Walborn E—l c
Walters S E—c
Wilson Geo E—l c
Woods Mary—l c

WADSWORTH

Allen & Hartzell Agcy
Co-fc
Ault L D-f
Beck A M-f
Bowman & Neath-fc
Lytle Marion-f
Simmons J B-fc

WAPAKONETA

Arnold Vernon B-flc
Heinrich John G-flc
Kridler & Loth-flc
Kune W E-f
Langhorst O W-l
Moore Madison-f
Schmuck L S-l
Settlage W E-flc

WARREN

Abell William H—f
Adams Fred W—f l c
Adams Ins Agcy Co Inc
The—f c
Adams Whittlesey—f l c
Avner Philip—l
Barber H L—l
Boyle Peter—f
Burnett & Stone—f l c
Chinnock C C—l
Clapp & Lewis Agcy Co
Inc The—f c
Cottle Nelson W—l
Cottle Co Inc The—f
Culver A D—c
Davis B H—l
Doolittle & Cleveland—l
Eldridge C D—l
Elliott Frank—f
Fitzgerald M H—l
Geer F E—f
Grimm E A—f c
Hartman W S—l
Hazard J E—l
Hoffman John M—f
Leet S E—c
Oliphant C M—l c
Parsons Jr B F—l
Poulton J F—l
Prier G H—f
Templeton F D—c
Thomas E J—c
Vaughan H E—f
Waldeck Jacob—f
Wonders A E—l
Woodworth D S—f c

WASHINGTON C H

Adams J F—f
Cave C A—f
Dial W H—f
Edge & Rodgers—f c
Ellis Walter—f c
Fullerton Frank—f c

<p>O.—Washington C. H., Con. Hitchcock & Dalbey—f l c Ligh. Ed—l Maddox Ray—f Pine Glenn—f c Snyder Edgar—f l c Sollas Chas—f Taggart Joseph—l</p> <p>WAUSEON</p> <p>Bare Elmer—f Darby R B—f Davis H F—f l c Deyo L H—f Dimke John—f Greenough C F—f Grieser & Son—f c Imes Geo—l Mosley H L—f c Orth Carl—f l c Wauseon Realty Invest- ment Co—f l c</p> <p>WELLINGTON</p> <p>Adams Chas M—f l c Binchower Joe—f l c Chapman Elbert F—f c Fisher A G—l c Johnson L A—f c Snyder E D—c Walden R L Wells Guy E—f l c</p> <p>WELLSTON</p> <p>Charington W B—l c Edwards J W—c Evans W L—f l c Hogan J W—f l Jacobs A E—f l Kesinger H O—f Nichols E E—l Shattuck A E—f l</p> <p>WELLSVILLE</p> <p>Adams G W—f Arnold C W—f l c</p>	<p>Black L A—f l c Hogenmiller J A—f l c McQueen & Brennan— f l O'Grady Will—f l c Riley J W—f l c Wells F L—c Wilfering C J—f</p> <p>WESTERVILLE</p> <p>Moran & Rich—f Ranck F M—f Seeley D S & L—f l c Stoughton R L—l</p> <p>WILMINGTON</p> <p>Austin C W—l Barnes Luther M—l Bryan T H—f Clinton Mut Ins Co—f George A K—l Harworth Clarence—l Jordan I L—f Metzger Harry—f l c Mills & Brann—f c Rannells W H—f Terrell & Bales—f c Thomas C S—f c Walker W W—f c</p> <p>WOOSTER</p> <p>Applebaugh John—f Billman Chas B—l Blough Frank—l Critchfield L—c Fair Realty Co—f l Feeman & Conkle—f l c Flattery T L—f l c Foster W C—f Brown O—l Funck Daniel—f l c Funck Ross—c Gerber Herman—f l Howard Ned—l c Kean W F—c Knight L C—l Krieger Geo—f c Lingo L L—f Luce C P—l</p>	<p>Matthias Fred K—l Myers W C & Co—f c Musselman David W & Co—f Quinby W C M & Geo W—f c Smith C Otis—f l c Talbot J C—f Van Nest's J P Sons— f l c Whitaker Walter—f l c</p> <p>XENIA</p> <p>Anderson E—f Baggs H H—l Bloom Wendel—f Fulton N A—f l c Hale S O—l Hoensett Jno G—f c Jones J E—f l Kennedy T J—f Le Sourd & Co—f c Logan C F—c Long Thomas—f Schlesinger B—f l c Wolf Miss Edna—l</p> <p>YOUNGSTOWN</p> <p>Beard & Son—f Bruce-Middleton Co— f l c Cantwell J & Son—f Cobb E W—l Davis-Securities Ins Agency Co The—f l c Deible & Son—l Dillon John P—f l c Eckert M—f l c Fithian John—f l Francis Jessie G—f c Hawkins F B—l Johnston D H—l Jones E J—f l Jones & Hewett—f c Kaercher Fred f c Kielling Robt—f Liebman Alf—f l Liemman Luis & Gerstle— f l c</p>	<p>Loftus A—f McCracken L—f McElvey Wm B—f c Mattison C F—f Miller Louis W—f l c Moreman Edward—f c Randolph W B—l c Roch & Keating—f c Rudge Realty Surety Co —f c</p> <p>ZANESVILLE</p> <p>Anderson J B—l Atwell Bros—f c Calhoun M G—l Cosner S D—f Dailey L A—f Domer W S—l England Bros—f Equitable Savings Co The—f Gray Bros—f c Guthrie W E—f l c Hahn & Nant—f l c Haydon L L—l Helmick W E—f c Hivnor G W—l Hoskinson C S—f l c King Guthrie—f c Lorimer W A—f c Ludman C M—f Lynn T M—f l c McDonald & Frazier—f c McDonald John H—l c Mock C M—f Peoples Wm—l Reasoner A C—f Scott Guy—l Shaner E N—f Sharpe H A—l Sherer J P—l Sigrist W W & Co—f l Stanbery H R—f Stamp K E—l Thompson M H—f l c Werner W N—l Woods G A—l Worrell C P—f c</p>
---	---	--	---

OKLAHOMA

<p>ALVA</p> <p>Danner Gus—f l Doolin John B—f c Douner Gus—f l Fash & Gervis—f France & France—f Gibler Mr—f Green C O—f McClure J B—f Moore O—l Morgan G W—l Noah H L—f Scharfur & Doolin—f Scharfer J B—f Schlliam Roy—l Scott J D—f</p> <p>ARDMORE</p> <p>Bridgman T C—f Cannon H M & Co—f Clement C H & Co—f Durie Chas—f Fraley & Co—f Guillot E E—f King J C & Co—f Kirkpatrick Mark & Co —f Ledbetter & Wimberley —f Redfield & Co—f Smith W S Co—f Wolverton W S & Son —f</p>	<p>CHANDLER</p> <p>Brady, Brown & Co—l Hall N—f Hicks W H—f c Hinchey T J—f Hoyt F B—f l c</p> <p>CHICKASHA</p> <p>Barrett P P—l Clark W W—f Frey F M—f c Gamble F J—f March C B—f c Martin H E—f c Matthews W C—f Owlsley John T—f c Sanford C A—l Speake-Mills Co—f c Stone C L—l Thompson Albert—f c</p> <p>COLGATE</p> <p>Cardwell & Son—f Hodge Geo W—f c Lewis J D—f c Morgan W K—f Williams B F—f l c</p> <p>DUNCAN</p> <p>Elliott J E—f c Fischer Albert G—f l c Hardin J J—f March Clemintine—f</p>	<p>Reviere C H—f Rhodes E S—f Sampson J P—f l c Wilson R P—f c Yeager G W—f c</p> <p>DURANT</p> <p>Camden & Smith—f l Crouch Sim—f Davis Ins Agcy—f l c Durham H—f l c Harris G F—f Hickman J B—f Lowery Fred—f Scheerer & Mead—f l c Whale & Cox Co—f c Woodward C A—f</p> <p>ELRENO</p> <p>Ashbrook M A—f Finch W J—f c Harkin J M—f Jensen & Newland—f c Matthews Clyde—f Nighswander J F—f Ricker H K—f c Shultz J R—l Spear T Jr—f c Stackpole & Pennybaker f Wattson C G—f c</p> <p>ENID</p> <p>Bridges W H—f Cansiler C P—f c</p>	<p>Dickensheets & Miller— f c Ellsworth Greens The—f Frantz Mont—f Gannon & Golding—f Graves W A—f Grim & Dillingham—f Kennedy George—f Lee E R—f c Lee W D—f c Minton J D—f l c Nester Robert—l Newsom Frank—l Owens F D—f Pitzer L B—f Reed W C—l Stryker E W—l Sutherland Co The—f c</p> <p>GUTHRIE</p> <p>Adams H M—f Ardery H F—f Blackman E J—f Bowden H D—f Curl J N—f Gaffney R A—f Gray W H—f Hall J S B—f Hargis G C—f Humphrey W M—f Hunter D C—f Knebel H F—f Lewis J M—f Logan County Abst & Loan Co—f c</p>
---	--	--	---

Lowe T J—l
Olson & Burnsdale—f c
Owens J T—f
Pennock E A—f
Seely & Carlin—f c
Tood H D—f
West M L—f

HARTSHORNE

Baker J H—f
Burkhart Chas—l
Gooch A M—f l c
Hammond W A—f
Layden J E—f
Mullins Wm—l
Nash Lena—f
Walsh G W—f
Wingate C S—c

HENNESSEY

Blackburn W R—f
Felt J A—f c
Herscher A P—f
Martin David—f l
Mitchell W A—f c
Schleiman J G—f c
Stettler Felt—f c
Truesdell George—f c
Westlake A W—f

LEHIGH

Adams S R—f
Beard & Davis—f
Mitcham & Hardin—f c

McALESTER

Barr & Clark—l
Brice C S—f
Clyde-Coon Co The—f l c
Gill G A—f
Hale Mrs Jap—l
Jones A W—f
Leibrand John T—f c
Lounsbery Geo W—l
Richards E T—f
Sawyer Jim—l
Smith Frank—f c
Wharton J H—l
Williams M—f

MANGUM

Barlaw F G—f
Covington & Brown—f
Dial D H—f c
Hood Mrs Nancy—f
McCallister L A—f c
Pryse Zack T—f
Warlick G C—l

MARLOW

Ford H A & J A—f
Graham John S—f
Palmer Monroe—f l
Rabb P V—f
Talla John W—f
Wade T L—f

MUSKOGEE

Anderson & Anderson—f
Backenstoe Otto—l
Bragdon M L—c
Butz & Wisener—f c
Chappell Walter W—l
Collins & Collins—l
Cooper Carl H—f c
Culbertson & Tamm—f
Emmertt Bros—l
Gaddy T T—l
Jackson U L & Son—f
Jones K M—l
Knox & Magoffin—f c
Land J G—l
Mee Will C—f c
Metcalf S T—c
Miller Ivo—f
Moffett & Roberts—f c
Morris & Shelor—f c

Rulison E R—f
Showaller & Bloom—f
Tingle Stonewall—l
Wagner R L—f c
Wilson Mr—l

NORMAN

Clement Bros—f
Keigler C M—f
Millar John E—f

OKLAHOMA CITY

Bewley E G—l
Bonfoey D R—f c
Braniff J A—f c
Brundret J—f
Carroll & Thompson—l
Clark J C—l
Connolly John—f
Delaney & Carey—f c
Duncan & Kahle—c
Eacock R M—f c
Edwards R J—f
Edwards W W—l
Englesman A D—l
Farmer W—f
Fuller G H—f
Grotes Howard—f c
Harrell J B—l
Hatcher J U—f
Ins Agency Co—f c
Johnson J Henry—l
Lilly E B—f
McConnell & Osborne—l
McCullough John—f
McGaughey C S—l
Malone W—f l c
Marshall Fred—f l c
Mattison J Oliver—l
Merrill & Braniff—f c
Myers B F—l
Neff Fred G—f
Nichols & Chandler—f
Overholser & Avey—f c
Price Conger & Co—f c
Seamans Ed M & Co—f c
Smith L A—l
Stephenson D W—f
Stickley & Kight—f
Stone & Spencer—f c
Upsher & Upsher—f c
Van Hook H H—c
Workman & Co—f c

OKMULGEE

Bozarth Jacob—f
Bryan C F—f
Cook L H D—f
Evans Geo W—f
Finch Luther—f c
French & Robinson—f
Jolly W A—f
McAdoo W C—f
Moltz & Reese—f
Richards H W G—f c

PAULS VALLEY

Jones L T—f l c
Lasater Melton—f l c
Lee R B—f l c
Milburn L J—f l c
Taylor E M—c
Taylor Miss Amey A—f c
Wilson & Hogan—f l c

PAWNEE

Berry G R—l
Hale Jas H—f
McNeil & McNeil—f
Manning John H—f l c
Meurer Miss Mollie—f
Pawnee Abstract & Guaranty Co—f
Proy H E—f
Reid Geo—f
Rexroad H A—f
Soulsby Joe—f
Sterling & Smith—f c
Wilson Jno W—f

PERRY

Dolezal & Lamb—f c
Hurley A W—f c
Knox Charles—f l c
Levy G C—f c
Seaton & O'Neil—f c
Walker C L—f c

PONCA

Acton N A—f c
Brodball W W—f c
Buckner Henry—f
Carson & Son—f c
Choyce & Benson—f
Heberling F A—f c
Johnston G C—f c
Moore W K—f
Soulligny J P—f
Waltz Geo B—f

POND CREEK

Asher J H—f
Baird Ben W—f
First State Bank—f
French & Brown—f
Ingersoll C S—f
Sullivan M D—f c
Vansiele & McCarter—f

POTEAU

Bird F W—f c
Burns & Little—f
Donothan H F—f
Lowrey & Gothard—f
Patrick R E—f l c
Terry J S—f

PURCELL

Barrowman T C—f
Connor F L—f l c
Keeshen J F—f l c
Love F C—f l c

RYAN

Borum & Goodloo—f c
Fisher M C—f l c
Wray W B—f

SHAWNEE

Byler J M—f
Carson & Dickson—f
Chapman & Varnum—f c
Christner Bros—f c
Easterwood C E—f c
Hawk & Wilson—f c
Hurford, Jenkins & Moody—f c
Johnson & Haisley—f l c
Jones Jno W—f
Kerker Bros—f c
Moore J P—f
Parker W H—f
Pierson H A—f
Shawnee Land & Loan Co—f
Steel Co G M D—f c

STILLWATER

Bahutge H—f
Good E E—f
Hall Norman—f
Holmes D A—f
Melton C A—f
Moore G E & Son—c
Perryman J T—f
Sater J E—f
Smith C S—f
Ware W H—f

SULPHUR

Biggerstaff W—f
Elkin C E—f l
Smith L W—f
Williams C—f

TAHLEQUAH

Dannenberg J C—f l c
Trent Bros—f

TECUMSEH

Dickson B H—f l
Knight C A—f
Lewis A B—f l c
Walker R L—f

TULSA

Broach W E—f
Carr & French—f c
Cathey George T—f
Coggeshall C D—f
Davenport A V—l
Dickey, Ashby & Fountain—f c
Doyle L L—l
Ewing L N—f c
Farmer & Duran—l
Fleetwood & Jennings—f
Greer Inv Co—f c
Hall Guy—l
Harn A B—l
Harper F N—c
Hassler A M—f
Hopkins T C—c
Johnson A C—l
Jordan & Bowen—f c
Kramer Ins Agcy—f c
Lilly E A—f
McCoy J F—l
McFarland & Bernbrock—f
McLain John—l
Pearce, Porter, Collins & Martin—f c
Renfro G—c
Robbins W M—f
Russell & Abbott—f c
Shrewsbury M Q—l
Stahl W F—f c
Stotts Chas T—f
Waite & Hamel—f c
Walker Wm H—l
Young A D—l

VINITA

Butler & Byrd—f c
Campbell-Ratcliff Land Co—f
Connor O L—f l c
Crutchfield J H—f c
Englehart T E—f c
Handcock N D—f
Hunt & Meeks—f c
Parker-Wise Investment Co—f c
Ratcliff J T—f
Scott J P—l c
Terbush G H—l

WAGONER

Calhoun & Son—f c
Cone R M—f c
Evans Bros—f l c
Leonard N V—f l c
Miller A C—f l c
Ruble Otis—f
Searcy & Mather—f c
Steil Mike—f
Watts N V—f

WEATHERFORD

Baird Geo S—f
Basset J I—l c
Beer F L—f l c
Cooper & McQuawn—f l c
Davis & Dooley—f l c
Dooley W H—f c
German Realty Co—f
Goodner Miss Nellie M—f
Jones T W Jr—f
Morrison H W—f l c
Sparks Thos—f

WILBURNTON

Campbell M F—f l c

OKLA.—Con.**WOODWARD**

Anderson A W—f c
Britton M L—l
Gaston A T—f
Gettig A F—f

Gober John—l
Gray J D—f c
Haning Alpine—f
Hoag & Shafer—f
Lester W H—f
Manso A F—f
Morhan & Amos—f

Renfrew R O—f
Wilcox & Edelman—l
Zerm Albert—f
WYNNEWOOD
Lawrence & Deal—f c
Rollow & Son—f
Shackelford & Seaton—f

YUKON

Belisle M R B—f
Ellison E B—f
DeVany G H—f
Phillips D B—f l c
Poindexter R M—f l c

OREGON**ALBANY**

Bain Wm—f
Bryant C C—f
Cockerline H N—l
Collins & Taylor—f c
Craven E H—f
Curl L M—f
Hill-Gale S—f c
Howard J A & Co—f
King Griff—f
Knox R R—f
Linn & Benton R E Co—f l
McCourt & Prettyman—f
Merrill H F—f l c
Nutting F P—f l c
Oregon Title & Trust Co—f l c
Owen Beam—f
Payne B M—f
Pipe J V—f
Powell J F—f
Ralston J M—f
Risley W S—f
Roth A W—f
Schultz J R—f l
Schultz I R—f l
Senders M—f c
Sox C E—f
Teabault C W—f
Weatherford A B—f c
Winn C B—f c
Wright G W—f

ASHLAND

Allen Susie—f
Beaver Realty Co—f
Billings G F—f l c
Butler G S—f
Carter E V—f
Engle F S—f
Eubanks Geo—f
Gillitte C H—f
Gowdy & Young—f
Harry Geo—f
Smith V O N—f
Trefren G W—f

ASTORIA

Allen A V—f
Astoria Abstract & Title Co—f
Astoria Harbor Improvement Co—f
Astoria-Warrenton Land Co—f
Cyrus A R—f
Dunbar F I—f
Elmore Samuel & Co—f
Higgins & Warren—f
Larson L A—f
Noonan E P—f
Osburn K—f
Sherman Wm A—f
Van Dusen & Co—f l c

BAKER CITY

Baker Loan & Trust Co—f
Foster Geo H & Co—f l c
Graham Jas H—f
Halliday W A—f l c
Hughes & Waterman—f
Jett Geo W—f
McCord H G—f
Mellis F R—f l
Moore Susan—f
Stutchell J W—f

BAY CITY

Ashley T E—f
Bozorth John O—f c

CORVALLIS

Ayers E F—f l c
Bates W A—f
Blackledge O J—f
Coopey J R—f
Denman Geo W—f
Edwards G Y—f
First National Bank—f
Fredrickson V—l
Gerhard C A—f
Glos Chas H—f
Hughson J D—l c
John D M—f l
John D M Jr—f
Johnson B W—f
Johnston R M—l
Kirk R W—f
Kline Paulina—f
Kline W H—f
Konick Wm—f
Leder Adolph—f
Middlekauf & Young—f
Miller & Thresher—f
Moore H W—l
Morgan & Walker—f
Murphy & Emmett—f
Porter J F—l
Price J H—f
Rondeau S H—f
Stevenson A L—f
Tompkins & Holderman—f
Wallace Harry F—l
Whitehorn T—f
Woodcock A R—f l c
Woodcock M E—l
Wilson E E—f
Wilson J H—f

DALLAS

Campbell H G—f
Craven F J—f
Fenton H L—f
Gregory Chas—f
Holman G O—f
Manston Mose—f
Prichard C L—f
Snyder A V R—f
Stouffer D P—f
Van Oradal J G—f
Vassall W G—f
Williams Walter—f l

EUGENE

Abraham Harry—c
Allen Seward C—f
Baker & McLean—f
Baker A M—l c
Baker J Albert—l c
Brown L T—l
Button Herbert—l c
Cartmell D L—f
Chambers & Bristow—f c
Cherry H D—f c
Daniel J H—f
Eugene Ins Agency—f c
Finch Frank B—l c
Hovey B H—f
Keezel E L—l
Kirchoff J J—f l c
Littlefield C F—f c
McMurphey R—f
Osbron J W—f c
Paine Elmer D—f c

Parker C E—l
Paterson J G—l
Renshaw S D—f l c
Roome Samuel—f l c
Whitney S A—l
Williams S R—l

FOREST GROVE

Beach W J R—f
Clark J C—f
Dyke W P—f
First Nat'l Bak—f
Forest Grove Nat'l Bank—f
Haines E W—f
Hoffman J N—f
Hollis & Graham—f c
Hughes S G—f
Langley & Langley—f
Parker & Sills—f
Roswrious Walter—f
Wilcox C R—f l c

GRANT'S PASS

Allyn Harry H—f c
Best Fuller Realty Co—f c
Conklin Arthur—f c
Dale John A—f c
Fetzner Jos—f
Hendricks H B—f
Ireland Minnie—f c
Lanner L A—f c
Moss Jos—f c
Peterson J E—f c
Pollock E—f

HEPPNER

Briggs L W—f l c
Brown E D—f
Cohn Phil—f
Crawford Vawter—f c
Humphreys T J—f
McDuffey George J—f
Mahoney T J—f c
Patterson C C—f l c
Smead W W—f
Wells Glen Y—l

HILLSBORO

Bagley H T—f
Bowman Benton—f c
Bump D D—f
Kuratli E I—f
Kuratli David—f l c
McAlear E J—f
Michelet C J—f
Perkins E L—f
Sewell F J—f c
Shute John—f
Vanderwall John—f c
Wall John M—f
Wiley W V—f l

INDEPENDENCE

Butler Word—l
Cooper J S—f
Cooper J S Jr—c
Hirschberg H—f
Irvine C W—f
Kirkland J W—f
Kirkland P M—f
Swope B F—f

JACKSONVILLE

Bagshaw D W—c
Collins Benj M—f c

Crane Miller J M—f l c
Nelson O N—f l c
Ulrich L G—f

LA GRANDE

Black C J & Co—f l c
Currey Geo H—f l c
Dixon H E—f
La Grande Invest Co—f l c
Lewis H P—l
Miller Wm—f l c
Oliver J A—f
Oliver J R—f
Parker-Bruce—f
Sargent N B—l
Security Land & Trust Co—f l c
Small C A—f
Williams A C—f

LEBANON

Alexander & Kirkpatrick—f c
Garland S M—f
Newport N M—f
Power Alex—f
Washburn S—f

McMINNVILLE

Connor R L—f c
Dodson J B—f
Gibson J H—f
Gortner M U—f
Hopfield L S—f
Houck W S—f
Kendall M H—f
Kliks B A—f
Odell Albert—f
Peery A M—f
Rogers J O—f
Wilson F S—f

MARSHFIELD

Anderson E A—f
Baines Geo—f
Chandler Irving L—f l
Douglass W U—f
Frizeen August—f
Hall James T—f
Hall John F—f
Kaufman I S—c
Lockhart H—l
McKeown Arthur—f c
Nasburg Claud—f
Raskopf & Cooley—f
Rust W J—f
Schetter O—f
Seaman A E—l
Sengstacken H—f l c
Shipman R Von—f
Stutzman & Co—f

MEDFORD

Bliton A S—f
Brown Joe—f
Campbell & Nye—f
Cochran J H—l
Dressler J W—f
Halley W H—f
Holmes R A—f
Lawton D T—f
McCurdy R H—f
Perry J T—l
Pierce C H—f
Stine H S—f
Tumy Earl—f c

Wakefield J W—f
Wakeman L E—f c
White & Trobridge—f
Wood D—f
York W T—f

NEWBERG

Butt C—f l
Churchill Chas—f
Colcord J C—f
Colson S D—f
Hall L F—f
Hayes Ezra—f
Linville R B—f
Morris F A—f
Morris W J—f
White W E & Co—f

OREGON CITY

Burke T A—f c
Chapman E A—f
Charman T L—f
Clark J F—f
Cooper E H—f
Cross H E—f
Dillman S O—f
Dunick G B—f
Dye C H—f
Eby O D—f
Fischer Paul C—f
Hammond Philip L—f l c
Hammond Wm—f c
Harding G A—f
Hedges G L—f
Hedges J E—f
Howland Mr—f
Humphreys John R—f
Kelly H L—f
Latourette C D & D C
—f
Lovett J P—f
Meyer F J—f
Schooley W F—f
Siewers C T—f
Siewers John—f
Stevens H C—f
Tooze Chas T—f

PENDLETON

Bentley & Leffingwell—f l c
Bickers H E—f c
Brownfield C W—f
Collins H W—f
Coutts G W—f
Ell Joe—f l
Farmers Union Grain Agency Inc—f
Friedley Manuel—f c
Hartman Abstract Co—f
Hays J M—f l
Heard Chas E—f l c
Livermore Lot—f
Matlock-Laatz Inv Co—f c
McComas E W—f
Moorhouse Lee—f c
Nelson C E—f l c
Oliver Roland—f
Parkes J H—f
Pendleton Abstract Co—f
Rinehart C O—f

PORTLAND

Aitchison J E—f
Albee & Amesbury—f
Alcock J D—f
Aldrich R L—f c
Andrews F V—f
Atkinson D R—f
Baird E H—f c
Barker C C—f
Barrett J M—f

Bass M D—f
Beck Wm G—f
Beebe & Black—f
Billings & Co—f
Birrell A H Co—f
Blanchard P W—f
Bliss Walter E—f
Blossom R H—f
Buell W B—f
Buttington W O—f c
Burgard J H & Co—f c
Burke H R—f
Cadman J O Co—f c
Callan & Kaser—f c
Calvin Chas A—f
Campbell, Smith & Co—f c
Carlock Co—f

Cellars-Murton Co—f
Chew Geo Inv Co—f
Clark F N & Co—f c
Clemens W J—f c
Coleman H E—f
Coleman J D—f
Colton H G—f
Columbia Realty Inv Co—f c
Colvin C A—f
Combs G W—f
Courts B B—f
Crabtree Wm R—f
Craft C A—f
Crow N E—f
Cunningham T J & Co—f
Curtiss C R—f
Dalton Fred W—f
Davidson O W—f
Dennis Jas J—f
Detsch A J Co—f
Dooley & Co—f c
Doyle O M—f
Dudley-Archer & Co—f
Dunne & Reynolds—f l c
Ellery D—f
Eschricht A F—f
Everett & Co—f
Feeney R—f
Fields, Dove & Co—f c
Fields & Honeyman—f
Fortmann W G—f
Gerlinger Richards & Co—f c

Gibson J H—f c
Gillmore J F—f
Glover F S—f
Goddard & Wiedrick—f
Goodell G L—f
Goodwin B—f
Grussi & Bolds—f c
Habersham E & Co—f
Halvor-Deering Co—f c
Hansen C W—f c
Harmon E L—f
Hart Frank E—f
Hartman & Thompson—f
Hastings C W—f
Hatch E B—f
Herrin D C—f
Hewett Henry & Co—f c
Holbrook F B Co—f c
Holcomb Realty Co—f
Hooker & Hill—f
Hulbert & Blanford—f
Hutchins & Therkelson—f

Ins Service Co—f l c
Johnson F M—f
Johnson H L—f
Johnson Realty Co—f
Jones B W—f
Jordan Thos A & Co—f
Katz A D—f
Kavanaugh W C—f
King W H & Co—f
Knowles Edwin C F—f

Lambert A W & Co—f
Lamping L F & Co—f
Leslie Lloyd—f
Lockwood S P—f
Long E C—f
Lovejoy J A—f
Lumber Insurers General Agency—f

Lyman & Co—f c
McAllis J G—f
McCarger, Bates & Live-ly—f l c
McCarthy Chas V—f
McClure W C—f
McCord J A—f
McDonald W P & Co—f c
McGuire F L—f
McKinzie & Co—f
Malcolm P S & Co—f
Mallory & Co—f
Mankin W R—f
Mann N M Co—f
Manner Jas & Co—f
Martin & Campbell—f c
Mecklen H—f
Mendenhall T J—f l
Metzler J B—f c
Moore L M & Co—f
Morgan, Fliedner & Boyce—f
Mottet & Co—f
Muellhaupt O W T—f c
Nielan & Parkhill—f c
O'Bryan Harvey—f
O'Donnell J F—f
Ogden Jos D—f
Ogilbee J W—f
Oppenheimer J L Agcy—f

Osburn J R—f
Page W L—f c
Palmer-Jones H P—f
Parsons E—f
Pauer John—f
Peters L H—f
Pettis-Grossmayer Co—f
Pittinger & Younger—f
Providence Trust Co—f c
Prudhomme H C—f
Quatermes E—f
Rawlings L V—f
Realty Associates—f
Reed Jas S—f
Rodgers Geo S—f
Rodgers-Hart-Gibson Co—f c

Rosenblatt Gus & Co—f l
Rothwell A S—f
Rubin B W—f
Salomon Louis & Co—f c
Samuel L—f
Sargent C P—f
Schalk & Graham—f c
Scott & Beasley—f
Seeley & Co—f c
Shoat P H—f
Sifford B A—f
Simms & Whiton—f
Slauson A B—f
Slitz & Bliss—f c
Smith & Everett—f
Smith Frank E & Co—f
Smith Neil—f
Snider R A—f
Steger S—f
Stevenson D H—f
Story Geo L—f
Suren & Bernard—f c
Swivel T J—f
Taylor J A—f
Taylor E C—f
Taylor, Young & Co—f
Terry & Harris—f

Thomas G H—f
Titus & Co—f c
Van Fridah & Effinger Co—f c
Vincent S D & Co—f c
Wakefield, Freese & Co—f
Wallace E J—f
Wallace G L & Co—f
Ward H H—f
Ward T A—f
Webster J L & Co—f
Wells J L Co—f
Wells & Maguire—f c
Weston C H—f c
White I L—f
Whitmer Kelly Co—f c
Wildner Bros—f
Wiley & Allen—f
Williams W A—f
Wood Jas McI & Co—f c
Yoke R L—f

ROSEBURG

Benson E C—f
Burleson M C—f
Douglas Abstract Co—f c
Ewert E N—f
McClintock & Geddes—f
Marsters R W—f
Moon W J—f
Rafferty T A—f
Rice & Rice—f
Richardson W H—f c
Stewart F G—f
Whipple R L—f

SALEM

Bechtel & Co—f c
Belle H S & Co—f c
Boise R P Jr—f
Bowen Mr—f
Burghardt & Meredith—f l c
Dyer W C—f l c
Ford T K—f

THE DALLES

Ehram & Litfin—f l
Ellis Mrs C R Co—f l c
Fuller C E—f l
Greene H E—f l c
Hostetler & French—f l
Hudson Land Co—f c
Hudson T A—f c
Mills W E—f
Seufert Arthur—f l c
Vogt Max A—f l c
Whealdon N—f c

WASCO

Barnett W M—f c
Howell J R—f
McCoy-Atwood Co—f l
Wasco Warehouse & Milling Co—f l

PENNSYLVANIA

ALLEGHENY

Allison T & Co—f l
Armstrong H W—f
Blackstone H B—l
Blattner L—f
Byron Edw—l
Dollhopf C—f l c
Dyer J M—f
Fester & Kirchler—f l c
Ford Lafayette—f
Hart H—l
Hay W A—f
Hendricks John—l
Hess A E—f
Lang E G—f
Leonard T W—l
Mendel H C & Co—f l c
Munn C H—f
Nichols James—f
Orth G C—f l
Pearson & Fries—f
Scott W L—f
Testor & Horner—f l
Waldschmidt Fred—f l c
Walter H—f
Writershausen C F—f

ALLENTOWN

Arfman Arthur—l
Bachman Chas R—f
Barber C A—c
Bender Edward C—f c
Berkemeyer L F—f
Bickley Geo T—l
Bodin A W—l
Bogh Alfred—l c
Bott James—l
Bourne & Durham—l
Bower Wm F—f
Boyle Geo—f
Brown & Koch—f l c
Brown James M—l
Carpenter Mark—l
Dengler H S—l
De Rose C W—l
Desh E E—f
Diehl F A—l
Dilcher C J—f
Dresher F G—l
Eckert & Son—f l c
Eisenhard C W—f
Erdman H E—f c
Faust J J—c
Gackenbach E N—f
Guarantee Title & R E
Co—f
Hardner Geo H—f
Hartzell John S—f c
Hausman W H—f
Helfrich & Geary—f
Heller L L—f
Hittle J J—f l c
Howell W J—c
Huffman W S—l c
Jacobs Frank—c
Jones Guy R—f l c
Keech D Hayes—c
Kern Agnes A—l c
Kester Edw J—l
King J B—c
Kissinger Realty & Ins
Co—f c
Kleckner Francis—f
Kline & Kratz—f
Koch Chas—c
Kohler V Z—f
Koons Clement N—f l c
Kratz & Peters—l
Kressler A H—f l
Kurtz H J—f
Kuti Martin—c
Laros Chas W—f
Lent Louis B—l
Lerch Danl—l c
Lett Stephen—f l c
McKean Jas—f
Metzger Ralph—l c
Miers Wm D—f c

Miller E S—c
Miller Fred C—f
Mohr H W & Son—f
Nagle David J—f c
Newhard J H—c
O'Donnell J J—l
Pavey Chas—l
Peters W A—c
Phillips & Woodring—l c
Ramsay J L—l
Reinsmith M A—f c
Reissinger M—c
Rice E W—f
Ruch D M—f
Ruch W A—f
Ruhe W F—f c
Schaffer Geo N—f
Schantz M P—c
Scholl Theo J—f
Schiffert R L—f
Sepp J W—f l c
Shaffer T N—l
Smith Ezra H—f
Smith & Michael—f
Smith S R—f
Speer S C—l c
Spong W H—l
Stettler F J—l
Thomas John M—c
Troxell N L C—f l c
Truchses Harry E—f
Unangst M B—c
Wasser W H—f
Webb James W—f
Williams J P—f
Wootring P D—c
Yingling H B & Son—f
Younken A L—l
Ziegler Claud—f

ALTOONA

Bowles K H & Co—f c
Clark A B—f
DeSouza R H—l
Dickey W K—l
Feltwell F A—f
Fluke R E—f c
Gable J E—f c
Goss Mary L—f
Hall John—f c
Humbert C A—c
Leopold L E—f c
Kelly P H—l
Meek D G—l
Plack Bertram—f
Rudisill Geo—f c
Seads H J—l
Stahl J B—f c
Swengle J R—l
Tillard Paul V—l
Winter L A—f

APOLLO

Beamer W S—f
Gallagher J E—f c
Gosser N H—f
Jackson Chas G—f
McLaughlin R M & Co
—f
McNees S G—f
Wolfe A S—f
Wray Ira J—f

ARCHIBALD

Bishop John A & Son—f
Kearney Jas F—f c
Lofftus Thos W—f

ARDMORE

Ardmore Insurance Agcy
—f c
Buckley Geo A—c
Chambers Wm W—f c
McCurdy J C—f l c
Warner Ralph N Jr—f c
Watts J Elmer—f c

ASHLAND

Barron T F—f l c
Burke Chas P—c
Daley W J—l
Garner A B—f
Garner J C & Son—f c
Kent Scott—l
Landefeld C H—c
Lessig Jacob—f c
Marshall H S—c
Reiss Foster M—l c
Williams & Gearhart—f c

ASHLEY

Jones Iago—f
Lenahan P J—f l
Newhart J B—f
Schwab John Agency—f l
Williams T—f

ATHENS

Campbell Eugene C—c
Barrett L H—c
Decker P E—f l c
Harris F K—c
Hill F H—l
Hull C F—f
McKinney J E—f c
Mills & Shrier—f c
Post Chas K—l
Riggs L J—l c
Sairs F G—f
Shaw L F—f
Tidd C W—f c

AUSTIN

Baldwin F E—c
Collins M C—c
Dow Allen—c
Page H E—c
Underwood C B—c

AVALON

Caddick W A—l
Caulkett Harry—l
Irons James H—f
Kuester Albert C—l
Parker S H—f
Young Frank N—f

AVOCA

Aikman Chas—l
Connolly & Wallace—f
Devers P F—f
Gilhooly Jas—f
Ham Wm—l
Lower G W—f
Reap John R—c
Salmon George—f c

BANGOR

Burrard E P—fc
Delp Saml E—l
Jones M H—l c
Jones R P—f
Kichline T J—f l c
Leh George—f l c
Lindeman W H—f l c
Miller M V—f l c
Raesly S E—f
Roberts Wm G—l
Speer & Reagle—f c
Stoffet J E—f l c
Vanatta William—l

BEAVER

Anderson H D—l c
Bell D B—l c
Bovard & Anderson—f
Harper & Hughes—f c
Hughes C L—l
Hurst A C & Son—f c
Miller S B—l
Poe T E—l
Singleton E H—f
Standley & Stewart—f l
Standley E M—l

BEAVER FALLS

Barratt & Close—f
Blair John—l
Chisholm Jas H—f
Cook Will R—c
Corbus Edw T—c
Covert T Frank—c
Federal Ins Agency—f c
Frazier James B—l
Galton Wm C—f c
Hawkins Harry F—f c
Heidenreich Henry W—f
Herman Foster—l
Hoffman W A—l
Irvin Richard O—f c
Kerr Jesse L—l
Lewis O S—l
Lewis V P—c
Leyda E R—f c
McCready Mrs Mary E—
f l
McGaughey M L—l
Mai Fred J—f l c
Pangburn & Martin—f l
c
Prudence W—f
Ramsey C N—c
Reeves & Meeriman—f c
Ruhe Chas—f
Starr Geo G—l
Strang J A—l
Sturgeon & Wallace—f l
c
Swift C F—l
Trotter Robt—l
Todd B B—f
Up De Graph D—l

BEDFORD

Cessna J Roy—f l
Cuppet J P—f l
Gailey John W—f
Lysinger Wm S—f l
Minnick & Co—f
Mock Wm—l
Reed Wm—f l c
Roberts J C—l

BELLEFONTE

Fenlon H E—f c
Gray John F & Son—
f l c
Hunter R F—l
McCargar J S—l
Malin W E—l
Musser W H—f l c
Rankin W B—f l c
Walker Miles W—l

BELLEVUE

Breading Jno C—f
Crosbie E M—c
Jenkinson Richard D—f c
Schlied Theo—f
Thornhorst Geo—l

BERWICK

Evans J L—f
Evans J W—f l c
Harter G W—f
Jacoby L S—f c
McAnall & Co—f c
Smith Adam—f l
Thomas W—l
Vought W C—f c

BETHLEHEM

Barres O M—l
Bartholomew E D—f
Borhek M A—f
Faust Jas D & Son—f c
Fink & Shonk—f c
Fulmer Ed—l
Grim Geo H—l c
Kunsman-Buchman—f
Kurtz Robt—f
Leibert R W & Son—f

Leibfried L F & son—f
Lilly & Funk—f l c
Lilly W S—f l
Mitchell W S—f
Ott R B—f c
Reed A Geo—l
Taylor S Robert—c
Welker C Warren—f c
Wooding & Roberts—
f l c

BIRDSBORO

Cross T Frank—f
March H Linton—f l
Sponagle John—f
Locom & Bro—f

BLAIRSVILLE

Clawson G L—f
Draff E—f
Stitt W H—f
Wineman S G—f l c

BLOOMSBURGH

Barton H—f c
Campbell D W—f l c
Lutz M P & Son—f l c
Maize J H—f l c
Nagle C F—f l
Peacock S F—f l c
Skeer Joseph—f l c
Vannatta Sade—f l c
Wirt C F—f
Lehner & Maust—f

BLOSSBURG

Smith F B—f l

BOSTON

Douglass W L—f l c

BRADDOCK

Balridge C R—f
Burd E M—l
Clifford J M—f l c
Eddy & Ketter—f
Heath W S—c
Lewis & Walker—f c
Nugent E D—f c
Remington P D—f
Stewart S E—f
Stroud Edw A—f c
Stroup D W—l
Stokes C A—f c

BRADFORD

Barber Frank J & Son—
f l c
Bauer Robert—f l c
Boardman A M—f c
Costello T E—f l c
Douglass A J & Co—f l c
Finney L M—l
Hillis A—f l c
Healy D T—f l c
Hooker C M—l
Paton & Wheeler—f l c
Roberts & Co—f l
Schiefflin Jacob—l c
Shambacher Chas H—l
Black F E—l
Blocum Frank—l c
Smith Agency—f l c

BRISTOL

Blanche James F—f
Booz Wm H—f
Brooks Jas H—f l
Brown W M—l
Bvers Francis J—f
Bilkeson & James—f c
Bellyer Maurice—l
Craft Fred I—f
Laing William E—f
Leigh Edward L—l
Lovett J E—l
Maule John C—f
Scott Thos—c
Stuchert & Eastburn—f c
Taylor David O—f

BROOKVILLE

Brosius H H & Son—f
Brown Bros—f l c
Haines Perry F—f l c
Henry W A—f l c
Kaup Fred—f l c
Lucas W H—f l c
Shaffer W J—f l c
Stewart J B—f l c

BROWNSVILLE

Bush J K—f l c
Chalfaut Fred J—f l c
Garletts C C—f l c
Lenhart Geo W & Son—
f l c
Scott Asher A—l
Snowdon J H—f l c

BUTLER

Abrams & Dale—f l c
Beihl Geo C—c
Brandon J E—f l
Christley & Baker—f
Citizens Ins Agency Co—
f l
Crawford W F—l
Douglass C H—l
Evans Walter—f l c
Findley A L—f l
Funkhouser O C—l
Golden W B—f l
Graham John—f l c
Hazlett & McCullough—
f l c
Hutchison J W—c
McCall R L—l
McGratic—c
McJunkin L S & Co—
f l c
McNey B M—f l c
Marshall J E—l
Miller W H—l
Miller Wm K—f
Purdum W M—f l
Shaner M R—f l c
Stauffer H A—f
Sutton D H—f
Tebay Wm C—f l c
Voelker Wm—f l c
Vogele Theodore—f l c
Walker & McElvain—f l
Watson & Ferguson—f
Wright M F—f

CALIFORNIA

Baker & Jackman—f c
Drum C H—c
Myers J B—f l c
Underwood T J—f

CANONSBURG

Barnett G Lizzie—f
Black W C—f l c
Gowern J W—f
Isherwood Ernest—l
Kelso B M—f
McClelland L John—f
Olloman Walter—f l c
Wilson John R—l

CANTON

Brook Lee—c
Cleveland E J—f l c
Innes Edward—f l c
Knise G F—f l c

CARBONDALE

Baker W R Agency—f c
Bridgett John—f c
Campbell Jas—f l c
Couch Insurance Agency—
f l c
Gardner M A—f l
Gehen Insurance Agency—
f l c
Hughes Geo W—f
Lathrope Ins Agency—f
l c
McDonough P—f l

O'Hearn J—f c
O'Maley J—l
Pugliano Gabriel—f l
Ress David—f l
Shannon J B—f l c
Shepherd Bros Day &
Night Agency—f l c
Stoddard Eugene—f l
Tiffany A E—f c
Williams & Likely—f l c

CARRICK

Carberry Thos A—f
Hogmeier C H—c
Kaufman Edw J—f c
Sacher F A—f c
Saitz & Wagner—f c
Stolzenback Albert H—f
Werner Jos A—l

CARLISLE

Cornman W H—f
Eckels John C—f l c
Eyler Wm M—l c
Gerhart Fred—l
Humrich Chas F—f l c
Keeny Chas D—l c
Keeny J M—f l c
Liggett Clarence M—f
Logan W B—f
McCommon Miss Annie
S—f c
Miller W E—f l
Minnich Chas O—l
Ogilby William—f
Sellers F B Jr—f
Shearer R E—f c
Shepler W H—l c
Vankirk J H—l
Ward H A—l
Yates Allen W—l c
Yeates Elmer—l c

CARNEGIE

Beresniewitz Jos—f
Bigham H R—f
Burgan R P—f
Clary P T—f
Dietrich A—l
Edwards Geo—c
Ende Oswald—f c
Hammill Jos H—f
Hoffman R D—f
McMillan A W—f
Myler S O—l
Portman Edw F—f c
Reingrover Harry—f
Rosser Geo—f
Sossong Wm F—f
Stiffer Frank—f
Walter L H—f c

CATASAUQUA

Glick A A—f
Koons A F & Son—f l c
Koons Albert A—l
McNally P J—f
Ulrich Chas N—f

CATAWISSA

Kline Chas S—f c

CENTRALIA

Porter John W—f

CHAMBERSBURG

Auxt Geo A—l
Bollinger E E—f l c
Farrester Chas D—f c
Ganoe & Long—f l c
Ganoe H B—l
Gillan Arthur W—f
Gore U H—f c
Haller Frank—l
Hoerner W S—f
Hoer Chas E—f
Huber Samuel F—f
Hutton & Finney—f l
Lafferty Alex—f l
Linn Harbaugh—f

McDowell Jno C—f l
McNulty H B—f c
Minehart T Z
Orr C M—f l c
Orr Frank—f l c
Peters & Heintzelman—
f c
Rice John D—f
Shade Jas—f
Strite J A—f
Wingert Isaac—f

CHARLEROI

Blythe I R & Son—f l c
Brady Fred W—f c
Brumbaugh J K—l
Charleroi Savings &
Trust Co—f c
Clerhue Fred—c
Daley K W—c
Duprez P J—c
Flickinger L P—f
Hastings E W—c
Helpler J A—f c
McKean John C—f
Mathews C J—f
Patterson J—l
Risbeck George W—f c
Riva Frank—f
Trew C R—f c
Williamson T D—f c

CHESTER

Chester Real Estate Co
—f
Crowley John F—f
Crush Wm—f l c
Dowing & Co—f
Fox B C—f
Goff Wm N—f
Gray & Co—f
Harvey Geo B—f
Hines E J—l
Jones Henry W—f
Lear & Worrlon—f
Lewis & Hopkins—f
Lutes Roland P—l
Lyons Samuel—f
Marker W B—f
Miller H S—f
Mirkil John H—f c
Morlock John—l
Palmer Charles—f
Pennington Samuel—f
Robinson H G—l
Smith Hy V—f l c
Smith Lewis J Jr—f
Sweeney & Clyde—f c
Temple J H—f
Ward Wm Jr—f
Witsil J Horace—f

CLARION

Brown Fred V—l
Collner W F & Sons—
f l c
Fox Chas—f l c
Frampton B H—f l c
Kaufman M M & Louis—
f l c
Laughlin S S—l c
Mohney F M—f l c
Wilson & Clough—f l c

CLAYSVILLE

Hancher D B—f
McLain J R & Co—f
Noble J H—l
Rosel David W—f

CLEARFIELD

Barclay John C—f l c
Chase E B—f
Fulford & Fulford—f
Hagerty W A—f
Helmhold & Stewart—
f l c
McGrath & Moore—f l c
Urey Frank & Bro—f

COATESVILLE
 Behney Jno I—c
 Cook W S G—f c
 Davis Chas R—l
 Gordon Wm T—l
 Greenwood Samuel M—
 f c
 Harris W K—c
 Hoopes Arthur—c
 Hughes Wm H—l
 Kacy Geo C—c
 Landis R E—f
 Meyer G L—l
 Moore Thos Y—f
 Smith Wm J—l
 Spackman & Masters—
 l c
 Stansbury Paul S—f c
 Tucker R S—l
 Yearsley A R—f c

COLUMBIA
 Berntheisel Cleon N—f
 Bruner Alfred C—f
 Fondermuth H A—f
 Garber Roy K—f c
 Given Frank S—f
 Greene A H—c
 Kehoe Andrew F—c
 McCracken Samuel—f c
 Meiller E R—f
 Meyers A W—l
 Musser Wm S—l
 North Hugh M—f
 Oberdorf C H—l
 Reinhart Chas A—f l c
 Senft J E—f
 Slood John F—c
 Smith M J—l
 Wheeler W P—f
 Wisler John B—f
 Zeamer J H—c
 Ziegler R E W—l
 Ziegler Mary F—f

CONNELLSVILLE
 Davis John—l
 Dick Paul—f l
 Gallagher J—l
 Goldsmith Henry—f l c
 Hood Sam F & Co—f l c
 Kramer K K—f l c
 Porter J D—f l c
 Sellers E—f l
 Shaw & Barner—f c
 Soisson J W—f c

CONSHOHOCKEN
 Campbell I H—f
 DeHaven Geo—f
 Desimone C A—f c
 Heywood H B & Bro—f
 Kirkpatrick A—l
 Koch G W—l
 Light Geo M S—f l
 Meyers Wm F—f
 O'Brien C—l
 Rafferty Geo—l
 Reppert Wm
 Robinson John—l
 Schlichter J W—l
 Tracy H M—f

CORAOPOLIS
 Anderson Harry—f
 Baldwin M R—f
 Gaugloff Fred G—l
 Guy A D—f
 Hamilton C B—l
 McKown Robt P—l
 Mann Chas F—c
 Neeley Geo S—f
 Stevenson Chas H—f
 Taylor Jas S—f

CORRY
 Auer Harry—f l c
 Coyle M F—l c
 Davis Foster E—f l c
 Davis J B & Son—f l c
 Duffy W H—f
 Marsh W Ed—f c

Monroe C S—l
 Morgaridge W W—f l c
 Nantes J O—f c
 Palmer R E—l
 Palmer R H—f l c
 Postlethwait Wm—f l c

COUDERSPORT
 Dinehart F E—l c
 Van De Boe C D—f l c

DANVILLE
 Ammerman C V—f
 Ammerman W H & Co—
 f c
 Cormon Edw W—f
 Derr Frank C—f l
 Edmonson D E & C F—
 f c
 Farnsworth Miss F—f c
 Jacobs W Fred—f l c
 McCoy S A—f c
 Ricketts S F—f
 Sidler W L—l
 Vincent Henry & Son—
 f c
 Welsh & Rogers—f
 Williams D R—f l c
 Williams Wm J—f

DARBY
 Cassel L B—f
 Hallas Jos Jr—f
 Hibert W J—f c
 Swope & Sons—f c

DERRY
 Austraw L M—f
 Bennett H M—f c
 Buel T N—l
 Kelly F H—l
 Mowry D A—f l c
 Nicholson John M—f l
 Utts Warner—f

DOWNINGTOWN
 Carr J G—l
 Connell John—f
 Griffith & Son—f
 Johnson J H & Son—f
 McClure Fred W—l
 Tigue Michael—l
 Walton Arthur—l
 Wills J Hunter—f
 Wise George—l

DOYLESTOWN
 Anders Asher K—f
 Bean Oscar O—f c
 Eastburn Arthur M—f
 Franklin Titus—f
 Freed J R—f
 Gargus I B—l
 Harris Henry O—f
 Hill Geo C—f
 James Henry A—f
 James Irvin M—l
 James Wynne—f
 Mason Wm—l
 Nightingale & Vanarts-
 dalen—f l
 Wall Willis—f

DU BOIS
 Anderson & Miller—f l c
 Bowersox J A—f
 Carey Thomas—l
 Charles John—l
 Ford W R—f c
 Hatten Walter—f l c
 McGinness Andrew—l
 Neff Dorsey—f
 Rodgers C W—f l c
 Rogers John P—f l c
 Seyler J K & Co—f c
 Shaffer Bros—f c
 Shaffer & Gleason—f l c
 Stockdale Geo A—f l c
 Titus B C—l
 Wintermantel L C—l
 Wischmeyer W A—l
 Woodring Gideon—c

DUNCANNON
 Kline M E—f
 Pennell Frank—f
 Rife R Jones—f c
 Smith Wm H—l

DUNMORE
 Allen G W B—f l
 Boland T E—f
 Gilligan Jno J—f c
 Horan A J—l

DUQUESNE
 Conlin M G—f
 Davis Jno R J—f
 Dell Wm F—f
 Fisher F J—l
 Gerds F—f c
 Granger W L—f
 Howard F M—l
 Long P J—f c
 Pitts Arthur B—f c
 Reed W E—f
 Shaw Joe—f

EAST CONENAUUGH
 Brallur W J—f
 Cooney H J—f

EAST MAUCH CHUNK
 Engler Frank—f
 Lindensmith Theo—f l
 Loose J C—f
 Mulhearn John B—f l
 Riegel D—f

EASTON
 Alsover & Weiss—f
 Armstrong Russell H—f
 Brader Harry—f
 Brewer & Asgaard—f l c
 Brunner & Brunner—f l
 c
 Buckley & Co—f
 Chidsey John R—f
 Clemens & Pearson—f l c
 Cunningham John—l
 Deichman & Son A S—
 f l c
 Francisco W R—f
 Hackett & Chidsey—f l c
 Howell E Stanky—f c
 Jones Frederick—f
 Kichline & Riegel—f
 Kolb Reuben—f
 Landenberger Charles W
 —f
 Lawall E S—f l c
 Lennox Geo—f
 Lerch R H—l c
 McKean & Son—f
 Noble John S Jr—f
 Old C F—l
 Richards A N—f l
 Shawde E H—l
 Shimer Frank—f c

Smith F P—f
 Snyder & Brown—f
 Stewart Frank W Jr—l
 Tonkin Wm—l
 Werkheiser M F—l c
 Weller George—f
 Wells J L—f
 White Wm L—l
 Wilson C F—c

EDWARDSVILLE
 Davis Daniel T—f
 Evans & Evans—f c
 Evans J D—f
 Thomas Wm R—f

ELLWOOD CITY
 Butler Roy—f
 Covalt M A—l
 Douds Sam—f
 Hancher H H—f
 Hartman H E—f l c
 Henderson Brand—l c
 Johnston Howard R—f l
 c
 Liebendorfer H F—f
 Ramsey W K—l
 Seipel M R—f
 Vogt Geo I—f l

EMPORIUM
 Grant Allen—f
 Hackenberg Mrs Wm—f
 c
 Haupt H O—f l
 Judd F G—f l c
 Leet F D—f
 Wells Mrs E T—f

EPHRATA
 Bach J M—f
 Engle F E—f
 Evans Jos T—f
 Frankfort H G—l
 Jacoby F G—f
 Lewis Elroy—l
 Mohler Harry R—c
 Royer John—l
 Smith Jacob—c

ERIE
 Aitken A N—l
 Allison R J—l
 Austin C F—l
 Baumbach C H—l
 Baker S M—l
 Banksen W L—f c
 Betts G E—l
 Brooks Clarence—f l c
 Brown J F—l
 Clapper F H—l
 Crowe E—l
 Cole W M—l
 Deckard J E—c
 Dench C R—f c
 Dickey J M—l
 Dougherty M T—c

WE REPRESENT THE

Home of New York
 London Assurance
 National of Hartford

Phoenix of Hartford
 Pennsylvania
 Springfield

PA.—Harrisburg, Con.

Teats D A—f
 Waubach W C—l
 Wengert W A—f
 Wert A A—l
 Wright F L—l

HAZLETON

Andreuzzi Frank—f
 Augstadt C B—l
 Bates Estella Engle—f c
 Benner Ezra A—f
 Benner R K & Co—c
 Benner Twin Agency—f
 Berlin E E—c
 Biscomb B—f l c
 Bonner John F—l
 Boyle Jas J—f
 Breihof D B—f
 Brobst Homer—l
 Cannon Frank—f
 Ciotvla M—f
 Clark Geo R—f
 Costello J P—f
 Curcio N M—f
 Dryfoos Henry Jr—f c
 Emmerich L O—c
 Fallon Peter F—f
 Fetteroff J F—l
 Fierro John & Co—f
 Gough John J—f
 Gregory Jno J—f
 Harris Phil—f c
 Hastings & Hastings—f
 Heidenreich Bros—f
 Helmes C Dee—f
 Helmes C E—f c
 Hill C F—f c
 Hill C Willard—f c
 Hughes J J—f l
 Hutchinson Hiram—f c
 Jones Joseph H—f
 Jones S E—f
 Koenig M F—l
 Lahm Jacob H—f
 Langbon O J—l
 Long M—f c
 Luzerne Ins Exchange—f
 McAllister A T—f
 McAvoy W M—f
 McCullough John S—l
 Mann Ira—l c
 Mans G W—f
 Margwarth W H—l
 Martin Mae—l
 Mulhall John J—f
 Murphy P H—l
 Perry W C—f
 Pippert Harry—f
 Powell W M—f
 Reilly David—l
 Schumacher Geo—c
 Schumacher Mrs J F—l
 Sharpless John R—c
 Shuman A E—f
 Shutter John & Son—f c
 Sippel Frances—f
 Smith Abner—c
 Tarryton O J—l
 Taylor & Clark—c
 Thomas A D—l
 Tressler Jacob D—l
 Whittaker T J—f l c
 Wilhelm John—f

HOLIDAYSBURGH

Ackers John T—f l c
 Cliber J W—f c
 Drais John N Jr—f l c
 Mentzer & Heller—f c
 Smith Wm A—l c
 Snyder Jno M—c

HOMESTEAD

Bainbridge Jno W
 Beedle Bros—f
 Crawford D J
 Guckert Frank P—f l c
 Hahn F J—f
 Hobson C R—f c

Homestead Realty Co—

f l c
 Hunter A J—f
 Jones J B—f l
 Kuhn James C—f
 McCleery G W—f
 Maloney John—l
 Miller J Clyde—f
 Mulhearn Thos—l
 Oeffner Lawrence—f l c
 Tewksbury Emory H—f

HONESDALE

Baker W W—l
 Bassett Chas L—l
 Bentley Brothers—f l c
 Bigart C L—l
 Dodge Chas E—l
 Farnham F C—f
 Fasshauer Edward—f l c
 Galliger Thos—l
 Kraft & Conger—f l c
 Krantz Wm H—f
 Robinson J B—f l c
 Schenck W P—f l c
 Stone W H—f
 Swoyer E A—c
 Tingley Henry—l
 Tolley F J—l
 Welch J N—f c

HOUTZDALE

Carlin John M—lc
 Golby Samuel—l c
 Gorman Jas—l c
 Harpester Wm P—f c
 McGrath John B—f c
 Sollins John—f c

HUNTINGDON

Dunkle J C—f
 Isenberg B F—f c
 Jackson J C—f c
 Miller R Allison & Son—l c
 Port J Clyde—f c
 Shaffner A V—f c
 Simpson J R & W B—f l
 Swigart Harshbarger & Co—f l c

INDIANA

Beans Ins Agcy—f l c
 Edwards T L—f
 Fluke Wm C—l
 Guthrie S W—l
 King J R—l
 Parnell, Cowher & Co—f l c
 Stewart J T—f
 Swenk N N—f
 Thompson Ins Agency—f c
 Timberlake H E—f
 Wilson & Mabon—l c

IRWIN

Bertolina A—f
 Datz Chas H—f
 Evans G H—l
 Gallagher & Gress—f c
 Gregg Miss B—f
 Irwin Realty Co The—f c
 Keister Jos M—f c
 Meerhoff H—l
 Mangan J P—l
 Patrick & Davis—f c
 Schade Adam—f

JEANNETTE

Baum Earl V—f l c
 Curry E C S Sons—f l c
 Kelly & Martin—f l c
 Miller M H—f c
 O'Connell T F—f c
 Schaeffer H S—f l c
 Shuster W I—f l c
 Tussey H C—f

JENKINTOWN

Ambler A B—l
 Argue A K—f l c
 Baker H B—l
 Cottman W F—l
 Delany Theo M—f
 Gentry F S—f
 Hinkle H—l
 Hunsberger Jas W—f
 Keller P Jr—l
 Kirk Edwin—f
 Lukens J W—l
 Lutz R A—f l
 McCann Geo H—l
 McCann W H—l
 Mather Chas—f
 Michener H I—l
 Nightlinger Benj F Jr—f
 Petersen L—l
 Preston T A B—l
 Renner A B—l
 Ruddach Est J Walter—f
 Siegrist Chas A—l
 Stout C—l
 Trank J G—f
 Williams J A—l
 Wright Chas D—f l

JERMYN

Barrett Homer—f
 Davis Sumner D—f
 Depew Frank L—f
 Keifer H—f
 Stoddard E A—f l c

JERSEY SHORE

Doane F C—f l
 Martin James—f
 Staver M L—f l c
 Toner M Edward—f l c
 Williamson Clate—f l

JOHNSONBURG

Gleason W S—f l c
 Hinckley Corton—l
 O'Donnell & Smith—f l c
 Russel Jno—l

JOHNSTOWN

Baumer Herman—f c
 Benford Harry H—f c
 Blauch & Benshoff—f
 Carter Jno W—l
 Cauffiel Joseph—f
 Comer & Co—f
 Cox Mrs Jane—f
 Cumbrian Land & Imp Co—f
 Dickson John G—f
 Felt E T—l
 Ferrell S A—f
 Fronheiser & Schuster—f c
 Heilman J A—l
 Howland Wm C—f c
 Krise W S—f
 Kyle D G—l
 Mardis J S—l c
 Millspaw G W—f c
 Ogle & Walters—f c
 Opperman H L & Co—f l c
 Roberts & Byron—f
 Stenger John—f
 Swengle W W—l c
 Watkins Bros—f

KANE

Bunce W H & Co—f c
 Gillis & Crossmire—f c
 Kane Ins Agency—f c
 Morse R D & Co—f c
 White Wilber J—f l c

KINGSTON

Clouse H M—l
 Crisman E L—f
 Davis Charles E—f
 Davis J R—f

Eggert G W—l
 Evans George—l
 Frace J F—f
 Marcy J W—f
 Murray J J—f c
 Myers P T—f
 Van Horn Wm W—f

KITTANING

Arnold Harry A & Son—f l c
 Aye Augustus—f l c
 Burns George—f l c
 Fox & Stone—f c
 Leard C K—f l c
 Painter Bros—f l c
 Pollock—f l c
 Putney H E—f l c

KNOXVILLE

Bean Forrest E—f l c
 Campbell T C—l
 Grimes Jos F—f
 Hitchcock A B—f c
 White John C—c

LANCASTER

Barr Frank S—f
 Bausman J A—f c
 Benar S B—l c
 Berger E H—l
 Boyle Jas M—c
 Breneman H R—f l c
 Brubaker C H—l c
 Carey W F—l c
 Dehaven & Butts—f c
 Diffenbaugh M H—l c
 Eaby J S Son—c
 Eckenrode Mr—l
 Eckert L C—l
 Eckert O S—l
 Fehl J W—f c
 Fisher John E—l
 Forney J G—f c
 Gantert H A—f l c
 Groff Lemuel L—f
 Harnish Thomas J—l
 Herr A A & Co—f l c
 Howell Henry N & Son—f c
 Huber R E—f l c
 Kohler & Brown—f
 Landis A V—f c
 Lancaster Real Estate Co—f c
 Lichty C V—l
 McGovern John—f c
 Myers H K—f l c
 Peoples John B—l
 Raub I Galen P—l
 Reinohl Aug P—c
 Reynold Geo K—l
 Reynolds George N—l
 Rife Jeremiah—f c
 Sartin Geo—f l
 Seitz I H—f c
 Shirk F—f l c
 Wenger D H—f
 Widmyer Prangley Co—f c

LANSDALE

Addison C R—f
 Beidler H H—f l c
 Fretz H M—c
 Johnson A D—f
 Miller Chas H—f l c
 Place J W—f
 Rosenberger Arthur J—f
 Schultz Daniel S—f
 Tyson A H—f

LANSDOWNE

Freeborn W P—f c

LANSFORD

Breslin & Sons—f
 Call & Dougherty—f
 Canfield R V—l
 Donnelly L—c

Fudge John—f c
Lauer Geo—f c
Lewis W D & T D—f c
West D C—f
Williams W G—f l

LATROBE

Allen John C—f l c
Bailey W H—f c
Barron W M & Son—f c
Hays Elmer J—f c
Hoffman Henry W—f c
Hughes James T—f l c
Lohr R G & C C—f
Miller S H—f l c
Morley W D—l
Pepperday John J—f
St. Clair Steele B—f l c
Saxman C W—f
Toner & Chambers—f c
Veigle W W—f
Walton Charles E—l c

LEBANON

Atkins Harry T—l
Behney Geo—l
Brown Geo H—l
Burkey Thos J—f
Cox E—l
Gelbach William—f
Hain D W—f
Hammar F P—f
Henry W—l
Karmay & Stine—f
Krause Joseph—f l c
Landgraph Mr—l
Lightman Amos—f
Maguire J W—f l c
Maguire W A—f
Mellinger—l
Miller J Henry & Co—f l c
Nitrauer & Ulrich—f c
Reigart C H—l
Seltzer John H—f
Shindel Case & Taylor—f l c
Spangler M P—f l c
Stager J W—f
Vande Saude W S—f
Walter James—f
White Harry—l
Wittar Abraham—f

LEECHBURG

McCabe Sydney J—f c
Riggle G M—f
Ryan W B—f
Thomas Howard R—f
Trout Judson—f l
Van Giesen T L—f

LEETONIA

Marshall N E—c
Mellinger D W—l
Warren Wm E

LEHIGHTON

Arner J F—f l
Ash Wm E—f
Graul P M—f
Gray Geo E—f
Greenawalt A F—c
Hauk C A—f
Kennel H B—f l
Morthimer & Williams—f
Seaboldt Howard—f l c
Spar Leo C—l
Williams Saml W—f l c

LEWISBURGH

Butler L T—f c
Darlington R M—l c
Folmer W R—f
Getz D H—f
Halfpenny W S—f c
Kaler W H—l
Linn P B—f
Miller A D—f
Miller Geo P—f

Spyker H E—f
Van Valzah Mrs J W—f
Walls W C—f
Wolfe C J—f

LEWISTON

Aikens H W—f c
Bell G H—f c
Dunmure M D—f l c
Kase C W—f l c
Lynch Albert—f
Orr & Burkett—f l c
Rodgers Andrew—l
Searer & Sheary—f c
Snyder & Cooper—f c
Wren & Eckbert—f c

LITTLESTOWN

Crouse Paul—f
Mayers C H—f
Smucker A—f l c

LOCK HAVEN

Culp G E—f
Gearhart & Co—f l c
Gearhart C R—l
Good D F & Bro—f l
Jackson C S—f l c
McCormick A W—f l c
Satterlee H S—l c
Scott R J—f l c
Shaffer J J—f c
Smith J C—f c

LUZERNE

Freedman Max—f l c
Gilden David B—f
Johnson H C—f
Parry Wm J—f c

LYKENS

Lebo Edward—f
Miller J M—f c
Voss F H—f

McADOO

Dailey E J—f l c
Helferty John—l
Jones David B—l
McShea Hugh J—f
Mundy Dan J—l

McDONALD

Campbell G S—f
Cochran A B—f
Deloche Victor—f
Jones C L—c
Patterson Jos—l
Williams D L—f

McKEESPORT

Airhart Peter F—l
Arnold T S—l
Baron D J—c
Barto B O—l
Baxter John L—l
Bolton S C—f
Bowman Andrew H—f
Campbell A B Co—f c
Carlson G W—l
Carroll Robert—c
Childs Wm J—f
Conklin Frank R—l
Corbin H E—f
Dahlstrom C F—f
Dalrymple Roy H—c
Davis Geo S & Co—f
Ensign Fred E—l
Falkenstein G J F—l
Fell Wm B—c
Pife W G & Son—f c
Forney B B—c
Fulton J W—l
Fulton O F—l
Garbett T G—c
German Harry V—l c
German & Hugo—f c
Hamilton W H—l
Harrison F G—f l c

Hartman Bros—f
Herwick Geo B—l
Hopkins Geo E—l
Hopkins W A—c
Junker R W—f c
Kaplan A—f l c
Kearney E C—f
Koch Peter Co—f c
Lewis Thos J—f c
Long A B—f
Lysle George H—f c
McCarty R L—f
Malone Jos A—l
Mansfield W D—f c
Morgan S V—l
Morgan R Geo—l
Morgan S V—f c
Nelson A H—l
O'Neill Wm—l
O'Toole W E—c
Peters W B—c
Peterson J W—l c
Realty Co, The—f
Richards George W—c
Shaw C N—f
Sieber W S—f
Smith R W—l
Soles W C Co—f
Stewart Scott M—f c
Trich Edward M—f
Tully Herman H—f c
United Real Est Co—f c
Waltoner C J—f
Watson Harry T—l
White Jas J—f c

MARKET ROCK

Carter Chas A—f
Davis Geo S Co—f
Engel Chas F—f c
Gast William—f
Grogan Jas—f
Hall J M—f l c
Hamilton E W—f c
Nixon & O'Donovan—f l
Robinson C W—f

MAHANAY CITY

Dailey J J—l
Davis A A—f
Davis Nelson T—f l c
Donahue M F—l
Filer Elisha Jr—f
Gallagher James—l
Garrahan J H—c
Goyne John—l
Heiser R L—f l c
Lawler John—l
Reing C P—f c
Walsh W J—l
Wyatt Robt—l c

MANHEIM

Hamaker A G—f
Stroh J B—f l c

MANSFIELD

Allen W W—c
Clark F W—f
Elliott J A—f
Hoard Joseph S—f c
Husted W D—l
Rockwell B J—l

MARIETTA

Brandt J L—f
Hipple U G—f
Ncale B J—f
Rich Henry S—f l c

MAUCH CHUNK

Boyle J J—f
Butler H A—f l c
Craig Douglas—f c
Leisenring L F—f
Loose J C—f l c
Mulhearn J B—f l c
Pursell & Dods—f c
Pursell D E & Son—l
Riegel Bros—f c
Rothermel J H—f
William Dods—l

MAYFIELD

Daley Patrick—l

MEADVILLE

Barrett W N—f c
Bender Carl—f l c
Bentley Alice M—l
Culbertson, Gelvin & Jackson—f l c
Dake Frank—l c
DeLancey P F & Son—f
Ellsworth A W—f l
Gross S L—c
Hickernell D G—l
Hilliard L M—f l c
Johnson Samuel A—l
Leberman Arthur V—f l c
Leslie James—l
Lutton Albert S—f c
McCabe Floyd R—l
Oaks A G—l
See, Cyrus Land—l c
Starr Lawrence B—f
Stolz Otto—f c

MECHANICSBURG

Asper Jessie—f l
Happle & Swarts—f c
King Ira F—f
Lloyd Geo E—f
Mishler H A—f
Mohler H S & Son—f c
Mumma F S & Son—f c
Ployer F C—l

MEDIA

Corlies Wm H—f
Dee Geo V—c
Dickson W J—f
Forsythe Isaac—f
German Wm J—f
Hawkins John H—c
Holl Albert E—f c
Manley H R—f
Parris C W—l
Perrin Frank G—f
Rhodes F B—f c
Williams A J—f

MERCER

Clawson A M—f l
McClellan H G—f l c
Morrow Wm L—c
Orr Robert Ins Agency—f c
Powell De France—l
ZaLuiser D N—l

MEYERSDALE

Black J H—l c
Cook W B Son—f
Lichty E M—l

MIDDLETOWN

B
F
H
I
K
M
N
S
St

MILLENBURG

Bowman S S—f
Herrold Wm—f
Rowe J H & Sons—f c
Woodside R E—f l c

MILLVALE

Beutner E S—l
Bauer P J—f c
Houlahan Jas—f
Isensee Wm—f
Reed & Dixon—f c
Schwartz Henry C—f

431 WALNUT STREET, PHILADELPHIA

Langley E P—1
Lang Geo H & Son—1
Latta H J—c
Laughton W A L—c
Lauri D D—1
Lawlor M T—1
Lawson W F—1
Le Bar Frank—1
Lee W W & Son—f
Leithhead J W—1
Lenahan J A—1
Lenehen & Brown—1
Lenhardt O F—1
Lerch W J—c
Lever G F—f
Levy Alfred B—1
Lewis Henry A—1 c
Leyman H S—1
Lockyer & Atwood Inc
—1
Lokes G H—1
Long W M—1
Longacre & Ewing—f
Loynd Jas W—1
Lyman H S—1
Lynch F J—1
Lynch J H—1
Lyndell J H—1
McCall & Co—f
McCue C W—f
McCurdy Jas C—f
McDevitt J T—1
MacIntyre Geo W—1
McLorie Jas—1
Madara J C—1
Madeira Louis C & Sons
—f
Maginnis John C—1
Mahl G A—c
Mallam Guy H—e
Malloy W C—f
Manlove H C—1
Marion Morris—1
Marston & Smalley—1
Mather & Co—f
Maxwell Alex—1
May M L—1

WAGNER & TAYLOR CO.**422 WALNUT ST., PHILADELPHIA****REPRESENTING**

AGRICULTURAL INS. CO.
 AMERICAN CENTRAL INS. CO.
 DETROIT F. & M. INS. CO.
 EQUITABLE F. & M. INS. CO.
 FIDELITY UNDERWRITERS

ST. PAUL F. & M. INS. CO.
 DELAWARE UNDERWRITERS
 UNITED FIREMEN'S INS. CO.
 SCOTTISH UNION & NATIONAL INS. CO.
 PROVIDENCE UNDERWRITERS

SUBURBAN TERRITORY

AGRICULTURAL INS. CO.
 AMERICAN CENTRAL INS. CO.
 DETROIT F. & M. INS. CO.

EQUITABLE F. & M. INS. CO.
 NORTHERN ASSURANCE CO.
 PROVIDENCE UNDERWRITERS

AUTOMOBILE DEPARTMENT

ST. PAUL F. & M. INS. CO.

SPECIAL ATTENTION GIVEN TO OUT OF TOWN ACCOUNTS**HUTCHINSON, RIVINUS & CO.**

425 Walnut St., Philadelphia, 108 So. LaSalle St., Chicago, 3 So. William St., New York

ALL KINDS OF INSURANCE**GENERAL AGENTS: For the United States Casualty Company of New York****PHILADELPHIA FIRE AGENTS**

COMMERCIAL UNION
 GERMAN ALLIANCE

NATIONAL UNION

UNITED STATES UNDERWRITERS

CITIZENS**PHILADELPHIA MARINE AGENTS**

ROYAL EXCHANGE ASSURANCE
 (Including Automobile Insurance)

MARINE OF LONDON

WESTERN ASSURANCE CO. OF CANADA

UNION INSURANCE CO. OF BANGOR, ME.

Special Facilities in New York Office for Placing Surplus Lines for Brokers on Risks throughout the United States

CLARENCE A. KROUSE & COMPANY*Local and General Insurance Agents***325 WALNUT STREET****PHILADELPHIA, PA.****HADDONFIELD AND STONE HARBOR, N. J.**

Representing the following Companies for Philadelphia:

Arizona
 Ben Franklin

Arlington
 First National

For Eastern Pennsylvania—Southern New Jersey:

Arizona
 Ben Franklin
 Arlington, D. C.
 Firemen, N. J.
 First National
 Franklin

Granite State
 Peoples National
 St. Paul Fire & Marine
 Teutonia, Pa.
 Concordia
 Columbian National

Automobile Agents for the St. Paul Fire and Marine Insurance Co.

N. NEWLIN STOKES, JR.
 GEORGE R. PACKARD

RICHARD HAUGHTON
 GEORGE VALENTINE SMITH

STOKES, PACKARD, HAUGHTON & SMITH**General Insurance Agency****432-434-436 Walnut Street****Philadelphia, Pa.****Representing****FIRE INSURANCE**

Philadelphia and Eastern Pennsylvania
 Orient, State Assurance, London Assurance, Camden Fire
 Insurance Association.

Suburban

National of Hartford, North British & Mercantile, Royal,
 Queen, Providence-Washington, State of Pennsylvania
 National Union, Fire Association, Fireman's Fund,
 Springfield, Glens Falls, Philadelphia Underwriters.

New Jersey

Orient, London Assurance, American of New Jersey, Royal,
 Providence-Washington, State of Pennsylvania, Cam-
 den, Hand-in-Hand, Fireman's Fund, North British
 & Mercantile, Springfield, Fire Association, Phila-
 delphia Underwriters.

CASUALTY AND COMPENSATION INSURANCE
 London Guarantee & Accident Company.

AUTOMOBILE, FIRE AND LIABILITY INSURANCE
 Orient of Hartford, Sea Insurance Company of Liverpool,
 London Guarantee & Accident Company.

BONDING

Royal Indemnity Company.

MARINE

Standard Marine Insurance Company of Liverpool, Sea
 Insurance Company of Liverpool.

PLATT, YUNGMAN & COMPANY

GENERAL INSURANCE

400 WALNUT STREET

PHILADELPHIA, PA.

REPRESENT THE FOLLOWING COMPANIES

SUN, England

HOME, N. Y.

SPRINGFIELD, Mass.

FIREMAN'S FUND, Cal.

PHILA. UNDERWRITERS, Pa.

PHOENIX, Conn.

PETERSBURG, Va.

ALLIANCE, Pa.

YORKSHIRE OF ENG.

LONDON & LANCASHIRE LIFE & GEN. ASSU'CE ASS'N, LTD.

FIDELITY & DEPOSIT COMPANY OF BALTIMORE,

(For Burglary and Theft)

Also General Agents for the United States and Canada for

INSURANCE COMPANY OF NORTH AMERICA, Automobile Dept.

And ALLIANCE OF PHILADELPHIA

GEO. E. WAGNER & CO.

411 Walnut St.

Phoenix of London

Sun of London

Mutual of Germantown

Old Colony of Boston

PHILADELPHIA

Enos P. Mathews, Pres. and Treas.

John C. Moeller, Vice-Pres.

John H. States, Jr., Sec

STONE, MATHEWS & CO.

INSURANCE

333 WALNUT STREET

PHILADELPHIA, PA.

COMPANIES REPRESENTED

Aachen & Munich Fire Insurance Co., of Germany

Assurance Company of America, New York, N. Y.

Capital Fire Insurance Co., of Concord, N. H.

Citizens Insurance Co., of Missouri

Philadelphia Underwriters, Philadelphia, Pa.

Prussian National Insurance Co., of Germany

Security Insurance Co., of New Haven, Conn.

Underwriters Fire Insurance Co., of Concord, N. H.

Careful Attention
Promptness

J. PARSONS SMITH, JR.

MANAGER

DELAWARE UNDERWRITERS, for United States and Canada

Agent for

NEWARK FIRE INSURANCE CO., Newark, N. J.

LAW UNION & ROCK INS. CO., of London, Eng.

CLEVELAND NATIONAL INS. CO., Cleveland, Ohio

3rd and Walnut Streets,

Philadelphia, Pa.

W. L. CLARK COMPANY

INSURANCE

307 FOURTH AVENUE

PITTSBURGH, PA.

SPECIAL FACILITIES FOR TAKING CARE OF OUT-OF-TOWN ACCOUNTS
CORRESPONDENCE SOLICITED

EDWARDS, GEORGE & CO.

307 FOURTH AVE. INSURANCE PITTSBURGH, PA.

SPECIAL ATTENTION GIVEN TO OUT OF TOWN ACCOUNTS

Ætna Insurance Co. of Hartford
Firemen's Insurance Co. of Newark
Royal Exchange of London
National Fire Insurance Co. of Hartford

Liverpool & London & Globe Ins. Co. of Eng.
New York Underwriters' Agency, New York
Scottish Union & National of Edinburgh
Globe Indemnity Company, New York

WM. W. FLANEGIN & COMPANY

Insurance Agent
and Brokers

Farmers Bank Building
Pittsburgh, Pa.

Arantz A H—l
Bibson J A—f
Bibson J T—l
Bilchrist Harry C—f c
Boldsbury R S—
Bosser E—l
Breer H H—l
Brimm & Treiber—f c
Baas H P Agcy—f l
Bammer G W & Son—f
Barden H J—c

Harnies & Salesbury—
f l c
Hayes & Booth—c
Hayes & Brooks—l
Hays A Co—c
Hazelwood Realty Co—f
Hemingway L D—l
Henderson Bros—f
Hoffman Alvan A—l
Hoover & Hurst—f
Horberger H O—f c
Horner & Ladley—f c
Horner J H—c
Horner & Daubenspech
—f c
Iseman V P—l
Jacobs I W—f c
Jones W L Agency—f
Kann A—l
Kann M—l
Keene H A—l
Keller Thomas D—f
Keck C G—l

Kerr Robt M—l
Kiefer Fred W—f
Kirschler S—f
Klein A—f l c
Kohler Harry J—f
Kohne John C & Co—f c
Lang Edw G—f
Laninger F S—f
Lee J M—l
Liggett D S & Co—f c
Lippert S Edw—f
Logue Bros & Co Inc—f
Lyne & Adams—l
Lysle S E—l
McCandless W G & Son
—f
McFeely G A—l
McFeeley John L—l
McWilliams D—f
Mahan & McCutcheon—f
Millar W N & Son—f
Miller J D—l
Miller J R—f c

Morgan S V—c
Morris Walter Sons—f
Moye E A—c
Mulert Justus—f
Munro E R—c
Murray Chas—c
Murry W C—l
Norris J T & Co—f
Oehmler R Jr—l
O'Neill Edw—l
Oppenheim G H—f
Osteraier, Siefers &
Schneider—f
Otto W V—c
Page Oliver O—f
Patterson A L—c
Pearce Austin—l
Phillips J H B—f c
Pierson Frank C—l
Pomeroy T W—l
Powell W J—l
Putnam E R—l
Raiter-McAfee Co Inc—f

LOGUE BROS. & CO., Inc.

Fire, Automobile, Tor-
nado, Burglary and
Liability Insurance.

Pittsburgh, Pa.

General Agents

Royal Insurance Company
Liverpool, Eng.
Fireman's Fund Insurance Company
San Francisco, Cal.
Union Assurance Society
London, Eng.
Virginia F. & M. Insurance Company
Richmond, Va.
Ohio Farmers Insurance Company
LeRoy, Ohio
Millers National Insurance Company
Chicago, Ill.
Michigan Com'l Insurance Company
Lansing, Mich.
Mass. Bonding & Insurance Company
Boston, Mass.

PA.—Pittston, Con.

Rankin Realty Co—f
Regan L J—l
Reed & Reed—l c
Reed Mrs F A—l
Reid Wallace M & Co—c
Reich L A—f
Reno & Johns—f
Ries E W Jr—l
Riviere N S—c
Rivolta J L—c
Roberts E G & Co—c
Robinson M S—c
Robinson W W—l
Rogens & Cloonan—f
Russell John R—l
Ryall J M—l
Sage Frank L—l
St. Clair L K—l
Sankey Wm & Son—f
Sawyer H T—l
Saxton-McClure Co—f
Schuchman Wm K—f
Scott W L Co—f
Scovel C W—l
Seright & Kelly—f c

HENRY SHOOK & SON**Representing**

Northwestern National
Milwaukee Mechanics
German Underwriters
Dubuque Fire & Marine
German of Peoria
National Ben Franklin

Farmers Bank Building
Pittsburg, Pa.

Shriver V L P—c
Smith & Schuette—f
Smith Percy R—f
Snyder M L—l
Sorg, Henning Walter
Co—f
Stimmel W S—l
Stoughton H D—c
Tener W J—f
Thomson & Spruill—f
Tole E C—f
Treat & Siverd—l
Unverzagt W I—f
Wallace J L—c
Watkins C V & Co—f
Weld De Forest—l
Wells G C—l
Wessel Arthur—f
Westerfield Chas I—l
Wharton C Jr—c
Wilson J A—l
Willson R K—f
Wilson W W—l
Woods Agency Inc—l
Woods Edward A—l
Woods L C—l
Wood W M—l c
Wooldridge Norman S—l
Wright T A—c
Young Frank N—f
Young Bros—f
Zahn Wm A—f l c
Zeugschmidt Chas & Son
—f c

PITTSTON

Baldwin E R—c
Barber A J & Co—f c
Barr & Barr—f
Benfield Geo—l
Blackman Jno H—l
Braun Geo—f
Brown A V—l
Bruden I R—f l c
Burke Oliver & Son—f c
Burke T F—c
Coyne Jos—l
Craig T I—l
Cruse & Burrows—f

Dorr Chas H—c
Egan Geo—l
English Thos—f
Flannery J T—f c
Foster & Schwartzkopf—
f l c
Foster W L—l
Gabello Nicola—f
Gilroy W F—f
Griffith H—l
Gross Jos—l
Hileman Jos & Sons—
f c
Hughes J C—l
Hughes R—f
Jenkins T W—f
Kane W J—l
Kelley J J—f l
Law J B—l
Mahon H J—c
Mosier & Stark—f c
O'Brien Alice—l
Perrin M L—f c
Reap Jos B—f c
Shannon Frank—f
Shiffer W A & F E—f c
Smith Chas B—f
Streiner A K—c
Walsh P J—l

PLAINS

Bath Jno T—f
Conniff T M—f c
Kelly M F—f
Scott Bros—f

PLYMOUTH

Curran Geo J—f c
Dooley Jno—l
Gwilliam Geo & Sons—l
c
Hooper J R—f
Honeywell C W—f c
Lawrence G H—l
Maher John T—f
Roberts Frank L—l
Scott Harry A—f l c
Spry W W—f c
Wren Christopher—f c

POTTSTOWN

Bahr Jacob S & Son—f
l c
Bair C C—f
Baker J E—l
Bernhart A J—f c
Christman Jas E—f l
Diemer Geo—f l c
Schultz A H—f
Wells L J—f

POTTSVILLE

Althouse D S—f c
Bartlett J P H—f
Burd G T—f c
Conrad John W—f
Cummings Mrs Minnie
—f c
Duffy Daniel—l
Frank L L—f
Gellert & Gellert—f
Higgins Jno—f
Jones R L—f l
Lord Theo M—f
Quinlan Wm E—l
Reed Clinton B—f
Rich Norman E—f l
Schertle H C—f
Sheafer & Lowrey—f l c
Sillyman C B—f l c
Skeen C E—l
Stichter H P—f
Wade C A—l
Weston H W—f c
Wilson W C—l c
Youngleish John—l

PUNXSUTAWNEY

Brown Bros—f l c
Davis Goheen—f
Fink & Mitchell—f l

Kurtz & Hastings—f l c
McGaw L C—c
Stevenson Geo W—f
Stumph E C—l c
Thomas John L—f
Williams A B—f l
Zettler Jacob & Co—f l c

QUAKERTOWN

Fitzgerald H J—l
Freed Wm C—f
Funk John A—f
Foulitz & Anders—f
Haas A E—l
Hartman Frank H—l
Jordan J M—f
Kinsey Geo C—f
Kittelman A H—f
Richland Real Estate Co
—f
Smith Chas R—f l c
Taylor Frank—f

RIDGWAY

Arvidson A O—l c
Baird E H—c
Bliese L G—f c
Elliott & Kime—f
Geary Chas F—f l c
Lesser L J A—f l c
Olson & Larson—f l c
Shanbacher Frank W—l

ROCHESTER

Arrott J W—f
Brown H W—l
Coleman & Feyler—f l c
Cross S J—f
Grandy Jos H—f l
Huth Peter J—f
Lockhart F T—f
Marquart Fred—f
Moulds & Don Caster—
f c
Noss C C—f

ROYERSFORD

Anderson H E—f l c
Finkliner Ulysses S G—
f l c
Hiestand H I—f

ST. MARYS

Chester Wm—f l c
Determan Herman—f l c
Geack Andrew—f
Gion F J—f
Graybeill J H—l
Hauber Geo—l
Hauber Ins Agency—f
Robertson John—f

SAYRE

Bogart Harry M—f l c
Driggs C M—f l c
Fulford W R—f c
Lacey Wm N—f c
Mersereau H H—f l c
Saltzer Harry J—f
Taylor F J—f l c
West C C—f
Williams C R—f l c
Winlack Stanley—f

SCHUYLKILL

Cummings S C—f
Filbert B A—f l c
Kislin C E—f
Koenig W H—l
Moyer C A—f
Pfueger Mrs M F—f
Rudy Carl S—l
Wagner Henry—l

SCOTTDAL

Boyd B C—l
Byrne Real Estate Co—
f l c
DeWitt E F—f l c
Diakin T J—f c
Engle H D—l
Gordon Geo W—l
Jarret Geo C—l
Kelly & Cook—f l c
Laughrey John—f
Sherrick Will—f
Sisley J D—l
Strickler J T—l
Weimer O D—f l c
Wiley & Sons J W—f l c
Wirming L B—l
Wray Frank C—f l c

SCRANTON

Acker Chas A—f
Allen G W B—f l
Axford Ernest B—l
Bailey Geo A—l
Beardsley Bertha E—l
Bell Jos—f
Bishop & Walker—f
Boland C G Co Inc—f l c
Bond Richard S—l

REYNOLDSVILLE

Alexander F P—f
Koehler Philip—f l
Love P B—f l c
McDonald G M—f c
Murray Frank—f l c
Neff E—f

RENOVO

Barner Clyde F—f l c
Kendig Jos R—f l c
Reilly Jos F—f c

Booth Walter H—l c
 Bradshaw Herbert—l
 Broadbent Mrs A W—c
 Brown Chas E—l
 Brown Gus N—f l c
 Buck Walter S—l
 Burwell J S—f
 Bushnell H H—f
 Buxton S S—l
 Campbell D J & Co—f
 Cassidy Jos M—l
 Clay A B—l c
 Cohen Harry A—l
 Cohen H A—f c
 Conrad A & Son—f l c
 Cramer H S—f
 Doherty Jas T—l
 Dunleavy Margaret A—l
 Dusenbury J W—l c
 Emory May A—l
 Emrich F W—f l c
 Evans & Thomas—f
 Fagan J E—l c
 Finkelstein Max J—l
 Fitzsimmons John—f
 Foster & Evans—f
 Foster H C—f c
 Fuller Charles & Co—f c
 Gallagher John J—l
 Genter C H & Co—f
 Gibbons & Keegan—f
 Greenberg Myer—l
 Hackett W T—f c
 Hartzell F V—f
 Hayes Jas J—f
 Heeley Eugene—f c
 Heffelfinger Jacob—l
 Hitchcock F L & Son—f c
 Holmes Andrew B—f
 Huber & Partridge—f c
 Johns Willard T—l
 Jones Roderick—f
 Judge James F—f
 Keller H S Ins Agcy—f
 Kiesel Wm F & Son—f
 Langan M G & Son—f
 Lennon John A—f l c
 Lewis W J & Co—f
 Loomis W G—f
 Luce R W & Co—f c
 McCarthy J J—c
 McCormick J F—f
 McGuire T J—f l
 Moore & Foster—f c
 Moore-Foster-Burwell Co—f
 Morgan W P & Son—f
 Morris E R—f
 O'Malley Edw J—l
 O'Malley M J & Co—f
 O'Malley Owen F—f
 O'Malley M P—f
 Osborne E W—l c
 Owens Saml J—l
 Paine H E & Son—f
 Phillips W W & Co—f
 Powell A V—f
 Powell D C—f
 Reese Thos—f
 Reynolds G F—f
 Robling Kirchof & De-muth—f
 Sargeant Frank E—l
 Scarborough C B—l
 Schadt John A & Co—f
 Siegel H M—f
 Squier Chas E—l
 Teeter W R—c
 Walter A A—l
 Wayland & Bradbury—f c
 Welsh W J—l c
 Weyburn S Fletcher—c
 Williams Gordon L—l
 Williams Porter G—l
 Williams W C—f
 Williamson J L—l
 Yoder P D—l

SELIN'S GROVE

Houseworth Benj H—f
 Schoch Ira C—f c

Schoch Marion S—f c
 Schroyer R L—f c
 Ulrich Chas P—f c
 Witmer Geo D—l
 Woodruff J I—l

SEWICKLEY

Agnew Miss Maude—l
 Boobyer R B—f
 Brown R R—f
 Duncan W C—f
 Van Pelt R S—c
 White F K—l

SHAMOKIN

Beaver Edward B—f
 Bower R D—f
 Glick R J—f
 Gould & Kremer—f c
 Graeber Clarence M—f l c
 Graeber Frank H—f l c
 Graeber Real Estate Agcy—f l c
 John Geo W—f l c
 Kearney J J—f
 Kramlich M B—f l c
 Lloyd Albert—f
 McCormick J P—f
 McWilliams Warren W—l
 Marshall George W—f c
 May & May—f c
 Oram Jno—f l
 Raker Edward—f
 Schwartz Wm H—f
 Shoop & Shoop—f
 Shoop Geo O—f
 Startzel Don—f
 Timmes John W—f
 Unger & Snyder—f c
 Wagenseller S C—c l
 Weaver Edith K—f
 Witt Frank S—f

SHARON

Adams Mary—f
 Allen Geo H—l c
 Ashe Carl—l
 Ashton C A—f l c
 Beil & Harris—f
 Bierstein P W—f
 Buchholz Ed—f l c
 Cohen H M—f l c
 Davis Thos E—l
 Esagar Fred—l
 Godfrey M—f l c
 Gorham T—f
 Hansen A—l
 Kahl M—f
 Keiser F—l
 Kennedy W J—f
 Leslie J S—f l c
 McCormick W D—l
 Mailland Wm—f l c
 Roberts F C—l
 Roberts R W—l c
 Rushmore M L—f
 Shilling Chauncey N—f c
 Thomas & Co—f
 Wesling A F—l

SHARPSBURG

Coyle R M—f l c
 Crea Thos—f
 Kraus E A—f
 Lowry Jas—f c
 McGivern T J—f
 Myers W C—f
 Schrandt Wm C—f
 Seidel L O—f c

SHARPSVILLE

Agnew Chas E—f c
 Allen & Davis—f l
 Hum J R—f l
 Robinson S A—f l c
 Turner E A—f l

SHENANDOAH

Bierstein P W—f l c
 Bradigan Harry—f
 Broderick Thos—l
 Burns Burt—f
 Carden J J—f
 Curtin John W—f
 Davis J B—f l c
 Gregory W G—f
 Hughes Lewis—l
 Insurance & Investment Agency R U—f c
 Krick Geo—l f
 Lawlor J J—l
 Lewis W W—l
 McCabe Joseph P—l
 McGowan John—l
 McNelis Ed—l
 Mellet & Keogh—f
 Monigham P J—f
 Roberts Wm—l
 Surffield Ed—l
 Walsh Wm—l
 Whitaker M P—f
 Williams T T—f

SHERIDAN

Bishop M L—l
 Leaman T S—c
 Lewis Wm B—l

SCHICKSHINNY

Church Clarence L—f
 Post F J—f c

SHIPPENSBURG

Coffey John—f l
 Criswell E L—l
 Geesoman Jno E—l
 Landis B F—f l
 Ludwick E—l
 Lutz W A—f l
 McBeth Grant—l
 Morrow W Boyd—f
 Mowery N E—f
 Noftsher Paul B—f l c
 Omwake J S—f
 Powell D N—f l c

SLATINGTON

Fritzingier Stanley—f l
 Handwerk O—f l c
 Jones Perry—f c
 Pierce Daniel—f
 Sieger Henry N & Son—f l c

SOMERSET

Connelly Harriet—f
 Harrison Chas J Jr—f
 McGriff Nellie B—f

SO. BETHLEHEM

Boyer J L—f
 Cashner M P—f
 Cope A L—f l c
 Friebely & Collins—f l c
 Getter G W—f
 Glaney B—l
 Graham A C—f
 Hartzog I T—f c
 Hildenberger Geo—f
 Hildenberger Martin—f
 Kester F J—l
 Kreis John—f
 Kresge J H—f
 McGarr Jos—f
 Miller A P—c
 Palen A H—l
 Serfass H M—f c
 Simon Deeso—f
 Sinwell Wm—f
 Wien F E—c

SPRING CITY

Clevenshin R E—f l
 Curry D M—f
 Rosenburger L H—f

STEELTON

Alleman M R—f l c
 Atticks Wm—l
 Croll J P—f
 Cumbler Wilmer H—f
 Dunkle Amos—f
 Finley J A—f
 Flynn Wm M—f
 Gassner A C—f
 Grove John L—f
 Heagy J M—f
 Hess C—f
 Howard H H—f l c
 Mumma Mart—f c
 Suavely Mrs J H—f c
 Wilson Walck J—f

STROUDSBURG

Bell E A Co—f l c
 Dreher Norman B—c
 Middaugh Russel—l c
 Miller M W—l c
 Palmer Turner—f c
 Smoyer H S—f l c
 Stone Elmer—l
 Williams John B—l c

SUMMIT HILL

Christman Ira—f l
 Cunningham James A—f l
 Scott E E—f l c
 Storch C F—f

SUNBURY

Barnhart H E—f
 Bassler John W—f c
 Bloom D E—l
 Clement & Brosious—f l c
 Coryell & Frymire—f c
 Deppen Bros—f c
 Derr & Rockefeller—f
 Dewitt I A—f c
 Druckemiller Wm H—f c
 Felker W M—l
 Foltz George A—f c
 Greenough & Kremer—f
 Hoffman W P G—l
 Kelly B F—f
 McDevitt Jas H—f
 Morgan J W—f
 Reed S O—f l
 Rhoads W F—f
 Roush E M—f
 Savidge Grover D—f l c
 Shipman C F—f
 Stahl A S—c
 Witmer F A—f
 Yocum S G—l

SUSQUEHANNA

Epes & Wright—f l c
 O'Connell John V—f l c

TAMAQUA

Beard Samuel R—f l
 Delay Joseph—f
 Freudenburger T D—f l
 Gallagher James—l
 Hefner J—l
 Jones Ralph B—f
 Kolb Bros—f
 Pfeil J Geo—l
 Prutzman M P & Co—f
 Schad John—l
 Schugg Wm—f
 Shindel C F & Co—f l c
 Sitler C E—f
 Somers E F—f l
 Souder H W G—f l
 Stanley Nichols W—f
 Stidfole John H—f
 West James—f l

TARENTUM

Bell A J—f
 Denny J M—f
 Esler Robt L—c
 Griffith J M—f

<p> Collier J F—f Watersman J—f Wicker H P—f l c Wemyer Frank—f c Wisk George L—f c Wrey Durant—f Wright F M—f l Wibson J A—f l c Wood O W—f l Wanks H R & Son—f Wart Abe—f Warrington W A—f Will H C & Co—f c Will S W—f l Wouck S F—f Woward Claude—f Wing W L—f Wiedlein J F—f Wewis B E—f Weyman H S—f Wundy A D & Son—f l c Wahl S H—f McCormick & Son—f c Watter W A—f Weyer H S—f Wewcomer J C—f Wray L A—f Watters Charles—f Wigfried E M—f Winead W H—f Wondheimer M—f </p>	<p> Staub F C & R R—f Stout J W—f Swartz & Shay—f Weddigen Ferd—f Williamsport Ins Exch—f l c West Branch Ins Agcy—f l c Witt I M—f Woodruff W B—f </p> <p> WILLIAMSTOWN Blanning W—f Lebo Wm F—f Rank Chas W—f Shadel F M—f Stine D M—f c </p> <p> WILMERDING Bowman J M—f c Cunningham J E—f Entler H L—f George W D—f Hankey W L Co—f c Snyder Geo B—f c </p> <p> WINDBER Colborn Mrs Mary S—f Fickroy J W—f c Hartman J A & Co—f Maneval & Co—f </p>	<p> Mowry Geo S—f Parnell J H—f c </p> <p> WRIGHTSVILLE Diets Harry—f Flora W H—f Smith H K—f </p> <p> YORK Allison N A—f Batchell E P—f Berger E H—f Brooks John H—f Burgesser C C—f Ebert Harry S—f Eckels C L—f Eckenrode Wm H—f Eisenhart C E—f Evans Margaretta B—f c Fry Charles H & Son—f Gnaw C P—f Graybill George F—f c Gross Samuel L—f Hartman L M—f Hauser John S & Co—f l c Heller Thomas E—f Herr L E—f c Jessep & Culp—f c King Robert—f c Kraber Bros—f </p>	<p> McBlain Walter G—f McConkey E K & Co—f McLaurin A J—f McManus Miss Mary H—f </p>
---	--	--	---

RHODE ISLAND

<p> ARCTIC Clarke Herbert M—f l c Langevin Oliver—f La Rose E—f Perkins Jos Jr—f Soucy Pierre—f </p> <p> ASHWAY Stillman E C—f l c </p> <p> BRISTOL Brown T Clarke Jr—f McDougall Benj M—f Olney Clara A—f Skinner Parmenas Jr—f Robin M J—f Wall Bertram W—f c </p> <p> CENTRAL FALLS Beandry Louis P—f Blais Leo A—f Butler R A—f Calder Edw E—f Rathey F X L—f c Rousseau O J—f Sherman J A—f Shippee Elmer W—f </p> <p> CRANSTON Blais Z W—f Horton H F & Sons—f c Latham J A & Co—f </p> <p> EAST GREENWICH Allen H V—f Gleason C C—f Ramadin W—f Shippee M E—f c </p> <p> HARRISVILLE McCabe John H—f Richard Mrs E S C—f </p> <p> HOPE VALLEY Greene Geo E—f c Olney Clara A—f Richmond Silas R—f </p> <p> JOHNSON Wilder J B W—f </p> <p> LONSDALE McInerney Edw—f Nye C P—f </p>	<p> O'Sullivan P—f Pasterson Wm—f Pingree Thos—f Ryan M J—f Veitch J W B—f Williams J J—f </p> <p> MANVILLE Roberts F X & Son—f l c </p> <p> NATICK Littlefield—f Whipple R R—f l c </p> <p> NEWPORT Andrews & Weaver—f c Braman Packer—f l c Brightman Wm E—f c Bull Henry Co—f l c Commerford A B—f DeBlois & Eldridge—f c Derby R C—f Dyer H L—f Hammett Clarence A Co—f l c Kaul James T—f c O'Neill T J—f l c Paine F H—f l c Pasavage J B & Son—f l c Rooney James J—f Spencer Edw L—f l c Taylor A O'D Jr—f l Topham T—f Wilks H G—f Wrightington C H—f </p> <p> PAWTUCKET Arnold John H & Son—f Barclay Wm H—f Bennett J—f Blais Leo A—f Blanchard Andre & Son—f Butler E P—f Chase & Entwistle—f c Conley C E—f Curtis Wm F—f Davis Herbert B—f Donahue Leo R—f Dyer Benj J—f Everett A P—f Fitzsimmons F E—f Gallagher Matthew J—f Healey Jas P—f </p>	<p> H K L L M M N O P P R R S S T T U U V V W W X X Y Y Z Z </p> <p> PORTSMOUTH Anthony H C—f l c Borden J B—f l Boyd Wm K—f c </p> <p> PROVIDENCE Aldrich Wm A S—f c Arnold Co Thos—f Babcock Albert—f Baggett W A—f Beach & Sweet Inc—f l c Bennett J L—f Blanchard C C—f Blais Zenas W—f Blumenkrans E S—f Bogert T P—f Bosworth J D—f Brice H B—f Budlong John C Jr—f Bunce G H & Co—f Burrington A S—f Cady Williston A—f Calderone P J—f Calef H C—f Canning P F—f Carpenter J B—f Carr J E—f Carter Patrick—f Chambers Wm C—f Costea Hurdia Co—f Collett Geo H—f Colwell Elmer W—f Conca Dominico—f </p>	<p> Connell W A—f Cook Jas W—f c Crooker J F—f Crum F A—f Donnelly F M—f Draper W H—f Dubois R C—f Dunning M L—f Easterbrooks H G—f Easton Chas G—f Eddy J T A—f Eddy Jno & Son—f Eddy A U—f Egan D C—f Farnum E H—f Fitzgerald P J—f Forest C A—f Freeman Jas F Co—f l Galligan John F—f Gallivan & O'Donnell—f l Gammone J A—f Ganwell & Ingraham—f l Goff Adelbert—f Goff Wm Df—f Goodman T J—f Goodwin W P—f l Gough Joseph—f Greene Henry A—f Griswold W H—f Gross G L & H J—f Hall Harry J—f Hall W H—f Harrington Benj F & Son—f l c Harris Stephen C—f Hawkins John B—f Harvard Frank B—f Herrick Wm H & Co—f Hibbard S B—f Hill Chas E—f Hill Jas—f Hoffman W G—f Holm W R K—f Holmes C E—f l Horton H P & Sons Co—f Howard R B—f Hurley R A—f Jackson Benj H—f Johnson M C—f Kehoe J L Co—f Kelly I W—f Knight A—f l Lapham Simon S Jr—f </p>
---	---	--	--

R. I.—Providence, Con.
 Latham J A & Co—f
 Lee H I—f
 Lester Wm A—f
 Lewis T H—f
 Lincoln F A—f
 Lincoln G S—f 1
 Lincoln Levi C—l
 Lord D C & Son—f
 Luther J J—l
 McCabe Ed & Son—f
 Mackinney H A—f
 McLeod J D—f
 Macmillen J D—c
 Marciccio A—f
 Mason E C—f 1 c
 Mathewson C A—f
 Mattson A—f

Rathbun T R—f
 Redfield W S—l
 Rice Charlotte E—f
 Robbins E S—l
 Robinson W H & Co—
 f l c
 Rounds G C—f
 Ryan T J—f
 Scott & Farrell—f 1 c
 Sherman H C Jr—f
 Shippe I A—c
 Smith J E—f
 Spencer & Boss—f
 Spink G A—f
 Stafford H E—c
 Stainton Jas—l c
 Stanley C M—l
 Stark C R—f

Tompkins C A—f
 Torrey D T—l
 Tucker D B—l
 Walker R L & Co—f
 Wallace Wm V—f
 Warren W W—l

B. L. WATSON & CO.

INSURANCE

49 Westminster Street

Wheaton H M—l
 Wheeler Van R—c

SAYLESVILLE

Fessenden M F—f c

S. KINGSTON

Babcock John E—f
 Boon Chas E & Co—f
 Caswell W H—f
 Hunt James J—l
 Mowry Sumner—f
 Perry Howard B—f
 Sweet W R—f
 Watson Oliver—f

TIVERTON

Brightman W E—f 1 c
 Durfee J T—f
 Hambly A L—f 1 c
 Seabury George A—f 1 c
 Seabury S—l
 White A P—f

VALLEY FALLS

Brown N D—f 1 c
 Kinion P F—f
 McNery Edw—l
 Nye C P—f
 Pasterson Wm—f
 Ryan M J—l
 Veitch J W B—f

WAKEFIELD

Babcock John E—f
 Gardner T A & Co—f
 Perry Howard B—f c
 Watson Oliver—f

WARREN

Greene Chas W—f 1 c
 Martin Joseph W & E
 M—f
 Smith R S—f
 Titmas H G—f

WESTERLY

Barnes Everett—l
 Bliven C B—l
 Bugbee H T—f
 Burke Edward M—f
 Casey W H—f
 Chester Irvine O—f
 Coy Frank W—f
 Eldred A E—l
 Hillard Wm A—l
 Martin A G—f
 Morgan C A & E L—
 l c
 Price Walter—f 1 c
 Rogers D H—f 1 c
 Thorpe Howard E—f 1 c

WOONSOCKET

Briggs B M & Son—
 f 1 c
 Brindle Robert—l
 Cavanaugh T—f 1 c
 Cosseboom J C—f 1 c
 Fleurant J F Inc—f 1 c
 Gaulin M—f
 Girard Geo N—f 1 c
 Greene Jas F—f
 Larochele N—f
 Mowry Wm C—f 1 c
 Mulligan Ambrose A—f
 Seagrave George E—l
 Severin Harry H—f 1 c
 Smith R P & Son—f 1 c
 Sutton H P—f
 Sweatt M L B—f 1 c
 Tuttle E F—f 1 c
 Wilkins J—l
 Williams Wm E—l

C. F. Newcomb

29 Weybosset Street

Providence, R. I.

Companies Represented

Com'l Union, London
 Germania, N. Y.
 Mechanics, Phila.
 London & Lancashire Indemnity Company
 Commonwealth, N. Y.
 London & Lancashire Fire
 Standard, Hartford

Nightingale S A Co—f
 Norberg & Co—f
 Norton James A—f
 O'Donnell J—f 1
 O'Leary Arthur Inc—f 1
 c
 O'Reilly T M—c
 Owens Jos J—f
 Page Clifford D—f c
 Parks Geo M—l
 Philbrick C H—f
 Pieper E G—f
 Potter & Chapman—f
 Power P M—l
 Pratt C T—f
 Quigg A W—c
 Quigg J B—l
 Raddall Wm R—f 1

Starkweather & Shopley (Inc.)

Fire, Marine and Casualty Insurance

17 Custom House St.

(See New York City, Boston,
 Mass and Chicago, Ill., List.)

Stearns M H—l
 Stevens C M—f
 Stone & Smith—f
 Swift J H—f
 Thomson J W—c
 Tillinghast P S—f
 Todd Mellor Co—f

SOUTH CAROLINA

ABBEVILLE

Abbeville Ins & Trust
 Co—f 1 c
 Blake J R—f 1
 Chalmers Jas—f 1 c
 DuPre J H & Co—f
 Gambrell J M—f
 Greene & Stone—f 1
 Hill R E—f
 Jones F B—f 1
 Link Robt S—l
 Miller J F—f
 Smith H G—f 1
 Williamson & Wilkinson
 —f 1

AIKEN

Ashhurst I W—f 1 c
 Durban Geo M—f
 Hutson John C—f 1 c
 McCarter I L—f
 Ott & Laird—f 1 c
 Real Estate & Fidelity
 Co—f 1 c
 Sawyer C E & Co—f 1

ALLENDALE

Johnson J H—f c
 Oswald & Riley—f 1 c

ANDERSON

Barnes V M—l
 Brown & Banster—f

Cathcart J M—f
 Citizens Ins Agency—f c
 DeCamps Frank—f
 Dickson J W—l
 Dickson M C—l
 Feekel F W—l
 Gelmer R A—l
 Gilmer K E—l
 Ginn R J—l
 McGee H J—l
 Mattison M M—l
 Piedmont Ins Agcy—f c
 Realty Trust Co—f c
 Sharpe A M Co—f
 Shumate J F—l
 Sloan D P—l
 Sloan W P—f c
 Speer G W—l
 Spencer G G—f
 Sullivan J E & Co—f
 Trowbridge J P—l
 Vandever E P—l
 Walton Ins Agency—f c
 Webb C W—l

BAMBERG

Copeland & Riley—f 1 c
 Denbow & Black—f
 Dickinson G M—f 1 c
 Folk J F—f
 Graham H M—f 1 c
 Johnson H W—l
 Miley B W—f
 Rowell R W D—f c

BARNWELL

Barnwell Ins Agency—
 f 1 c
 Calhoun & Co—f
 Green G M & Co—f
 Hay C J—f
 Home Ins Agency—f c
 Jennings W C—l
 McNab Wm—f 1 c
 Richardson L G—c

BEAUFORT

Beckett Geo W—c
 Bellingier Chas—l
 Jay W P—l
 Kinghorn J B—f
 Lawton E E—f
 Richardson W E—l
 Thomas Wm J—c
 Waterhouse Geo—f

BENNETTSVILLE

Bennettsville Insurance
 & Realty Co—f 1 c
 Grosland H B—l
 Mutual Trust Co—f 1 c
 Newton R C—f 1 c
 Smith & Palmer—f 1 c
 Tyson J W—f 1 c

BISHOPVILLE

Bishopville Insurance
 Agency—f c
 Citizens Ins Agcy—f c

James W A—f c
 Scarborough W R—l
 Stucky & Skinner—f c
 Watford B B—l

BLACKSBURG

Anderson W—f
 Baber Chas—f
 Belue E K—l
 Belue John F—f c
 Kitchen J F—f
 Morrow M H—f

BLACKVILLE

Blackville Ins Agcy—f
 O'Gorman John—f
 Wragg T L—f

CAMDEN

Davis W P—l
 DuBose & Boykin—f c
 Hugh W R—l
 Shaw & Perry—f
 Schrock W A—l
 Williams Fire Ins Agt
 —f c

CHARLESTON

Bethea T W—l
 Burmester J W—l
 Burke E B—f
 Campbell E P—f
 Chisolm Edw—f c
 Coleman J T—l

Dillingham J C—l
Dowie & Mure—f
Dunn J W—l
Duryea R H—f
Gadsden C Deas—f
Gaillard E G—f c
Gordon & Dunkin—f c
Guerard E P—l
Hastie W S & Son—f l c
Herndon M S—l
Heyward & O'Neill—f c
Honour J L & Co—f
Huguenin David—f
Huguenin Geo E—f l
Hyde T T & Sons—f
Klatte C U—f
Kroeg A A—f
Legare & Rhett—f c
Leseman Jac D—f
Lowndes C T & Co
McDowell G J—l
McGee H T Agency—f
Marshall R M & Bro—f
Middleton W D & Co—f c
Mordecai Gadsden Rutledge—c
O'Connell J J—f c
Pinckney L M—f c
Pinckney & Pinckney—f c
Price J T—f
Redding J F & Co—f
Reeves J B & Son—f l c
Robb A W—f
Robertson F M—f l c
Robertson J M—c
Schachte C B—f
Schachte Henry—f c
Simons & Co—c
Thompson & Thompson—l
Thompson W T & Co—f
Touhey E P D—f
Triest & Israel—f l c
White J P—l
Wilbur W C & Co—f l
Williman L A—f

CHERAW

Cheraw Ins & Trust Co—f l c
Citizens Loan & Trust Co—f
Estes C W—l
Godfrey S G—f
Malloy C A—l
Malloy J W—f l
Maynard-Raley Realty & Trust Co—f l

CHESTER

Brown W M—l
Edwards C C—f l c
Hardin W H & E H—f l c
Lathan Bros—f
Lindsay Jos—f l c
White T H & Co—f
Whitlock F L—l
Withers H H—l

COLUMBIA

Arbell C M—l
Archer J A—l
Armstead Miss Kate H—l
Bailey R L—f
Beard H H—l
Beckman N D—l
Bialock R J—l
Bollin & Sons—f c
Burney W M—f c
Cantey Edw B Jr—l
Cantey J M—f l
Carroll J D—f
Carter Wm M—l
Cathcart James A—fe
Cay Edward—f
Clarkson N H—f
Crossland J B—c

Dial J D—f c
Dunn J W—f c
Ellison D G—f c
Fogle A W—f
Gaillard Withers—f c
Guaranty Investment Co—f
Hendley W S—l
Hiller W H—l
Hines Fred—l
Howard J C—l
Hyatt F H—l
Jenkins Miss Mary Gamebrill—f c
Kelly Chas L & Co—f
Kohn August & Co—f
Land J S—l
Lott J C—f
McDowell Robt H—f
Middlebrooke C M—f c
Middleton J S—f
Norris Robt—l
Parham F J—f
Reese J T—f c
Romanstine R M—f
Seibels Edwin G—f
Seibels E W & Son—f c
Sparkman S T—f
Summersett & Dial—f c
Swaffield W C—f l c
Thomas Roy Z—l
Thompson H T—l
Walker-Ravenel & Co—l c

CONVERSE

Humphries R L—c

CONWEY

Buck H L—f c
Collins A T—f
Harry County Trust Co—f l
Quattlebaum C P—f
Spivey D A & Co—f

DARLINGTON

Byrd A H—l
Carolina Trust Co—f l c
Darlington Underwriters—f c
Kollock A G—l
McCown J M—l
Rucker B H—l
Smoot J C—l
Vaughan Eugene F—c
Woodruff B E—f l c

DOVESVILLE

Chambers P P—l

DUE WEST

Agnew J B—f l c
Bonser Mrs H E—f
Brownlee O Y—f l
Johnston S C—l
Kennedy A S—f

EASLEY

Bartan T T—l
Easley Ins Agency—f l
McCravey E P
Smith W C—l
Smith & Taylor—f
Smith W C—l

EDGEFIELD

Mims James T—f
Norris E J—f l c
Padgett, Harling & Byrd—f l
Smith H A—f l

FLORENCE

Aiken J B—l
Chase Sanborn—l
Carolina Real Estate & Insurance Co—f
Chase & Howard—f l c
Chase J P & Son—f c

Commander C E—f c
Harper L B—f l
Husbands H H—f c
Kuker T J—f
Lucas & Brunson—f l c
Spann J M—f
Taylor Forrest—f l

GAFFNEY CITY

Dunlap E—l
Fort S L—l
Gaffney Trust Co—f l c
Phillips C E—l c
Poole & Brockman—f
Pridmore J G—f l c
Robbins C C—f l
Sams R O—f
Thomas W D—l
Wallace G W—l
Young G D—l

GEORGETOWN

Barr C D—l
Fraser & Co—f l c
Hazard Walter—c
Morgan W D—l
Oliver H L—f l c
Pyatt J S—l
Smith D T—f l c
Springs & Sian—f l c
Walker Le Grand—c

GRANITEVILLE

Ariail D M—f l
Boyerworth O P—l
Hard A M—
McCreary R O—f

GREENVILLE

Allison A P—l
Anthony W B—l
Barton W A—f c
Beattie H—f
Branch S C—l
Brown & Hart—l
Caldwell T B—l
Caldwell McR—l
Cochran D W—l
Chandler S C—f
Felkel F W—l
Furman A G—f c
Gilfillin & Houston—f c
Glover H B—f c
Goldsmith Wm—f l c
Goodlett R C—f
Gr R E Loan & Ins Co—f

Harrison W B—l
Haskell T S—l
Hayne P T—f
Jones Carroll H—l
Kohn A H—l
Lawton T O—l
Lebby Wm—l
Lewis J E—l
Lipcomb J E—f
McDaniel W C—f
Martin Frank F—f
Merritt W A—l
Mitchell J F—f l
Nelson J L—l
Richardson J F Jr—l
Rives Geo J—f l c
Rutledge J R & Co—f c
Scarborough Y W—l
Taylor Jno S—l
Thackston & Son—f
Townes S A—f
Traxler R E Co—f
Wallace W A—f c
Zimmerman S R—f

GREENWOOD

Calhoun W G—f
Chipley J S & Co—f
Crymes J E—f l c
Dowling G G—f l c
Durst J K Jr—f l c
Gaines J M—f l
Goodwayn & Spence—f

Greenwood Trust Co—f l c
Hartzog A S—f
Hodges G C—l
Lee Lawrence—f
Medlock J T—f c
New South R E & Trust Co—f
Wharton J B—f

HARTSVILLE

Hartsville Underwriters Agency—f c
Lawton J J—f c
Parrott H M—l
The Realty Loan & Ins Co—f l c

HICKORY GROVE

Berice W S—l
McDill N M—f l

JOHNSTON

Coleman W Lee—f
Derrick W C—l
Eidson & Yonce—f l c
Grant H D—l
Ouzts & Watson—f c
Smith E H—l
Walker J L—l

KERSHAW

Kershaw Real Estate & Insurance Co—f l c
McCaskill J A—f l c

LANCASTER

Beaty R T—f
Beck T M—l
Farmers Bank & Trust Co—f
Lancaster Savings Bank & Trust Co—f l c
Mackey Jack—l
Moore & Williams—f l c
Robinson W P—c
Witherspoon M S—f l c
Wylie Jno D—f l

LAURENS

Adams J J—f
Balle Geo & Co—f
Barksdale & Roker—f l
Copeland M L—f
Dial W H—f c
Kennedy H B
Laurens Trust Co—f l c
Moseley C R—f c
Todd A C & Co—f c
Tolbert J F—f

LEXINGTON

Dreher E G—f l c
Fox A J—f l c
Leaphart C E—l

McCORMACK

Britt J E—f l c

MANNING

Conyers Marion—l
Cothran R D—l
Gerald & Davis—f l c
Horton E C—l
Ingram S E—l
Manning Realty & Ins Co—f l c
Wells R C—l
Wells C W—l
Wilson F N Ins Agency—f l c

MARION

Boatwright A B—l c
Covington F F—l
Coxe W B—f l c
Elliott J B—l
Evans Nathan—f l c
Gregg R J & Son—l c

S. C.—Marion, Con.
 Hamer & Lewis—f c
 Johnson J W—f c
 Lewis H A—l
 Littlejohn Col—l c
 Marion County Trust Co
 —f l c
 Moore Mr—l c
 Orr M V—l c
 Rogers Wm C—l
 Smith J Ben—l c
 Stackhouse J B—l c
 Witcover H—l

MAYSVILLE
 Mayes C E—l
 Mayes M C—f
 Stuckey F A—l
 Thames J W—f l
 Thomas W G—l
 Warren Geo C—f l

NEWBERRY
 Allen & Griffin—f
 Burton J A—f l
 Halfacre J C & Son—l
 Holmes R McC—f
 Hunter F R—f
 McSwain W A—f c
 Reid B B—l
 Security Loan & Invest-
 ment Co—f l c
 Spearman & Wallace—f l
 Summer G L—f
 Tarrant R L—f
 Tidmarsh R M—l c
 Werts R M & Co—f l c
 Wilson F—f c

ORANGEBURG
 Bryant R F—f
 Crum W C Jr—f
 Edisto Ins Agency—f
 Lide Robert—f
 Liles & Liles—l
 Mellichampe S R—f c
 Orangeburg Ins Agency
 —f
 Sease W K—f c
 Sturkey L K—f l
 Wannamaker H C—f
 Watson A C—f
 Wolfe & Berry—f
 Woodard J H—l
 Ziegler & Dibble—f l c

PENDLETON
 Hard Mrs Jannie—f
 Sadler B H—f
 Sitton J J—f

ROCK HILL
 Anderson G B—l
 Brice W H—l
 Culp Jas P—l
 Douglas Wm A & Co—
 f l c
 First Trust & Savings
 Bank
 Hutchison D—l c
 Johnson J E—l
 Peoples Trust Co—f l c
 Roddey W J—l
 Stark C M—l

ST MATTHEWS
 Ables L M Ins Agcy—
 f l c
 Amaker T A—f
 Barron P E—l
 Dreher & Robinson—f
 Isgett W A—f l
 James C R—f
 King B C—l
 Loryea J H—f l c
 Murray J A—l

SENECA
 Clarke Ins Agcy—f
 Edwards & Son—f c
 Ellison C H—f c
 Hopkins J Eustice—f l c
 Nimmons R K—f
 Nimmons W P—f
 Todd J W—f

SPARTANBURG
 Byers E D—l
 Carlisle C H—f
 Carlisle James H—f l
 Coffield Jas—f l c
 Colonial Trust Co—f c
 Crews & Franc—l
 Ferguson R H—l
 Fridge A E—l
 Glenn W S—f c
 Hipp W Frank—l
 Law A M & Co—f l c
 Ligon Chas P—l
 Ligon Ins Agency—f
 Lyles T M—c

Moreland R A—c
 Perrin L W—c
 Suttles G C—c
 The Elford Agency—f l c
 Thomas O G—c
 Womack M G—f l

SUMMERVILLE
 Cauthen E E—f
 Dehon W R—f
 Walker L A—f

SUMTER
 Calk Jas—l
 Citizens Ins Agency—
 f l c
 Clack J R—l
 Commercial Savings
 Bank—f c
 Consolidated Ins Agency
 —f c
 Haynsworth G E—f l c
 Hood R S—f l c
 Jones W S—l
 Nabers S M—l
 Moses Andrena Mrs—f
 Moses P—l
 Sumter Ins Agency—f l c
 Sumter Real Estate &
 Ins Co—f c
 Upshur W B—l
 Wallace & Moses—f l c
 Whitehead W I—l
 Wilson C H—l

TIMMONSVILLE
 Atkinson B R—l
 Charles R K—f l c
 Epps H D—l
 Garner & Rollins—f l c
 Loman W H—l
 Rose W C—f l

UNION
 Bailey Lumber & Mfg
 Co—f c
 Citizens Real Estate &
 Loan Co—f l
 Citizens Savings Bank—f
 Culp F B—f
 Duke F C—l c
 Farr & Thompson—f c
 Nicholson Bank & Trust
 Co—f c

WALHALLA
 Moss J M—f l c
 Seaborn Geo—f c
 Verner J D—f c

WALTERBORO
 Black D B—f
 Black H W Jr—f
 Henderson C G—f
 Klein Jno M—l
 Von Lehe John D—f l
 Warren John D—l

WESTMINSTER
 Barnett Geo M—l
 Breazcale J G—c
 Butler D P—f
 Carter J S—f
 Marett K W—f
 Moore Jos E—l
 Mulky C J—f
 Shirley F H—f l
 Westminster Fire Ins
 Agency—f
 Witherspoon J D—f l c

WILLIAMSTON
 Citizens Ins & Brokerage
 Co—f c
 Sullivan W H—f l
 Williamston Realty & Ins
 Co—f l c

WINNSBORO
 Beatty W A—f
 Caldwell J C—f
 Cathcart J C—f
 Flenniken W H—f
 Jennings J M—f l c
 Ketchin H E—f
 Lyles S E—f
 Winnsboro Ins & Realty
 Co—f l c

YORKVILLE
 Boney D E—f
 Grist Sam M—f l c
 Lewis W W—c
 Lindsay J R & Co—f l c
 Long E W—l
 Patrick P W—c
 Woods D T—f l

SOUTH DAKOTA

ABERDEEN
 Anderson C G—f
 Baker S M—l
 Barnes Ira—f
 Barrett Ins Agency—f
 Bing John—l
 Bolles Geo—f
 Brown Bros Bank &
 Trust Co—f c
 Burnett C J—l
 Burns C J—f
 Conry Jos J—f
 Craft Frank A—f
 Easton C F—f l c
 Erwin G M L—l
 Fletcher C C—f c
 Gage T C—f c
 Hulett W I—f
 Lamont B C & Son—f c
 Lasell & Link—f
 Mabbott G A—l c
 McDonald G A—l
 Mason Meda—f
 Merritt C E—f
 Milligan A F—f
 Narregag Inv Co—f l c
 Paine R F—f
 Peters Perry—f
 Pond J H—f
 Reed Ins Agcy—f c

Romans J B—f
 Seguin W P—l c
 Wade John—f
 Wasunk Thos—f

ALEXANDRIA
 Gingles J H—f l
 Hill & Stillwell
 Mohr H J—f c
 Peckham & Schiltz—f
 Thiel & Son—f
 Thiel Geo—l
 Van De Mark W E—f c
 Vincent Frank—f c

ARMOUR
 Addie J W—f
 Barloon W J—f c
 Booher Leroy—f c
 Chesley & Brown—f
 Dice L A—f l c
 Eernisse Peter—f l
 Floete F G—f c
 Gallagher F P—f c
 Putnam Clyde C—l
 Walker & Gurley—f
 Wanzer E P—f c
 Wenzlaff Edgar—f c

ASHTON
 Cole W E—f
 Graves E N—f
 Roberts D H—f l c

BERESFORD
 Ackley Geo G—f
 Asper Lewis—f
 Bulow W J—f
 Duerst Abe—l
 Frieberg August—f
 Hegness Albert—f
 Iverson Geo—l
 Meidell H J—f
 Ofstad Ole—f
 Severson Andrew—l

BLUNT
 McDaniel F A—f
 Mariette R L—f

BRIDGEWATER
 Anderson J H—f
 Butts C—f l
 Ryan T J—f
 Shanard T J—f
 Smith W T—f
 Tschetter Jacob—f
 Tschitter J P—f

Wipf E J—f l
 Wipf E M—l

BRITTON
 Abbott Byron—f
 Cooley & Stiger—f
 Gardner Robert—f
 Jones Buell—f
 Kaas Otto L—f
 Kelly J F—f
 Nelson A M—f l
 Printup C E—f
 Printup D L—f c
 Staven M J—f
 Thorp W W—f

BROOKINGS
 Akin T C—l
 Allison A B—f
 Button H—l
 Carlisle M G—f c
 Chappell T L—f
 Cheever & Cheever—f
 Fishback H—f c
 Knapfen & Lees—l
 Knappen G F—f c
 Lees I E—l
 McCarl S H—f
 Matson A—c
 Purdy Wallace E—f
 Thayer Geo F—f

BRYANT

Arneson G A S—f
Erickson Jos—f
Gage L A—f
Gebbie E J—f
Ruden E A—f c

CANTON

Anderson Hans—f
Brown H J—f
Carlson A B—f
Cooper & Cooper—f c
Cooper H N—f c
Cuppert Wm—f
Dean & Helgersen—f
Dean E M—f
Ellis & Wilkinson—f
Hanson M H—f
Helgersen A—f
Helgersen T H—f l
Johnson Geo G—f l c
Lewis James—f
Rowe J H—f
Rudolph O A—f
Skartvedt G—f l c
Shartvedt M H—f c
Wilkinson H A—f

CASTLE WOOD

Curtis H H—f c
Skinner W N—f c
Walton E—f c

CENTREVILLE

Berwin Louis—f l
Bogue Alan—f
Gardner Walter—f
Mee Jas—f c
Thomson J S—f c

CHAMBERLAIN

Bingham J H—f
Drury E L—f c
Farmer W J—f
Graybill W C—f
Lawrence H I—f
Pilger G F—f
Pratt W H Jr—
Reynolds F A—f
Tidrick C D—f l c
Whitbeck A C—f

COLUMBIA

Elliott T M—f l c
Holdhusen J F—f c
Smith A H—f

CUSTER CITY

Delicate T W—f l c
Hanley W F—f
Perrin C E—f c

DEADWOOD

Baggaley John & Co—f c
Carwile J F—l
Gorder C O—c
Ickes W A—f c
Porter & Yeager—f c
Russell S W—l
Stilwell L W—f
Thomas & Regan—f c

DELL RAPIDS

Crisp Will—f
Hegge Oluf—f
Krouse H G
Larson L K—f
Lund W G—f
Mallory C A—f
Nisbet W C—f
Smith Henry M—f l
Smith O H—f

DE SMET

Altfillisch L F—f
Andrews F M—f
Dawley C L—f l
Green E F—f

Mousbach P J—f
Warren Wm H—f
Williams O P—f

ELKTON

Clausen H R—f
Cuckow & Rurke—f
Dressel F F—f
Ehlers H G—f
First State Bank—f
Gerlach F E—f
Grattan O T—f
Hoch Geo E—f
Hodge J E—f
Lovel Birt—f
Zalesky E R—f l

ESTELLINE

Calif A B—f c
Harswell C R—f c
Liebenstein M S—f c
Snyder J A—f c
Whittemore W E—f l c

FAULKTON

Cornwell I Allen—f l c
Latham D H—f
Moore A M—f
Norton C C—f c
Sickle V R—f c
Turner J P—f c

FLANDREAU

Bachman E A—f
Benson Lewis—f
Bigelow James T—f l c
Blewitt Ira F—f c
Booth H A—f l
Brokke C S—f l
Henry W S—f l
Hulverson L B—f
McCarthy J H—f
Sehyan Knut—l
Smith Jesse A—f c
Warren F A—f

FORT PIERRE

Northern Trust Co—l c
Sumner & McPherson—t c

GARY

Exchange Bank of Gary—f l c

GROTON

Basom N S—f l c
Bowler M F—f
Erwin W I—f
Gage T E—f l
Mather R A—f c
Miller W B—f c
Thede John—f

HERMOSA

Hesnard A T—f
Monaghan Thos L—f

HOT SPRINGS

Case H L—l c
Cleveland L E—f l
Eastman L C—f l c
Hedrick L H—f
Juckett E R—f c
Little F A—f c
Smith G C—f
Stockmans Bank—f
Ward Pete F—f
Wilson C A—f l c
Wilson S E—f l c

HOWARD

Adkins B E—f l c
Canfield L H—f
Cox F F—f c
Hanson G E—f l
Kaveny W F—f
McCullough D A—f c
Moore M A—f l
Smith Hugh—f c
Widel J A—f l c

HURON

Armstrong John—f l
Beach Bryant & Dickinson—f
Birks Samuel—f
Blake & Scott—f
Blake A B—l
Brough C L—f
Clark George—f
Donovan L—l
Ede Ernest D—f
Farmer W N—f
Hill Geo—l
Hill Robert—f l
Hinckley Lyman C—f
Kelley C A—f
McIlvaine C N—f
McMonies D E—f
Maul & Weir—f l c
Murnane M A—f
Palmer H A—l
Rice Fred—l
Sheeks George—l
Teets B F—f
Walkley R W—l
Ward Harry J—f
Whisman M D—f
Wright Geo—f

IROQUOIS

Boop W H—f
Ells W W—f
Hollister S W—f
Ohlsen C H—f
Sullivan T J—f
Wilmarth D F—f

KIMBALL

Griswold Fred—f
Lumbard E B—f
Smith H C—f l
Smith's Clyde E Ins Agency—f l c

LEAD

Corum F B—f c
Curran & Curran—f c
Feeney Joseph—f l c
Lusvier V A—f

MADISON

Ball F G & Son—f l c
Beardsley Wm—f
Berther M F—f
Blewitt J F—f
Davison J W—f
Fitzgerald J J—f
Grinager Peter—f l
Holdredge D D & Son—f
Mackay D F—f
Mundt F J—f l
Olstad C E—f
Opprud Jos—f
Penn H M—f l c
Roebbeck Chas—f
Schmidt A G—f
Sheridan E & Son—f
Shipton Frank—f
Soper Leon—f
Soper F L—f
Sponholtz A W—f
Tobin Wm—f
Tuttle Geo—l
Urdahl Hans—f
Wadden N E—f
Wadden John W—f
Wadden V R—f
Wilmarth W D—l

MILBANK

Benedict E H—f
Blessor A J—f
Bury Geo—l
Fuller Thad L—f
Kohler Paul—f
Lockhart S S—f c
Martens Bros—f
Meehan F W—f
Middlebrook G C—f
Mills C E—f
Rix Geo S—f

Roberts F B—f
Roggenbock Jo—f
Saunders P C—f
Staats D—f

MITCHELL

Bidwell F A—f c
Branson O L & Co—f l
Crow John N—f
Downey A T—l
Drake Fred C—f
Foster Geo E—f
Hager A B—f c
Harris Mark—f
Kelly P H—f
Rathbun-McDonald Co—f c
Rex Geo H—f
Rowley Earl B—f
Tipton W E—f
Walrath J O—f
Wells J E—f l c
Williams J E—l
Winsor F H—f

PARKER

Chisby F L—f
Fisher A M—f l c
Sanford N A—f c
Stoddard K B—f c
Watson J W—f
Wendt E A—f c

PIERRE

Anderson C H—f
Cutting H E—f c
Hyde C L—f
Jackley J J—f c
Lockhart J L—f
Lytle F S—f
March D W—f
Mundt Wm J—f
Munson L E—f
Quackenbush H C—f c
Starr & Son—f
Whitcher C C—f l c

RAPID CITY

Ackerman Frank—f
Allen Bros—f c
Cox William—l
Crabtree C C—f
Farrar & Jepson—f
Henrichs H W—f
Hunt A C—l
Hunt G C—f
McCain Fred C—f l c
Randall Phil—f
Roberts E F—f
Wentzley Harry—f

REDFIELD

Bailey Geo—f
Bromley N P—f
Bruell W F—f c
Bull R T—f
Fisher Geo W—f l c
Issenhuth Wm—f
Ingles Tom—l
Johnson W G—f
Labrie A F—f l c
Moriarty M—f
Packard H P—f
Randolph A M—l
Sterling C D—f c

ST. LAWRENCE

Ives B F—f c
McCullen J F—f

SALEM

First National Bank—f
Gibson J W—f
Gifford Chas—f
Goldsmith D—f
Hart W H—f
King C L—f
Scanlan P W—f
Smith W A
Todd E J
Todd I J—f c
Wilson E H—f c

S. D.—Con.

SIOUX FALLS

Babcock West—l
Banker J A—c
Burke Frank—l
Caille Louis—f
Campbell L C—l
Clark & Johnson Co—f
Craig L F—l
De Lange P A—l
Dauthit G R—l
Glidden D S—l
Harris C J—l
Hobson R J—f
Hollister Bros—f
Jones & Jones—l
Knowles, Dwight & Toohey—f
McKinney & Allen—f
Mallanney John—l
Moore G W F—l
Morcom E D—f
Mumby C H—f
Neister P J—f
Nichols L C—f
Norton Ins Agency—f
Patton J M—l
Rains W H—f
Schmuke A L—f
Scurr Orville—f
Sexton T W—f
Shaw B C—l
Sheldon J H—f
Stevens R G—f
Tucker R A—l
Tyler N S—f
Updegraf J G—f
Ustrud H A—l
Whitehouse F C & Co—f

SPEARFISH

Cooper & Hull—f l c
Henton & Henton—f
Kinney A L—l
Newton Geo W—f l
Warren Russell—f

STURGIS

Atwater H P—f
Bodley A L—f
Burton Burt—f
Flavin Mott—f
Rooney L W—f l c

TYNDALL

Abbott H F—f
Chladek F F—f
Krause Ed—f l c
Robinson R R—f l c
Thompson Wm—f c

VALLEY SPRINGS

Hetland E J—f l c
Hetland L S—f c
James W H—f c
Ross Otto—f c
Wright G W—f c

VERMILION

Barnum Jas L—l
Barrett C H—f c
Brosius Geo K—f
Cleland W L—l
Copeland J A—f c
Collins H L—l c
Cushman E M—l
Gunderson A B—f c
Gunderson C I—f c

Hart E M—f l c
Payne & Olson—f c
Pugsley R N—l
Runyan Charles—l
Tilton H G—f c
Westlund Eric—f l c
Whittemore A H—l

WATERTOWN

Bird J E—f
Bowen Frank—f c
Countryman F A—f
Dalamat Jay—f
Fahnestock John—f
Goepfert R D—f
Gove & Snyder—f
Hanten H M—f
Kranz Chas—f
Loucks & Mather—f
McMath W J—l c
Meadows F R—f
Meichals H—f
Meyers I H—f
Miller & Williams—f
Mowrey A—f
Scholtz Wm W—f
Sheldon S B—f c
Snyder C K—f
Walrath H D—f c

WEBSTER

Alley A M—f
Compton D B & Son—f l c
Cooms I S—f l
Cooper A T—f
Dunton Geo C—f l c
Halter Martin—f
Harris R W—f
Levay L G—f l

Smith A—f
Woodworth L H—f
Yeager F—f

WILMOT

Eastman R H—f
Haugen L S—f
Jones W F—f l
Minder A—f
Munro John A—f l c
Richert R C—l c

WOONSOCKET

Allen W H—f
Cameron J B—f
Carr E W—f
Cooney Connor—f
Dalton J R—f
Dzie H S—f
Hauge H W—f l c
Hobart H J—f
Stuart W S—f
Wolff R H—f

YANKTON

Bruce, Van Antwerp & Co—f
Cavanagh & Heaton—l
Dunn E H—f l c
Duus J M—f
Gamble Mrs Eva—f
Harris C J B—f
Lloyd D E—l
Ohlman M P Jr—f
Roberts G W—f
Smith J T—l
Walpole R E—l
Wheeler R A—c
White Edwin T—f l c
Wyman A L—f

TENNESSEE

W. L. NELSON & CO.
GENERAL AGENTS

TENNESSEE TRUST COMPANY BUILDING, MEMPHIS, TENN.

ARKANSAS

TENNESSEE

MISSISSIPPI

Lumber Underwriters, N. Y.
Rhode Island, Providence, R. I.
Concordia Fire, Milwaukee, Wis
Globe & Rutgers, New York, N. Y.

Globe Underwriters, New York
Stuyvesant, New York.
German of Peoria, Ill.
Wisconsin Underwriters, Milwaukee

ATHENS

Bayliss J W—f
Dodson C F—f
Dodson W C—f l c
Fory M F—c
Keith C F Jr—f l c
Mehasey Owen—l
Moody H S—f
Reed J C—f
Riddle Fred—f

BOLIVAR

Bills J H—f
Bishop D E—f l
Crawford Wm H—l
Kahn A M—f c
Miller C A—c
Mitchell J L—f

BRISTOL

Brewer Jas K—f
Caldwell S E—l
Evans J L—l
Galloway H H—f c
Howell & Bachman—f c
Lyon J B—f l c
McFarland M A & Co—f c
Sanders H G—l
Sheen W G & Co—f c
Sheen W W & F R—l
Shipley H R—f c
Southwestern Agency Co—f
Wood Wm M & Co—f

BROWNSVILLE

Bond R N—f
Byrn J W—f

Bradford-Curie Ins Agcy

—f
Currie W T—l c
Dupree N R—f
Keathly N B & Son—f l
Lyle G W—f c
Maddox & Sonfield—f c
Parker E G—f l
Powell B A Jr—f
Smith H J—l
Thomas S F—f
Tipton & Mann—f
Whitelaw E—c
Wilder J A—f

CHATTANOOGA

Adams H H—l
Amster Sam—l
Baker W E—l
Bass & Conner—f c

Biese C W—l
Bishop J W—l
Brown E E—l
Brown Hugh—l
Brown & Landress—l
Burton, Ireland & Wall—f
Cohn J J—l
Colburn W J & Co—f l c
Crimm C H—l
Crutchfield T W—l
D'Alemberte A H—l
Darrab A E—l
Drewry & Raulston—l
Duncan & Barr—c
Duncan L—f c
Elmore S B—f c
Etter J H & Co—f
Evans-Beene Co—f l c
Farrar & Reddy—f

Ferger J Fred & Bro—f
 Gibson & Bonavita—c
 Glover & Grady—f l c
 Hall Bros & May—f c
 Harmon L B—f
 Head & Lanier Co—f l c
 Hebditch H G—l
 Jackson Roy—l
 Jones T P—l
 Jordan R C—l
 Keys F M—l
 Kirkpatrick A L—f c
 Lachman Stanley—f c
 Langley W F—l
 Landress T L—l
 Long S P—f c
 Love J Walter—f l c
 Lowry W B—l
 McFarland H L—l
 McGaughey Jas M—l
 McGee & Pryor—f l c
 Maclellan Thos—c
 Macrae & Stewart—f l c
 May & Hall—f
 Mynatt W N—l
 Moyses Sol & Co—f l c
 Norton J D—l
 Nowlin E A—l
 Olmsted Bros & Gates—f c
 Owen, Love & Estes—f c
 Pickens Mrs Carrie R—f
 Roddy T B—f c
 Rothwell R A & Son—f c
 Rowles W R—f
 Royalty C H—l
 Shepherd Paul W—l
 Slater R—l
 Sloan A N & Son—f l c
 Spence John S—l
 Spencer-Dowler Co—f l c
 Teter A J—l
 Thatcher Wm C—f l c
 Thompson T C Jr—f c
 Thompson T C—l
 Tyler's Insurance Agency—f
 Vance Harry—l
 Venchens V E—l
 Watkins J M—l
 Wester Earle N—l

CLARKSVILLE

Anderson P M—l
 Bardwell & Co—f c
 Beach Mrs Lena—f
 Byers L N—f l c
 Carter Marvin E—f l
 Catlett & Patch—f
 Fort Geo & Co—f l
 Hanner M R—f c
 Harper J R Sr—l c
 Hodgson & Caldwell—f c
 Howell & Atkins—f
 McKeage J O—f c
 Michel H L—l
 Northington & Faulkner—f l c
 Smith G Charlton—f
 Thomas D P—l
 Williams C L—f l
 Yarbrough H N—f l
 Young Clint—f l

CLEVELAND

Blackburn J R—f l
 Fox Bros—f l
 Hargis J B—f l
 Harle C W & Bro—f c
 Jordan T G—f
 Knox O A—f
 Moore B D—f l
 Reynolds M H—f
 Rogers T L & Son—f l
 Stokes T H—f
 Taber B H—f
 Taylor John—f
 Tonkin & Ramsey—f l c
 Webb B M—f

COAL CREEK

Reed C R—f l c
 Watts C J—f

COLUMBIA

Columbia Ins Agency—f l c
 Elam J J—f
 Farris Mora B—f l
 Hendley, Cochran & Thomas—f l
 Lipscomb, Burns & Godwin—f l c
 Looney E D & Co
 McAdams W G—l
 Maxwell Sol—l
 Regent & Zeitler—f l
 Sheppard J M—f c
 Vaughn W E—l c

CORNERSVILLE

Kennedy D C—f

COVINGTON

Boyd W T & Son—f l c
 Garner James L—f l c
 Girdner G A—f l c
 Green Malcolm—l
 Lindsay W H—l
 McCalla A—l
 McClelland J H—f l
 Shelton J A—f c

DANDRIDGE

Felkner Mrs A M—l
 Webster A H—f

DAYTON

Abel Rogt P—f c
 Crawford & Dodd—f l c
 Dean & Blevins—f l
 Sanborn C D—f l c

DRESDEN

Jones Arthur—f
 Lewis R T—f
 Lewis T A—f l c
 McCuan W A—f
 Mayo G T—f l
 Moran C H—f
 Webb King—f l

DUCKTOWN

Anderson Jesse P—f l c

DYERSBURG

Atkins J W & Co—f c
 Biggs & Watkins—f c
 Brigham W L—f
 Grigsby J P & Co—f
 Hayes W R—f l
 Maynard & Hendron—f
 Moss R F C—l
 Summers & Rhodes—f
 Summers M S Co—f c
 Watkins Fred C—f l
 Wells T L—f l

ERIN

Clutts C A—f l c
 McElroy Jno—c
 Parker C N—f

FAYETTEVILLE

Alexander Bros—f l c
 Allen Miss Carlee—f c
 Cowden L E—f l
 Evans Giles—l
 Feeney R Ed—l c
 Gaunt R W—f l c
 Goodrich Geo—f l
 Goodrich John T & Co—f l c
 Merritt T L—f c
 Newman J & Co—f c
 Terry E S—f

FRANKLIN

Briggs J B—f
 Cannon & Channell—f
 Cowan Geo L—f
 Ewin B D—l c
 McCan J L—f l
 McGavock Ed—f
 McLemore & Hunter—f l
 Marshall German—f
 Mullins J—f
 Murrey Tom—f
 Perkins & Green—f
 Perkins E M—f l c
 Wallace T J—f
 White B F—f
 Wright G C—l

GALLATIN

Anderson D B & Son—f l c
 Peay Mrs Ada—f
 Tomkins Bros—f l c

GOODLETTSVILLE

Mathes A R—f c

GREENEVILLE

A
 A B
 B H
 H L
 L L
 L P
 Susong D S—l

HARRIMAN

Brooks G F—l
 Foreman J C—l
 Hannah W M—f c
 Hendrick C E & Co—f c
 Manley John A—f
 Nelson Jno A—l
 Ribble J H—l
 Scott L O—f l c
 Stone J W—f c

HUMBOLDT

Adams G J—f
 Adair H F—c
 Armstrong Mr—c
 Dodson A R—f
 Fox E L—f
 Love J O—f l c
 Jackson G V—l
 McNeely R H—f l c
 Mathis J W & Co—f l c
 Senter Jno M—f l c

HUNTINGTON

Foster A W—f l c
 Wright Neil—f l c

JACKSON

Alexander A M & Co—f
 Biggs, Baldridge & Carroll—f c
 Bumpus & Estes—f c
 Caldwell, Vanden & Co—f c
 Dunaway W E—f
 Fulghum E—f l
 Gates W W Jr—l
 Glass T E—f
 Hurt R A—f
 Knott C D—l c
 Lacy F R—l c
 Landis C F—l
 McClamrock W E—f
 McCutcheon & Drake—f l c
 Mathis L E—f l
 Patton A V—f l c
 Phillips W R—f
 Polk, Ingram & Wisdom

Price J H—l
 Rochelle Roy S—c
 Sharp D L—f
 Smith R C—l
 Stovall & Shelton—f l
 Sweatman L O—f l c
 Taylor M H—f
 Tigrett I B—f
 Wilkerson & Benton—f c
 Williamson E P—l
 Williams Carl—l c
 Witherspoon Ross—l

JOHNSON CITY

Bishop & Smith—f l
 Galloway T J—f
 Harrison W B & Son—f c
 Lacy John—f
 Martin & Byrd—f
 Nease L M & Co—f
 Sharp C C—f l c
 Stafford B F—f
 Stanyard Little—f l
 Wofford Bros—f l c

JONESBORO

Cox Jno D—f l c

KENTON

Arnold C F—f
 Garrett J L—l c
 Hopper W J—f
 Howell A M—f
 King T M—f
 Rumsey C A—l

KNOXVILLE

Barrows & McSpadden—f
 Brooks Jno M & Co—f
 Clements & Clements—f
 Clements W H H—f c
 Cunningham C S—f
 Doli & Mynders—f
 Dow S B & Son—c
 Flenniken M F—f
 Flenniken F W & Co—f
 Garrett & Cannon—f
 Gothard Clyde—l
 Harkey, Shepard & Snyder—f
 Heart Frank—l
 Henderson Wm B—f l
 Hendrickson & Jenkins—f
 Hickman & Johnson—f
 Huff Wood—f
 Ijams Dr Howard—f
 Irby & Ragsdale—f
 Jennings & Searle—f
 Knaff Sam—f
 Lee W W—c
 Lutz J E & Co—f
 Lynn H W—f
 McGuire Roger—f
 McKinney T S—f l c
 McMillan Alex Co—f
 McMillan H W—l
 McMullen, Simmonds & Pettway—f
 Martin & Chamberlain—l
 Maynard & McMillan—f
 Neville S G—l
 Rambo S R—f
 Rogers Van Gilder—f
 Scott Frank R—l
 Serviss E E—l
 Simmonds, House & Co—f
 Simmonds, House & Co—f
 Still J M—f
 Terry & Malcolm—f
 VanGilder Roger—f
 Whittle M M—f c

LA GRANGE

McNamee Jno T—c

TENN.—Con.**LEBANON**

Anderson Alexander—f c
Anderson Sam M—l
Beard E E—f
Golladay Geo & Co—f c
Hill P Y—l c
McCartney A W—l
Robertson N G—l
Stiles Jno—l
Walker & Walker—l c

LEWISBURG

Alford J N & Co—f
Black T C—f
Bryant G B—l
Bryant & Lane—f l
Crutcher J F—f
Fox W D—f
Hendricks R G—f
Hopkins Bob—l
Kercheval W K—f
Lewisburg Ins Agency—
f l c
McConnell S S—f l c
Moss J Lee—f l
Murray J M—f
Turner S J—f l
Wallace C C—f l c

LEXINGTON

Graper H E—f l c
Hall R W—f
Stanford A S—l

LOUDON

Kollock Joe H—f l c

McKENZIE

Bass H H—f c
Cannon J P—f
McKenzie Co—f c
Perry C H—f l c
Porter T M—l
Thomason & Scates—f
Young C F—f l

McMINNVILLE

Harwell & Howard—f l c
Hennessee E L—l c
Holder J—f
Jones R Ed—f
Mason & Colville—f l
Reams R M—f

MARTIN

Adams Rowlett & Adams
—f l c
Bowden, Templeton &
Ross—f l c
Farmer G E Agency—
—f l c
Fisher B J—f l c
Martin & Martin—f l c
Pate W E—f l c
Scott A L—f
Turner & Harper—f l c

MARYVILLE

Coventry A A—f l c
Goddard Jas & D R—
—f l c
Law J O—f l c
Walker R S—f c
Wine Wm—l

MEMPHIS

Adams S D—f c
Alleyn C Jr—c
Anderson Gordon M—l
Beasley Wellford Agency
—f
Beattie G M—f
Bell Walter B—l
Bourne Edward & Co—c
Buckingham T N & Co
—f
Calhoun S L—l c
Carver N R—l
Cochran & Martin—f
Collier Jas D—f c

Coyne L P—l
Dean & Tindall—f
Dickinson J F & Co—f l
Dobbins M F—f c
Duncomb J S—f c
Edmondson W C—f l c
Edrington J P & Co—f
Emmett Howard—l
Erskine W G—f
Faxton F W & Co Inc—f
Fisher D A Inc—f c
Galbreath Percy—f
Grant Peter G—f
Guion H L Co—f
Hannah N T—f
Harris Emmett T—f
Harris Z T—l c
Henderson & Heyward—
—f c

Hill Frank F—f c
Hirsch S & Sons—f
Hood Frazier—l
Hunter F B & Co—f c
Jack J D—l
Lake R P & Son—l
Lawrence Wm H—c
Lehman A H—l c
Lewis C K—l
Lippitt J E—l
Martin N Hill & Co—f
Marx & Benasdorf—f l c
Mason, Carrington &
Sons—f l c

Mathes Bros—f
Matthews & Speed Co—f
Matthews J W—f
Matthews R L & Co—f l
Maury & Stout—f
Mauss H B—f
McKinney Jas W—l
Metcalf Bros—f
Mittelstadt Wm—f
Montedonico Proudfit &
Co—f
Moore W H—f
Morrison & Hoppe—f c
Nelson W L & Co—f
Newman & Prichard—f
Newson Brewer W—l
Omberg W F—l
Outten & Sullivan—f
Pearce A W & Co—f l c
Rabby E R—l c
Redford C N—l
Rice-Chism Co—l
Roudebush W S—l
Sackett Oran L—f
Shomeaker S—c
Sibley & Erskine—l c
Sledge J T & Co—f
Sloan J B Jr—f
Smith & Wallace—f
Smith J M—l
Stein G F—c
Sugarman I—f l
Taylor T J & Co—f
Thompson & Tobin—f
Timmerman W L—f
Vance Ins Agency—c
Van Matre E—f
Walker J F & Son—f c
Ward B A—l c
Weathers Chas A—l
Wellford Thomas & Sons
—f

Williamson E H & Co—f
Williamson S M & Co
Inc—f
Wills B A—l
Wills E F & Co—f
Wood W H—l

MILAN

Collins Fred—f
Harrison J R—f
Rhodes J P—f
Thompson C L—l
Webb & Keaton—f l

MORRISTOWN

Bushong W D—f
Fisher J N—f

Grant E M—l
Holloway & Harris—f l c
Lotspeich A W—f
Price E G—l
Rice & Jarnagin—f c
Taylor R F—f
Williams & Son—f l c

MOUNT PLEASANT

Acuff & Harlan—f l
Irwin E—f l c
Ross C C—f l c

MURFREESBORO

Beard Richard—f
Black Eugene—l
Brevard & Stackird—f l c
Crichlow J H—f
Hale Alden—f
Love Clifford—f l c
Rion E T—f l c

NASHVILLE

Alexander H B—l
Alexander R L—l
Armistead R A—c
Armistead W B—f
Armistead Robt L—l
Askew W T—f
Baskett & Baskett—l
Baxter J A & Co—f
Benedict & Co—f
Bennie W A & Co—f c
Bradford Davis & Co—f
Brandon D G—l
Bringhurst Booten & Co
—f
Brown J G—l
Brugh Harnett & Co—c
Buell & Crockett—f
Caldwell J E & Sons—f
Clairborne Mollie M—f l
Connell L B—f l
Coverdale N C—l
Crouch B Duke—f
Crutcher T W & Son—f
Currey R B—l
Dabney & Martin—l
Davis, Bradford & Co—
f l c
Davis Paul F—c
Dickson D D—l
Dickens N B—l
Dryfus Sol E—l c
Dudley, Fite & Metger
—f
Dunning J T—l
Eaves Wm H—l
Ewin B D—l c
Ewing F E—f
Fields B F—f
Fite Frank G—c
Folk C A & Co—f
Forde T M—l
Franklin J C—l
Fusch E A—l c
Gale W D & Co—f c
Gilmore-Clunan Co—f
Hall G—f

A. B. Benedict T. Graham Hall

Hall & Benedict

State and Local Agents
NASHVILLE, TENN.

National Fire of Hartford
Mechanics & Traders of New Orleans
Virginia F. & M. of Richmond
Sun Underwriters Agency of London

Henry R A—l
Hicks P H & Co—f
Hindman Julia—f c
Jackson H E—f
Jarvis A T—l
Lindsey A S—f
Litton G S & Co—f
Loventhal Bros—f l c
Lucas J C—f

McAdams W G—l
McKee J B & Co—f l c
Marcombs J H—c
Ogden W A—l
Ouerbacher J—c
Parkes Leonard—f
Picton J M—f
Pilcher Stewart—c
Polk J K—f
Price Erwin—l
Raymond W H—l
Robinson R D—l
Rutland W P & Co—f c
Scruggs C J—f
Sharpe Mora H—f
Smith H H—l
Smith J H—l
Smith J M—l
Smith W J—l
Spurr, Gross & Co—f c
Stone D C—f
Struby M E—l
Sykes Chas—c
Tallman A R—l
Throop & Eastman—l
Timberlake J F—l
Torrey J D—l
Treanor J O & Son—f c
Turner R W & Co—f
Wade Gideon P—c
Warren F H—f
Webster W A—l
White, Swain & Co—f
Williams R H—c
Wrenne D P—f c

NEWBERN

Crenshaw J A—f l
Harris Jas T—f l c
Roop H A—f l
Scott & Co—f

PARIS

Alexander & Carter—f l
c
Cherry Mrs A G—f
Hastings C E & Co—t
l c
Johnsonius J J B—f l c
Patterson J A—f
White Alex B & Co—
f l c

PULASKI

Abernathy W L & Son—
f l c
Brown Tom—f
Cawden L E & Co—f
Daly, Wilson & Appleby
—f l c
English W F—l
Flournoy J W—f
Follis D J—l
Harwell W F—l c
Harwood & Smith—f l c
Holt & Carter—f
Johnston M L—l
McMillion H W—f l
Riddle Geo T—f c
Smithson W B—f
Wilkerson Lee—l c
Wilkes Jno B—f l

RIPLEY

Anthony A S—f l c
Brodie Lucian—l
Henry F A & Co—f l c
Kee V G—f l
Kirkpatrick & Durham
—f
Tucker Aubry—f

ROCKWOOD

Dannel J Tom—l
Fox J E—f l c
Hall W E—c
Lamb B J—l c
Lindsley Geo P—f
Turner & Barnett—f l c

ROGERSVILLE

Armstrong W K—f
 Kenner W D—f l c
 Saurener Ralph—f
 Sturm W F—f l c

SAVANNAH

Bell W F—c
 Welsh D A Jr—f c
 Williams Ins Agency—f
 c

SHELBYVILLE

Bearden E W—f
 Coble S G—l
 Cowan H B & Co—f c
 Moody C J—f c

SOUTH PITTSBURG

Cameron & Griffiths—
 f l c
 Fitzgerald R H—f l c
 Frear & Tate—f l
 Wilson W H—f l

SPARTA

Officer A O—f l c
 Sims & Erwin—f l c
 Sutton Frank H—f l c

SPRINGFIELD

Amis H T—l
 Crosswy D F—l
 England Horace—f l c
 Johnson D R—l
 Harris & Dixon—l
 Payne & Mason—f l c
 Pike & Brown—f
 Pitt Mr—l
 Shannon & Powell—f l
 Shelton & Williams—l
 Smith, McClanahan &
 Millen—f l c

TRACY CITY

Abernathy W C—c
 Bell John—f
 Fults J D—f c

Schwoon Fred Jr—f c
 Wepf E W—f

TRENTON

Caldwell S P—f l c
 Faucett J G—f l
 Happel T K—f
 Herron E A—f l c
 Wade & Wade—f l c

TULLAHOMA

Aydelott Doak—f
 Cates H W—l
 Davis Thurman J—f
 Harton John W—f
 Minson Captain—l
 Ransom & Co—f
 Thoma Eldon—f
 Ward Robt—l
 Welch John—l

UNION CITY

Cox J E—f
 Davis & Russell—f l c

Howard & Burney—f c
 Union City Ins & Real
 Estate Agency—f l c
 Walker Jno T & Co—f l c
 White & Quinn—f l c

WAVERLY

Blessing C J—f
 Carnell D C—f
 Cowen C W—f
 Gould P F F—l
 Nolan W B—f
 Ridings W B—l
 Saunders Mason—l
 Slayden L W—f
 Sullivan J E—l

WINCHESTER

Alexander H B—f
 Embre L C—f
 Gardner & Erwin—f l c
 Morton Hugh—l
 Templeton H M—f
 Walker W E—f l c
 Williams V R & Co—f l c

TEXAS**Gross R. Scruggs & Co.****MANAGERS****SOUTHWESTERN DEPARTMENT
DALLAS, TEX.****REPRESENTING**

Westchester Fire Insurance Co., for Texas, Louisiana and Arkansas.

Camden Fire Insurance Ass'n. of Camden, N. J., for Oklahoma, Arkansas and Louisiana.

Eastern Underwriters Agency, of Camden, N. J., for Texas, Oklahoma, Arkansas and Louisiana.

Allemannia Fire Insurance Company for Texas, Oklahoma, Arkansas and Louisiana.

Delaware Underwriters Agency for Texas, Arkansas and Louisiana.

Franklin Fire Insurance Company of Philadelphia for Texas.

EXCEPTIONAL FACILITIES AFFORDED AGENTS

ABILENE

Behrens W J—l
 Cannon J—l
 Jones A B—f c
 Lambeth M C—f
 McDavid J L—f c
 Mots & Curtis—f c
 Motz Chas Sr—f c
 Muir V E—f c
 Reading H A—c
 Rollins T S—l
 Triplett G B—f
 Wise L C & Son—f c

ALBANY

Clarke A A—c
 Coffee S C—f
 Manning W L—f
 Matthews J A—c
 Reynolds A W—c
 Webb & Hill—f c

ALPINE

Baines G W Jr—f l c
 Dougherty Miss Flora—f
 Turner Otis—f c

ALVARADO

Kelly C A—f
 Oakes & Harrison—f l c
 Spinks Mrs Jessie—f

ALVORD

Henderson G E—f
 Jordan W O—c
 Whitley J M—f

AMARILLO

Askew W A—f
 Blanchard C C F—f
 Christian W A—f
 Currie & Spann—f l c
 Lefforge F M—f
 McAlpine R H—f
 Patterson W B—l
 Priddy, McClellan &
 Priddy—f c
 Smith Roy E—l
 Summers J L—f

ARLINGTON

Christopher John W—f
 Collins A W—f
 Ditto Jas—f
 Dugan Wm M—f
 Huston A L—l
 Lane & Cravens—f
 Moore J M—f
 Wallace F R—f

ATHENS

Carroll W T—f l c
 Jones & Jones—f
 Landman E A—f
 Larue, Sigler & Parsons
 —f

ATLANTA

Cameron W F—f l c
 Goodman G N—c
 Graham W F—f
 Harper Geo H—l

Hutchins J M—l
 Miles Aquilla—f l c
 Mitchell F T—l
 Pruitt J D—c
 Sharrer A E—l
 Willoughby A L—c

AUSTIN

Bahn G A—f
 Boswell W A—l
 Brush W B—c
 Cooke Geo H—l
 Corner Richard—f c
 Costley Albert—l
 Covert C—f
 Delaney L S—c
 Dickinson B S—l
 Ebbeling & Christal—f c
 Fisher & Skelley—f c
 Fisher W W—l
 Hailey & Rather—f c
 Hammond R J—f
 Harris W W—l c
 Haynie Brooks—l
 Haynie H H—l
 Hendricks F C—l
 Houston J M—l
 Jones H C—f
 Lomax R C—f c
 Lucy Jas E—c
 Malone Pat—f c
 Millican & Collett—f l c
 Muenster J H—l
 Pressler & Ziller—f c
 Prowse Joe—f
 Raymond Jos H Jr—f c
 Robinson & Hamby—f c

Smith & Fulmore—f c
 Smith C O & Co—f
 Spruill & Allison—f
 Stacy-Robbins Co—f c
 Thompson & Orchard—
 f l c

Tobin Wallace—f c
 Walling Geo Jr & Co—
 f c
 Wendlandt Carl—f
 Whitlock Mrs & Delaney
 —f l
 Young E L—l

BAIRD

Barnhill Martin—f
 Blackburn L L—f
 Day A R—l
 Ely W R—f l
 Hinds W A—l
 Jackson J R—f l c
 Turner J W—f

BALLINGER

Balhoger Insurance Agcy
 —f c
 Chastain & Co M D—f c
 Sharp Miss Maggie—f

BANDERA

Atkins H L—c
 Bryant Sam O—f
 Currie J W—c
 Duffy C H—l
 Meadows A—f
 Thalmann M R—f

TEX.—Con.**BASTROP**

Griesenbeck Bros—l
Lockett C P & Co—f l c
Ransome W B & Co—f c

BEAUMONT

Anderson F C—l
Brown R L—f l c
Bussard & Aubrey—f c
Dilworth T E—l
Edmonds J R—l
Henry R R B—f c
Jarrett & Stafford—f c
Junker & Edwards—f l c
Lilly M—l c
McGill C H—c
Pennock O H Jr—f c
Riddle J M—l
Roberts & Corley—f l c
Roberts I D—f c
Routon H E—l
Smelker & Maxson—f l c
Shepard C B—f
Singleton, Bryan & Co—f l c
Smith M W—l
Smith R E & Co—f c
Strong W E—l
Stephens H C—l
Weiss V & Son—f l c
Zorn J Jr—f l c

BEEVILLE

Brown J W & Co—f l c
Chase J A—f l c
Marsh W R—f l c

BELLVILLE

Liermann A—l
Louiwen A—f l c
Schauerhammer Carl—l

BELTON

Blair J B—f
Denny Chas F—f c
James W W—f
Pierce J W—f l c
West D M—f
Yarrell Thos & Co—f l c

BIG SPRINGS

Ambrose C D—f c
Lacy O T—f l c
Littler & Penix—f c
Piner R T Jr—f c
Potten J—f c
Rix Wallace W—l

BLOSSOM

Black A P—c
Hooper F W—f
Lenoir Tom—f
Patterson A L—l
Williams R B—f c

BONHAM

Bradford & Watson—f c
Evans Will H—f
Gibson & Taylor—f l c
Hendricks & Moor—f l c
Lowery Jos M—f l
Tapp G F & Co—f

BONITA

Camp S H—f
Gilbert M M—l
Haralson H H—l
Holland E E—l
Modrall J R—f

BOWIE

Benton T H—f
Buckner W B & Co—f c
Coffield W H—l
Green F C—l c

BRACKETTVILLE

Sergeant O F—f c
Veltmann Henry E—c

BRADY

Ballou W H & Co—f c
Brady Land Co—f
Case Tom—l
Hughes S W—f c
Jordan W W—c
Walker W W—l

BRENHAM

Amaler Fred L—f l c
Bassett Libbey—f l
Brockschmidt Aug—f l c
Broesche H G—l
Curry Lee—l c
Delaney J D—l
Lockett J A—l
Simmons H G—l
Von Kaickstein Ad—l
Williams D C—f

BREMOND

Holbert R R—f
Moore J W—f
Schmidt H—f
Turner J W—f l c
Brockschmidt Aug—f c

BROWNSVILLE

Bartlett John—f c
Grider E S—f l
Mendenhall W K—f l c
Moler & Clint—f l c
Wood & Dodd—f l c

BROWNWOOD

Camp W T—f
Denman T E—l
Ellis J L—f
Gehrke E H—l
Gordon J M—f l c
Henley E B & Co—f c
Kidd & Bell—f c
McNeese W E—l
Mid-Texas Land Co—f c
Noel H M & Co—f c
Staton J W—l
Wear G F—l

BRYAN

Adams Geo—f c
Boatwright S L—f l
Derden Ed S—l
Gordon J M—f l c
Griffin Geo G—l
Hines J T—f
Knowles Mary C—f c
Lomax E B—l
Moore J A Jr—f l c
Reed J B—l c

BURNET

Hammond T E—c
Harrell Chas D Jr—l
Johnson Geo—f l c
Jones B—l
Jones Lewis H—f
King F W—f
Knox Robt T—l
Moses Ealy J—f c
Pearson M D & Co—f c
Reynolds M—l
Thompson J U—l

CALDWELL

Bowers R S—c
Gray J A—f
Jenkins Jessie W—f l c
Johnson Geo M—l
McIves J A—l
Wood Lela—l

CALVERT

Bedach Gerson—f
Gibson P C & Co—f c
Jones T B—f c

McCrarry Miss Birdie—f
Wynne Ida H—f c

CAMERON

Hefley Mrs Mamie E—f
Lesovsky F S—f l c
Parlen W D & Son—f
Rogers Wm R F—f l c
Stafford T C—f l c
Tyson S D—c

CISCO

Davis Connie—f
Mitchell M V—f c
Owen C—f
Owen Lee—f

CLARENDON

Beville A M—f c
Lewis L O—f l c

CLARKSVILLE

Antone & Fall—f
Barry Mr—f c
Canterbury E L—f
Cloyd D P—l
Dick A P—f
Edwards W E—f
Harman S W—c
Hooks David L—l
Taylor & Butcher—f c

CLEBURNE

Allin Phil T & Co—f c
Blakney W T—l
Bryan B F & Co—f
Byers & Warren—f c
Casey Robt H—l
Clayton The B F Co—f l c
Crutchfield B F—c
Dabney J F—f l c
Davis Mitchell—c
Griffith W H—f
Helsley W A—l
Horton B S—l
Horwood R J & Co—f
Kirkham Thos P Sr—c
Mertz C W—f l c
Morgan A M & Co—f
Rose W K—f l c
Smythe J C & Co—f c
Templeton Q C & Co—f c
Vickers & Hoffman—f c
Walker Wm R—c
Watts Mrs W E—c

COLEMAN

Boog-Scott R L—f c
Culp R E L—l
Cuthbertson W W—f l c
Dumas, Zimmerman & Hines—f c
Gideon W E—f l c
Johnson Jay—f
Ledbetter J P—f c
Maroney C A—l
Murray Frank—f c
Watson D W—f c

COLLINSVILLE

Collinsville Loan & Trust Co—l c

COLORADO CITY

Buchanan & Smith—f c
Glisson D F—l
Greene J H—f c
Harness G B—f l c
Jackson M K—l
Keathley Ernest—f l c
Major Louis—l
Morrison & Hastings—f c
Reese J B—l
Root G B—l

COLUMBUS

Hoegemeyer & Hastedt—f
Shaw L D—f

COMANCHE

Eanes J R & Co—f c
Hall Art G—l
Kearby J G—c
Palmer N A & Co—f c
Scherrill Hugh—l c
Wilson Abstract Co—f c

COMMERCE

Debenport C J—f l
Jernigan J D—l
Price S C—f l c
Sheely & Moore—f c
Smith J S—f

CONROE

Foster W N—f c
Kelley M C—f c
Llewellyn J—f

COOPER

Anderson W C—l
Clark Benj F—l
Lane & Tynes—f
McKinney Bros—f c
Ratliff S C & Son—f
Simmons George R—f
Young Mrs J L—f c

CORPUS CHRISTI

Barnes & Chambers—f
Blacknall J C—f c
Bryant S T—f l c
Caldwell W H—f c
Clark George R—f c
Cole A Fred & Co—f c
Collins & Wheeler—f c
Cubage & Co—f l c
Farmer W H—f l c
Helscher W P—l
Lancaster L B—l
McC Campbell & Norton—f c
McMasters Mr—l
Southgate T B—f l c
Trask F P—l
Watson W T—f c
Wright Jesse—f c
Wright W C—l

CORSICANA

Adkisson D R—l
Bell E L—f
Blanding R P—l
Burgess Walter & Co—f l c
De Lafosse E D—l
Hunt Michael—l
Johnson W H—l
Loggins P H—c
Moss G D—l c
Olmstead L D—l
Parham S L—l
Pinkston & Church—f l c
Polk & Caldwell—f l c
Rice D N—f
Roberts J C—f c
Slaughter Lloyd—l
Stephen J R—l
Stewart J Y—l
Storey Fred—l

COTULLA

Knaggs G H—f
Manly C E—f
Thomas C C—f c

CROCKETT

Arledge H J & Co—f l c
Collins T B—l
Hail J W & Son—f c
Moore Jno I—f
Sallas J B—f
Warfield B B—l c
Winfree E & Son—f c

General Agents: THE FIDELITY & CASUALTY CO., OF NEW YORK

Home Ins. Co. of New York (Underwriters Agency)
Commercial Union Ass'n Co. Ltd. of London
Hartford Fire Insurance Co. of Hartford
New Brunswick Fire Ins. Co. of New Jersey
Concordia Fire Ins. Co. of Milwaukee
Rochester-German Underwriters Agency of N. Y.

American Insurance Co. of Newark

J. W. BLANTON

Indiana & Ohio Live Stock Insurance Company

BEERS, KENISON & CO.

GALVESTON, TEXAS

GENERAL AGENTS FOR

Atlas Assurance Co.

Caledonian Insurance Co. of Edinburgh.

London & Lancashire Fire Insurance Co.

Norwich Union Fire Insurance Society.

Standard Fire Insurance Company of Hartford.

Sun Insurance Office of London.

MARINE COMPANIES

The Standard Marine Insurance Co., Ltd., of Liverpool.

The British & Foreign Marine Insurance Co., Ltd., of Liverpool.

Boston Insurance Co., of Boston.

The Sea Insurance Co., Ltd., of Liverpool.

Western Assurance Co., of Toronto.

St. Paul F. & M. Insurance Co.

TEX.—Con.

DEL RIO

Brown G W—f l
Forman J A—f l c
Gray & Reed—f c
Green & Green—f
Jones W K—f c
McDowell C L—c

DENISON

Alexander H G & Co—
f l c
Bridendolph & White-
hurst—f l c
Corcoran Con—f l c
Goldman M—l c
Handy & Faires—f l c
Kellogg E A—l c
Poston Mrs J B—f l c
Reardon T E—f c
Williams & Sharp—f l c
Willifred Fred—f l c

DENTON

Bailey W T & Co—f l c
Davenport B H & Co—
f l c
Magee J P—f l c
Robertson Lad V—l c

DETROIT

Bailey & Guest—c
Bailey H C—f
Easley R J—f l c
Kerr C M

DUBLIN

Clay W J—f c
Dean Jno—f c
Jefferson Charley—f c
Maloney G B—f c
Pipes R L—f l c
Pittman J L—c
Ulmer C F—f c
Witcher & Keller—f c

EAGLE LAKE

Eagle Lake Ins Agency
—f c
Westmoreland & Walker
—f

EAGLE PASS

Douglas & Schmidt—f c
Hartup C W—f c
Murray J R—f
Rice Brothers—f
Simpson S P—f

EDNA

Moffett F G—c
Owen C L—f l c
Rowlett John O—f c
Staples A M—l
Stockard B S—f l c

ELGIN

Davis A H—f c
Gillespie Chas—f c
Keeble Walter—l
Moore & Moore—f l c

EL PASO

Behr Realty Co—f
Bowie H T—l
Broadus & LeBaron—f
Buchoz & Schuster—f l c
Coles A P & Bros—f c
Cornell H G—l
Crim Van P—l
Crowell Agency Co—f c
Crutcher G W & Son—f
Cruzen & Jones—l
Davis Bros—f c
Dockery & Co—f
Epps N A—l
Fall H W—c
Fisk & Ramsey—f
Hadlock E J—c
Hawkins Bros—f
Hunter Frank E—c
Kinne C A Co—f c
Latta & Harper—f c
LaSalle T Realty Co—f c
Lay H A—l
Lusk H E—l c
McGregor D H—l c
McKnight A L—l
MacMillan Mr—f
Marr Jas L & Co—f l c
Moeller Wm—f
Newman Investment Co
—f c
Page J B—l
Park Bros—c
Payne W F—f c
Perry Kirkpatrick—f l
Ramey Bros—f
Reynolds Miss Xury—c
Rinehart R H—l c
Scales & Gregg—c
Smith J H & Sons—f
Stevens Horace B & Co
—f c
Watts J J—f
Willson G A M—c

ENNIS

Arden W D—f l
Banner Realty Co—f
Boren & Brown—f
Craig J F—l
Griffin Chas—l
Reynolds Bros—f l
Sessions D S—l
Shipp & Curd—f l

FAIRFIELD

Anderson J G—f c
Childs Bros—f
Grayson C B—l

FARMERSVILLE

Huddleston J P—f c
Pendleton J E—f

FLATONIA

Flatonia Fire Agcy—f l c

FLORESVILLE

Cadena F T—l
Culpeper Chas—f
Ezzell O L—f
Graham H T—c
Hennington W W—f
Herrington E W—f

FORNEY

Adams Frank M Jr—f
Brooks M B—f l c
Center Care—l
Greenfield Emil—l
Newton W P—l
Rhea R P Jr—l

FORT DAVIS

Espy Joe—l
Prude A G—l
Stewart Jas—f
Thompson S A—f
Weatherby J P—c

FORT WORTH

Armstrong Thos M—l
Baker Jno F—f
Birdsong & Brown—l
Burroughs Geo—f
Childress Chas W—l
Collett & Siebold—f c
Cox T W—l
Crowley Frank B—f
Davis D C—l
Dobbs & Street—l
DuBose L H—f
Dyer Quimby—l
Eakle H P—c
Eaton J G—l
Edwards P H & Co—f c
Fosdick E E & Co—f c
Furman & Orgain—f c
Gilliland, Harwood &
Smith—f c
Gray & Smith—f
Haywood Roy W—f
Head & Co—f c
Hollingsworth G W—f c
Johnson, Samson & Co—
f l
Kenned Edw R—l
Littlejohn J B & Co—f c
McChesney, Hill & Co—
f c
McNaughton F D & Co
—f c
Martin K T & Co—f c
Mitchell, Gartner & Wal-
ton—f c
Montgomery C G—l
Murphy T J—l c
Nelson Norman E—f c
Porterfield & Wynne—l
Prince & Byas—c
Samuels A W & Co—f c
Shaw W—l

Shilton Harry—c
Vera Reynolds & Co—f c
Walker Glen & Co—f c
Wallace & Howell—f c
Willie W H & CO—f c
Yates W—l

FREDERICKSBURG

Bierschwale & Wright—f
Brodie A H—l
Brodie S L—l
Keller A—f l
Koenig E J—f l c
Wright Geo E—l

GAINESVILLE

Allen O—l c
Allen-Ware & Co—f c
Beasley I & Co—f l c
Guy H—c
Parde F A & Co—f
Rowland W D—f
Russell Will—l
Thompson Edw M—f l c
Wilson & Cooper—f c

GALVESTON

Adriance Jno Jr—f
Austin G T—f c
Beers, Kenison & Co—f c
Brown Chas R & Co—f
c
Collins Ira E—l
Cuenod & Co—f c
Dorsey C H—f c
Fox L F & Co—f
Goff E W—l c
Hanna John—f l c
Hiegel & Ryan—f c
Lovenberg I—f
Montgomery & Co Jas—f
Northern & Levy—f
Rice E E—f c
Ryan Ed V & Co—c
Ryan & Douglas—f
Seinsheimer J F & Co—
f c
Singer J—f c
Stewart Maco & Minor
—c
Stowe J N & Co—f l
Tellefson J C—l
Worth R J—f l c

GATESVILLE

Chrosman J C—f c
Compton Howard S—f l c
Graves A P—f
Shows J B—l
Waldrop W A—f
Wells O F—l

GEORGETOWN

Flanagan W J—f l c
Foster Wharton L—f l c
Snyder J W & Sons—f l c

J. F. SEINSHEIMER & COMPANY

GALVESTON

LOCAL REPRESENTATIVES

Fire Insurance Department

Queen of America
Aachen and Munich of Germany
Northwestern National of Milwaukee
German Alliance of New York
Security of New Haven
Home Underwriters, New York

Eastern Underwriters of Camden, N. J.
German Underwriters of Milwaukee
National Union of Pittsburgh
Mechanics and Traders of New Orleans
Firemen's Underwriters of Newark
German-American of Pittsburgh

Bonding and Casualty Department

American Indemnity Company

Marine Department

Commercial Union of London

Steam Boiler and Fly Wheel

Hartford Steam Boiler Insurance Company

GIDDINGS

Burns E A—f c
Folkes J R—f
Suchs M E—l

GILMER

Briggs M B—f
Briggs T H—l
Elms W C—l
Harrison M M—f c
Mattox R L—f l c
Mathias John A—f l
Mayback Miss E—f l
Mothis Jno A—f l
Waghalter Sam J—c

GOLDTHWAITE

Brinson M N
Broon E M—l
Clements Phil H—f
Clements R E—l

GOLIAD

Baker Levi—f c
Britton W E & Co—f c
Cambell W B & Son—f c

GONZALES

Burchard C A—f
Cole W M—f c
Gardien & Kokernot—f l c
Herzik Jos—f l
Hoakins Conde R—f l c
Potts M L—f
Walker R H—f c

GRAHAM

Norris A O & Son—f c
Stewart A D—l c
Vick D G—f c

GRAND SALINE

Alexander R—c
Chestman Edw W—f l

Cox C H—l
Gibson & Gibson—f c
Mayfield C A—l c
Sim Florence—f c

GRAND VIEW

Abney J D—f l c
Hayne Thos H—f

GREENVILLE

Chapman Robt M—f c
Ende F V—f c
Etter S R—f c
Holmes A R—f c
Massey J M—f c
Tisdale J M—f c
Van Amburg J H—f c

GROESBECK

Collins Frank A—f
Oliver D—f c
Oliver Bros—f c
Walker Miss Rose—f
Wienbish Mrs Carrie—f

HALLETTSVILLE

Bruns Cohn—l
Long E T—l
Peterson Wm—f c
Rosenberg & Young—f c
Simpson Friench & Son—f c

HAMILTON

Hill & White—f
Perry Bros—f
Raddy Eph—f l c

HASKELL

Elkins Clyde F—f
Johnson Henry—f c
Key S W—f c
Long C D—l

McConnell H G—f
Rike H M—f
Sanders & Wilson—f
Whitaker B M—f

HEARNE

Crocker E S—l
Easterwood H G—f
Gowen W A—f c
Haigler J M—f
Lumpkin W C—l
Pugh Mrs F C—f c
Urech C S—c
Wilkerson W A—f

HEMPSTEAD

Cuny T B—l c
Edwards W J—c
Greig Paul—f c
Henderson Alvin—f c
Hughes Ellen L—f
Moonay Mrs M C—f

HENDERSON

Delamar W E—f c
Fowler L M—f
Griffin H L & Co—f
Preston E M—f
Smith Mrs Fenna—f c

HENRIETTA

Squires F E & Co—f l c

HICO

Cole M A—f l c
Rodgers J P & Bro—f l c

HILLSBORO

Colonial Ins Agency—f c
Hughes Sep R & Co—f l c
Lefevre Mrs Alleine M—f l c

Lowrey & Young—f l c
O'Brien & Kirkpatrick—l
Young & Young—l c

HONEY GROVE

Black J F—f l c
Bryan C B—l
Erwin Ivan B & Co—f l c
Gibson P P—f l c
LaMaster L C—f
Robnett J H—f
Stephens J B—f c

HOUSTON

Abbey W M—f
Adams & Porter—c
Allen J A & Co—f c
Bailey A H—f
Binz, Settegast & Oliver—f
Bowden J M—f
Blaine W T—f
Bradley C V & Co—f
Brewster C G—f
Burkett J W—l
Burks D F—f
Chapman Jas R & Co—f c
Childress & Taylor—f c
Christie & Lykins—f
Cochran's Ins Agency—c
Cotton S O & Bros—f c
Cravens & Cage—f c
Cummings O S—f l c
Dumble E H & Co—f c
Ellis Warren R—l c
Evans H R—f
Fraser W G & Co—f
Gartner & Settegast—f
Hadsall E B—c
Hamblin T N & Co—f c
Henderson Robt A—l
Houseman H L—f

JAMES CRAVENS

RUFUS CAGE

K. S. DARGAN

CRAVENS & CAGE

INSURANCE MANAGERS

HOUSTON, TEXAS

Fire

Tornado

Hail

Automobile

Casualty

St. Paul Fire & Marine of Minnesota
Mercantile F. & M. Underwriters of St. Louis
Firemen's of N. J.
Detroit Fire & Marine of Mich.
Michigan Fire & Marine of Detroit

American Central of St. Louis
Camden Fire Ins. Ass'n of N. J.
Firemen's Underwriters of Newark
Minnesota Underwriters of St. Paul
Texas Fidelity & Bonding of Waco

TEX.—Houston, Con.

Houstoun Jas P—f c
Hughes J A—f
Hunter William A & Co
—c

Kelly Wallace—f
Klepinger O T—f
Kirkland W H & Co—f c
Langham A D & Co—f c
Lea, Radford & Co—f c
Lewis A N & Co—f c
Lubbock Jno B—f
McAllister E S—c
MacLaughlin Guy—f c
Maillot & Bowen—f
Malone Clayton E—c
Matthews D J & Co—f c
Melton E B—f
Melton W H—f
Miller R E—l
Munce T O—f
Murff L A—f
Noble E C—f
Painter, Reichman & Co
—f

Parks J K—f
Perry & Sammons—l c
Peters H E & Co—f l c
Price R B—f
Raphael Bros—f
Raphael S G & Co—f c
Rice & Belk—f c
Shelton & Ames—f c
Shepherd E D—l
Smith, Marvin & Co—f c
Tibbitt John S—l
Torry & Co—f c
Vinson Insurance Agency
—f c

Warner A M—f
Westheimer Max—f c
Williams & Porter—f
Wilson Joseph H—l c
Young & Felker—f c

HOWE

Davis C E—f l
Ferguson W W—f
Howdeshell J M—f
Hughes J A—f l c

HUBBARD CITY

Berry Walter E—f l c
Dean W R—f
Odell & Bishop—f

HUNTSVILLE

Bar W Y—c
Foster & Foster—f c
Singletary P H—f l c

ITALY

Freeman S—f l
George Whit—f l c
Jennings Will—f
Park P S Jr—l
Parker J M—f l
Stroud K G—f c
Walker D P—l

ITASCA

Coffman W H—f
Martin Dock K—l
Wilkinson Ed & Co—f c
Wood M S—f c

JACKSBORO

Adams L T—l
Breech Jas E—l c
Daugherty H T—l c
Davidson E M—l c
Isbell Walter—f c
Johnson Bros The Co—f
Simpson J P—c
Spillers Geo—f c

JACKSONVILLE

Brock R E—c
Burford John H—f c
Crim J R—f l

Crysup Festus—f
Duke A M—f l
Howard John—l c
Wuk L F—l

JEFFERSON

Goldberg I L—f
Stutz C A—f l c
Watson J W B—l

KAUFMAN

Goolsby H—f
Haines & Co—f
Harton C B—f l
Hubbard E V—l
Palmer Jesse—f
Shaw, Nash & Nash—f c
Terry & Brown—c

KERRVILLE

Fawcett W A—f
Hamilton J M—f
Storms Gilbert—f

KINGSVILLE

Dennett H C—f l c
Laws Ben T—f c
McCracken W H—f c
Wilson Ben F—f

KOSSE

Allen W D—f l c
Forbes & Brady—f
Robison Kit—f
Young J W—f

KYLE

Gross Otto—f c
Gross Wm—f c
Hart Jno J—f
Hartwell T F—f
Tompkins J W—f

LADONIA

Howse A M & Co—f
Weldon C W T & Co—
f l c

LA GRANGE

Brown Mills—f l
Lenert Smith & Lidiak—
f c
Weber E J—f l c

LAMPASAS

Price & Young—f l c
Spark M V B & Son—
f l c

LANCASTER

Anderson W B—l
Hurst W B & Co—f l c
Perry W Y—l
Rea C R—f l c
Wills M K—l

LAREDO

Baker J B—l
Bunn T A—l c
Denike Ed—f
Earnest & Bunn Co—f c
MacMahon P J—f c
Mims Wm H—f l c
Ryan M S—c
Sanchez E B—l
Winslow A—c
Wormser Bros—f

LLANO

Carter J H—l c
Cone J A—f c
Hoester Ben—c
Marshall O—l
Oatmen M C—f l c
Orr Wilkins—f
Tarrence E W—c
Watkins W W—f c

LOCKHART

Dodd B F—f c
Du Boise-Carter Ins
Agency—f l c
Ellis J T—l
Galloway W S—l
Gommillion F H—l
Kelly M C—l
McDowell Mrs Alta—f
Smith T A & F R—l
Trigg R T—l

LONGVIEW

Boring J A—f
Gans & Smith—f l c
Watson & McCullough—f

LULING

Boggus J F—f
Bridges Mrs A C—f
Carter & Son—f
Jackson C L—f
Manford Miss Agnes—f

McGREGOR

Cherry A P—f l
Naylor & Crain—f l c
Stubblefield T W—f l c
Walker Edward—f l c

McKINNEY

Abernathy Gideon F—f c
Erwin R D—l
Jones M T—f c
Muse J M—c
Page Jno D—f
Pope Ben—f
Ray Robert L—c
Scott & Emerson—f c
Shirley W M—f
Stacy A H—f
Walker G J S—l
White & Davis—f c

MARLIN

Goode W T—f l c
Jones & Lyons—f l c
Oltorf Chas—f l c
Phillips Bros—l
Ragsdale F H—f l c
Sewall K—f
Simpson Mr—l c
Stanley L N—f
Stephens F M—l c

MARSHALL

Adams C F—f
Allen W D—f c
Carter Jno B c
Dunn J C—l
Field & Young—f
Littlejohn A C—l c
Littlejohn R P—f l c
Pence J L—l
Raguet & Gregg—f c
Stone Geo H—l c
Westmoreland A D—l c

MASON

Hey & Durst—t
Hey Ben Land Co—f c
Lemburg & Loeffler—f
Loring Van M—f l c

MEMPHIS

Batson J A—f
Boston & Delaney—f c
Brice Mrs Buehla—f
Brice R P—f l c
Dunbar Bros—f c
Hudgins E N—l
Norwood T B—f

MERIDIAN

Bounds Roy I—f
Hale P S—f
Hill T C—f c

MEXIA

Karner P—f l c
Murphy D A—f
Park J H—f
Peyton & Sweatt—f c
Smith Blake—l c
Smith J S—f l c

MIDLAND

Bashman-Shepherd & Co
—f c
Clark J Harvey—f c

MIDLOTHIAN

Rea C R & Bros—f l c

MIDLOTHIAN

Rea C R & Bros—f l c

MILFORD

Goldston J M & Co—
f l c

MINEOLA

Gaston & Thomas—f
Hughes J A—f
Mansell & Falkner—f

MINERAL WELLS

Beeler Dick—f c
Boykin, McCracken &
Peak—l
Coleman J H—l
Durham I B—f c
Harris J T—f c
Herndon H C & Co—f c
Hopkins J B & Co—f c
Smith W P—l

MORGAN

Carruth S R—l
Covey S J—f l
Frazier Frank—f
Walton R W—f

MT. PLEASANT

Duncan C L—f l c
Furquay O M—l
Hays R J—l
Lindsay Minnie P—f l
Peterman H W—f l c

MT. VERNON

Goswick S D—f
Hill C R—f
Holbrook R W—f c
Mayers A—f
Rutherford J L Jr—f

NACOGDOCHES

Ingraham Geo C & F H
—f c
Sublett Ins Agency—f l c

NAVASOTA

Blackshear Templeman—
f l c
Bridges E L—f l c
Horlock R W—f l
Jacobs H A—f

NEW BRAUNFELS

Clemens & Faust—f
Floege Chas—l
Hoeke W H—l
Moeller H C—c
Saur Carl & Co—f l c
Schneider A C—l
Zipp, Ludwig & Kloepper
—f

ORANGE

Anderson E W—f l
Curry P B—f l c
Curtis Geo W—f c
Malone W H—f l c

J. G. HORNBERGER, Gen'l Agt. A. G. BECKMANN, Asst. Gen'l Agt.

SAN ANTONIO, TEXAS. GENERAL AGENTS FOR STATE OF TEXAS

HAMBURG-BREMEN FIRE INSURANCE COMPANY
GERMAN FIRE INSURANCE COMPANY
DEUTSCHLAND UNDERWRITERS
NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY
HUMBOLDT FIRE INSURANCE COMPANY
PIONEER FIRE AGENCY

PALABINE

Burkitt & Crane-f
Bush R N-f c
Eagle S-l c
Exell & Townsend-f l c
Hinzie H M-f c
Hughes P H-f c
Jackson Ben D-l
Oxment J W-f c
Rogers B F-f l
Ware Thos F-l
Wright-Kendall Co-f c

PARIS

Alexander M W-l
Allen J E-l
Baird Jas W-c
Ball J I & Co-f c
Brooks C B-l
Connor A B & Co-f c
Dargan K S & Co-f c
Galbreath & Dewees-f c
House & Palmer-f c
Jones J J-c
Jordan & Stevens-f
Love E-l
Norment & Broad-f c
Olson A J-l
Poteet Chas-l
Ragland C M & Co-f c
Roach A W-l
Robertson T E-l
Snider J C-l
Such Jas K-l
Upton W H & Co-f c

PILOT POINT

Burks Will D-f c
Harris M J-l
Light & Elmore-f
Montgomery W B-l
Sels J Earl-f l c

PITTSBURG

Crain J K-l
Garrison E T-f
Green E R-f
Kennedy W A-f
Morris R A-f

PLAZA

Bradshaw Joe-f l c
Carpenter E A-l
Carpenter G E-f
Crawford R H-f l
Dickerson J R-l
Johnston J T-l
Stanley W A & Co-f l c
Stark J T-f

QUANAH

Crowder & Wiley-f
Matthew S J-f l c
Robertson J B-f
Wilson J H-f

RICHMOND

Bell E D-f l c
Random R F-f

ROCKDALE

Corbett W-f
Gaiber W E-f l c
Lockett I L-f
Phillips & Perry-f l c

ROCKPORT

Dewey H M-f
Hoopes J M-f
Johnson C G-f

ROCKWALL

Chisholm Joe H-f
Shelton M A-f
Walker W C-l
Wells Dick-l c
Wells J R-l

ROUND ROCK

Swenson & Thorp-l
Thorp E V-l c

RUSK

Bonner W S-f
Gregg E L-f c
Perkins Jas I Jr-f
Shook & Norman-f c

SAINT JO

Bowers Joe-f
Cunningham C E-l
Hemphill F H-f
Mitchell-Holmes Realty Co-f c
Sampson R F-f
Scott W L-f c

SAN ANGELO

Brandt Hal F-f l c
Broome C A & Co-f l c
Ions & McDonald-f l c
Mitcham & Birdwell-f c
Robinson W S-l

SAN ANTONIO

Abbey Elmer-f
Anderson R M-f
Archer, Osceola & Co-f
Baird & Howard-l
Baldwin A D-f
Baldwin J G-f
Beckmann A G-f c
Borden J G-l
Buck S M-f
Burtchell I A-f
Campbell T W-c
Carlton O S-l
Conness W S-f
Conness W S & Co-f
Conroy & Rice-f
Cooper R N-f
Dietz Irving-f
Dillon T T-f
Dittmar & Sanger-f

Eads Homer-f
Eichltz Geo C & Co-f c
Ewing W K & Co-f c
Fisher Walter-l
Florian Chas H-f c
Florian F Ins Agcy-f
Ford Herbert C & E M-f

Griswold J C-f
Gosling Mrs Kate-l
Groos Fred C-f c
Hartwell & Co-f
Henderson & Lane-f
Herff & Eifer-f
Herring W W-f
Hill H O-f
Hoefgen P P-l
Hornberger J G-f c
Howard Geo T Sr-f
Hunter Hugh-f
Johnson & Burnett-f
Johnston Fred & Co-f l c

Jones & Co-l
Leck W H-l
Leighton T G-f
Luter Mrs M-c
McGaffey Sol & Co-f
Meyer & Webb-f
Montgomery J Frank-l
Morris H-l
Mortin W L-l
Nicholson, Furnish & Smith-f c
Pawlett, Torrey & Co-f c
Piper & Stiles-f c
Pandolfo S C-l
Rennert P T-f c
Richey & Casey-f
Robards & Dillon-f
San Antonio Loan & Trust Co-f c
Schulz E A-l
Smith J J-l
Tatum C H & Sons-l
Thompson & Robinson-f
Tobin Bros-f c
Trice & Ludolph-f c
Waggener D E B-l
Wester R H & Co-f
Zork Ralph-f c
Zorowaky Archie-f

SAN DIEGO

Croft W B & Co-f
Hoffman N A-f c

SAN MARCOS

Colbert W B-f l c
Ferguson & Co-f l c
Johnson D C-f
Ramsey A M-f l c

SAN SABA

Kelley S E-f
Kimbrough W H-f
Seiders Jno-c

Seiders Robert-f l
Urquhart W B-c
Walters G W-f

SCHULENBERG

Russak Gus-f l c
Russak Ignaz-f

SEALY

Josay J J-f l c
Sealy Ins Agency-f l c

SEQUIN

Arend A-l
Donegan Hugh-f c
Goemann H G B-f
Nolte Edgar-f
Tipe Chas E-f c
Willmanns The-l c

SEYMOUR

Francis & Rupe-f c
Rupe B F-l
Rumsey E W-f c
White H L-l

SHERMAN

Barton W L-f c
Billingsley A W-l
Blasingame & Dean-f l c

C
C
C
C
E
F
G
G
G
M
M
S
W

SHINER

Bozka J F-f l c
Kunelka Land Co-c
Welhausen C B & Co-f
Wolters Bros-f

SMITHVILLE

Moore W L-f c
Saunders R J-f l c

SONORA

Cornell & Wardlow-f
Hagerlund J A-f l
Lewis Chas J-f

STEPHENVILLE

Garrett Wm H-f
Gray & Jones-f l c
King & King-f
Moss J W-f c

TEX.—Con.**SULPHUR SPRINGS**

Dickerson W H—f c
Foscue & Pate—f l c
Henderson W F & Co—
f l c
Kennemur & King—f
Magrill & Foscue—f c
Shook Gregg—f

SWEETWATER

Daniels E Q—f l c
Geldert B H—f c
Singleton W S—f c
Wight & Wight—f c

TAYLOR

Eckhardt Robt C—f
Everitt & Still—f c
Fisher Fred I—f c
Jones J S—f c
McNamara T H—l
Moody Mrs Daniel—f
Seiders & Hoke—f c

TEMPLE

Bassett W J—l
Carroll P W & Co—f c
Cole John A—f l c
Culp R O & Co—f c
Darling T J & Co—f c
Gresham G W—c
Hall & Hall—f
Kohont J H—f c
Miller J J—l
Strange S N & Co—f c
Swink & Jones—c
Talley Luther L—f c
Wagner H G—f c
Wilkerson J A—f l c

TERRELL

Cartwright & Cartwright
—f l c
Childress B T—l
Coffy Clarence—f c
Corley T E—l
Gill, Miller & Co—f l c
Griffith & Griffith—f l c
Grinnan & Grinnan—f c
Hill Chas T—l
Lewis S L—l
Reasonover Jno—l

TEXARKANA

Hennegan & Godbald—f
c
Orr Olin—f c
Offenhauser F W & Co—
f c
Rose Andrew—f l

THORP SPRING

Dabney E M—l
Shaffer G W—l

TYLER

Bonner C T—l
Durst & Hight—f c
Heradon J H—f
Johnson T L & Co—f c
McBride W H & Co—f c
Shaw Lee—l
Swann & Cousins—f c

UVALDE

Comparet John—l c
Hammond B F—l
Hornby Agency The—f c
Kelso E H—l
Seale E B—f c
Texas Realty Co—f

VAN ALSTYNE

Carter C E Real Estate
Co—f
Evans Mrs L B—f l
Fulton R S—f l c

VERNON

Coffee R H—l
Hockersmith H D—l
McCaleb Wm—l
McColloch C S—f l
Murchi F E—f
Sherrill R B—f c
Witty E L & Co—f

VICTORIA

Hofer L N—f c
McDonald James—f l c
Stevens L M—f
Wertheimer J H—f c
Zirjacks Chas—f

WACO

Benham S L—l
Besonette V K & Co—
f l c
Davis W H & Co—f
Dockery T B & Co—f
Fort Walter V & Co—f c
Freidlander & Ludde—f c
Halsey & Franklin—f c
Harris & Alexander—f
Hays Bros—f c
Husker T S—l
Killough J M—f
McKenney E S—l c
Mackey J H & Co—f
Marshall E W & Co—f c
Mayfield Jno D—l
Moore & Moore—f
Newton Jno D—l

Parsons R J & Sons—l c
Peerless Fire Ins Agcy
—f

Pessell G—l
Roberts A R—l
Rowlett W J—l
Russell W J—l
Sanger P Jack—f
Shumate N T—l
Subler Aaron—l
Vesey E J—c
Van Wyck W O—c
Weatherford Chas A &
Co—f c
Willig Geo & Co—f c

WAXAHACHIE

Kennedy C L & Co—f l c
Langsford, Phillips & Co
—f l c
McComos R D—f l c
Mizell, Peters & Co—f l
c
Phillips E F—l

WEATHERFORD

Bains R L—l
Boone W M—f c
Davis R W—c
Hambleton W J—l c
Hawkins W R—f
Keaton A D—f c
McCrary W W—l
Price J B & Co—f c
Taylor W D & Co—f l
Tucker J O—c
Vivrett W R—f

WEIMAR

Boettcher—f
Brasher H—f c
Duve Dr C E—l
Lesser W H—l
McLeary S B—l

WEST

Bresler E H—f l c
Deveny J M—l
Holloway & Boggess—f
West & Deveny—f
Windorf Reinhart—f c

WHARTON

Bolton Chas—f
Brown R M—c
Taylor J P—c
Vineyard R H—f l c
Wharton Ins Agency—
f l c

WHITESBORO

Buchanan J M—f l c
Cowell S B—f l c

Cravins J S—f
Janisen F G—f
Kelley J A—f
Key A—f
Noland J E—f
Provine W A—f
Summy G T—f

WHITEWRIGHT

Barber Tom—f l c
Montgomery S F—f l c

WHITNEY

Feagan & Collier—f l
Sayers R H—f
Smith Roy E—f l

WICHITA FALLS

Anderson & Patterson—
f l c
Bachman H J & Co—f c
Cravens, Mear & Walker
—f l c
Duke & Street—f l c
Fowler Bros & Co—f l c
Frieze & Peery—f l c
Grisham W J—l

WILLS POINT

Funderburk W L—f c
Gibbard, Tisdale & Bruce
—f c
Howell-Owens Co—f l c
Jordan J E—l
McPhail, Meredith &
Bacon—f c
Rfley D L—l
Sanford R M—l

WOLFE CITY

Armstrong C W & Co—
f l c
Bush & Jones—f l c
Fugett Joe M—f
McWhirter C P—f

YOAKUM

Adams W F—f c
Cook & Woodrome—f
Green W E—f c
Hill Bros—f c
Woolsey-Lacy Co—f
Young Bros—f c

YORKTOWN

Eckhardt R H—f l c
Kraege Otto—l
Lenz G A—f l c

UTAH**AMERICAN FORK**

Bank of American Fork
—f
Clark J H—f
Hickman F L—f
Hindley J R—f
Johnson H C—l

BEAVER

Barton John P—f
Barton R H—f
Ipson N P—f l
Pearce R H—l
Tanner J T—f
Tolton J F—f

BRIGHAM CITY

Baird John E—l
Bowring H N—f
Figgins H M—f c
Hinckley S E—f
Hoops J W—f

Jensen Elijah—f l
Knudson Jas—f
Lee & Dunn—f l c
Phillips John W—f
Walker Frank J—f l

CEDAR CITY

Arthur C J—f
Corry E M—f l
Foster S J—f l
Dalley M H & Son—f
Higbee M D—f
Houchen W H—c
Robb James—l

COALVILLE

Beard Geo—f
Branch W H—f

EPHRAIM

Anderson P C—f l c
Greaves P Jr—f
Quinn Geo—f

EUREKA

Freed S B—f l c
Shriver Wm F—f

FAIRVIEW

Christensen Albert—l
Danielson F J C—f
Nielson Swen O—f

FILLMORE

Anderson C—f
Kelly J A—f
Stevens Dan—f

GRANTVILLE

Erickson A S—f
Huntington R J—f
Spry Wm—f

HUBER

Buell F O—f
Duke Robt—f l
Hatch Edwin—f l
Hatch Joe—f
Jensen J C—f l
Jorgensen G M—f l

HYRUM

Ames Hy B—f

KAYSVILLE

Barnes J G M—f
Blood H H—f c
Burton Chris—f
Gailey J R—f
Sheffield H J Jr—f
Swan Geo—f

LEHI CITY

Asher Wm—f l c
Evans Wm E—f

Pyffe James—f
 Ross S W—f
 Southwick Edw—f l
 State Bank of Lehi—f c
 Ving Wm—l

LOGAN

Brangham R L—f l
 Cardon Co—f l
 Crockett John A—f
 Lemming A M—f
 Hatch H E—f l c
 Hendricksen J A—f
 Petersen H A—f
 Picot A—f l
 Stewart J Z—f c
 Weston Vernon—f l

MANTI

Lawford W W—f
 Lyreng & Carpenter—f
 Orrenson E D—f

MILFORD

Besley Barton—f

MILL CREEK

Orth H K—f l c

MONROE

Rickson F—f
 Silsson Bros—f

MORONI

Anderson—f
 Alley J L—l
 Arsen D O—f l
 Adwell L W—l

MOUNT PLEASANT

Anderson Rasmus—f
 Baumann H C—f
 Lind C N—f
 Rasmussen Daniel—f
 Hall A C—f
 Hall Henry—l

MURRAY

Wood H C—f l c
 Williams J C—f c

NEPHI

Hliston John—l
 Irton T H—f
 Hitmore G M—f
 Inn T C—f l

OGDEN

Les J G S—f
 Lee R C—f c
 Ave D W—f
 Annett Geo D—l
 Atz E F—f l
 Hummitt J J—f l c
 Annadey E W—f
 Assin Jas F—f
 Cristall J M—f c
 Dardard B H—f l c
 Dardard H H—f l c
 Enters R P—f
 S C D—f
 Hey & Herrick—f l c
 Kennedy O A—f

Knauss J H—f l
 McGuire F A—f
 Mathews-McCullough Co
 f c
 Nye J C Agency—f
 Peery Brothers—f
 Preferred Ins Agency—
 f l c
 Pierce W N—f l c
 Purdy H A—f l
 Rasmussen Carl—f
 Skeen M Realty Co—f
 Smith S S—f
 Stephens F J—f
 Weber W L—l

OPHIR

Bryan Geo W—f l

PARK CITY

Clark Peter—f l c
 Fares Henry—f
 Heath & Armstrong—f
 Shields H—f
 Wight & Co—f

PARK CITY

Clark Peter—f c
 Fares Henry—f
 Heath & Armstrong—f
 Shields Henry—f c
 Wight & Co—f

PAROWAN

Adams Chas—f
 Burtes Edw—l

PAYSON

Finlayson W J—f l
 Loveless Justin A—f

PROVO CITY

Buttle Joseph A—f
 Dixon Leroy—f l
 Garden City Realty Co—f
 Holdaway Logan G—f
 Home Ins Agency Inc—
 f l c
 Jones Ed T—f
 Moore Eden—l
 Smoot Berl—l
 Thomas H F—f

RICHFIELD

Bean J F—l
 Clark S G—f
 Heppler C M—l
 Jensen D P—f
 Johnson Willis—l
 Lewis & Hoffman—f c
 McCarty Homes—f c
 Peterson Jas M—f

RICHMOND

Harris C Z—f
 Hendricks Geo G—l
 Kerr T L—f l
 Richmond Co-op Mer Co
 —f
 Schow August S—f
 State Bank of Richmond
 —f
 Thomas A A—f

ST. GEORGE

Andras James—f

SALT LAKE CITY

Alder Geo D—l
 Agency Co—f c
 Anderson A L—l
 Anderson Ins Agency—
 l c
 Ashton Jenkins Co—f
 Burt & Carlquist—f
 Buzard A J—l
 Cameron R B—l
 Cannon Ins Agency—f
 Christensen A—f c
 Clayton Ins Agency—
 f l c
 Curtis J W—l
 Darling Elmer E—f
 Davis F C—l
 Demming & McMillen—
 f c
 Done W V—l
 Eckstrom G—l
 Ensign A H & Co—f
 Fabian C C—f
 Farrell Wm G—l
 Fritch Inv Co—f
 Fuller G C—l
 Gen. Ins & Inv Co—f c
 Giesy Walker Co—f c
 Goddard Inv Co—f
 Grant H J & Co—f c
 Halloran Judge Co—f c
 Hathaway F C—l
 Hathaway J F—l
 Home Agency Co—f
 Home Trust & Savings
 Co—f
 Houston Real Estate &
 Investment Co—f c
 Hubbard Inv Co—f
 Huntendon A P—l
 Jennings Ins Agency—f
 c
 Jensen L—l
 Jensen E—l
 Jensen W C—l
 Johnson J A—l
 Jones E D—l
 Kahn Edwin—l
 Kempner Ins Agency—f
 l c
 King Wesley Agency—c
 Kipp C D—l
 Konold R—l
 Leonard & Jenkins—c
 Little & Little—f
 Livingston D H—l
 McKell W E—c
 Mills E F—l
 Moreton J B—f c
 Morris L M—l
 Mozley Frank—l
 Partridge Thos W—f
 Peck Geo W—l c
 Perkes J L—f
 Peterson O H—l
 Peterson R E & Inv Co
 —f
 Rawlings F J—l
 Richter A—f

Ricker E A—f
 Rogers-Evans Co—f c
 Salt Lake Security &
 Trust Co—f
 Scheid Karl A Co—f c
 Shaw Jas K—f
 Shepard E E—l
 Smith Bros—f c
 Smith J F—l
 Smith J V—l
 Spencer J D—l
 Stohl L H—l
 Taylor E W—l
 Timby F A—c
 Toronto A—f c
 Tracy Loan & Trust Co
 —f c
 Tuttle Bros—f
 Utah Funding Co—f l
 Wadsworth F E—l
 Walker H H—l
 Walker H L—l
 Warnock Ins Agency—f c
 Wells V P—l
 Wicks E B—f
 Williams B C—l
 Williams E D—c
 Windsor & Co—f c
 Young & Fowler—f
 Young & Young—f
 Zion's Benefit Building
 Society—f

SANDY

Crapo C C—f
 Wilson W W—f

SMITHFIELD

Farmers Union—f
 Houston W C—f
 Miles E R Jr—f
 Roskelley Jas—l
 Smith A—f
 Wallace Cad—f

SPANISH FORK

Creer R W—f
 Jones John—f
 Snel I P—f
 Snel S P—f l c

SPRING CITY

Baxter & Blaine—f
 Blain John S—f l
 Johnson J M—f

SPRINGVILLE

Deal Bros & Co—f
 Jordan Elliott M—f
 McPherson W B—f
 Maycock G R—f
 Mendenhall G W—f
 Reynolds H T & Co—f
 Westwood J M—f
 Wood G S—f

TOOELE

Baker L L—f c
 Gowans H S—f l
 Huntington R J—f

VERMONT

ARLINGTON

Field F N—f
 on H T—f
 odworth E C—f

BARRE

lard Nelson B—f l c
 antels Peter—l
 lon J W—f l c
 rington N—c
 man Geo W—c

Griggs J C—f l c
 Kent Geo—f l c
 Linekin Geo L—f l c
 McAllister Morton H—
 f l c
 Miles A E—l
 Paige & Campbell—l c
 Pape G Herbert—f l c
 Parks Harry S—l
 Ramage Rev James—l
 Robertson John—f l c

Robinson R G—f l c
 Woodruff H G—l

BARTON

Cutting F W—f l
 Thompson F D—f
 Webster C B—f l
 Webster J N—f

BELLOWS FALLS

Barrett M J—l
 Elliott H C—l c

Hayes L S—l
 Leonard E S—f l c
 Neyland Margaret—f c
 Thayers The—f l c
 Walker E L—f c

BENNINGTON

Booth E A—f c
 Harris Emory S—f l c
 Norton Harrison I—f c
 Norton L S—l c

VT.—Bennington, Con.

Quinlan B A—f
Powers Chas N—f 1 c
Williams H N—1

BRADFORD

Davis V A—f
Eaton Ins Agency—f 1 c
Morris Mrs A E—1 c
Stilwell John H—f c

BRANDON

Hilton S L—1
Jones S W—f c
Williams Frank W—f c

BRATTLEBORO

Brittan Thomas T—f 1 c
Childs F W—1
Clay G M—f 1 c
Daniels S A—f 1
Horton W C—1
Putnam F W—1 c
Taylor H E & Son—f 1 c

BRIGHTON

Cobb L A—f c
Robinson Geo S & Co—f c

BRISTOL

Estey B W—f 1 c
Hanks C A—f 1 c

BURLINGTON

Aelstine Axro M—1
Bliss W R—1
Bond J A—1
Clifford N E—1
Daigle H J—1
Dean Theron S—1
Gladstone A M—1
Green C L—1
Hall L J—1
Hammond A C—c
Hawkins E W—f
Hickok H H—f 1 c
Hindes S W—1
Howard Harry S—f 1 c
Leary T F—f c
Magner Thos—1
North F L—1 c
Peck Ins Agency The
T S—f 1 c
Powell & Marks—f c
Safford J M—c
White J G—c

CAMBRIDGE

Powell Ira M—f 1 c
Smith F E—f

CASTLETON

Clark Henry L—f

CHELSEA

Adams B H—1
Barnes E D—1
Bixby H O—c
Corwin M H—1
Mattison H N—f
Sprague W H—f
Townsend W P—1 c
Tracy Geo A—f
Wilson Stanley C—c

DANVILLE

Brainard C D—f
Tinker J E—f

DERBY

Robbins W S—f

DERBY LINE

Flint J T—f

ENOSBURG

Aelstine A A—f 1 c
Gibson J A—f 1
McFeeters W R—f

ESSEX JUNCTION

Marvin David—f

FAIR HAVEN

Durick J C—f 1 c
Preston W H—1
Sheldon H K—f 1 c
Vaughn F O—c
Williams John—1
Wilson Dr J F—c

HARDWICK

Campbell E H—c
Clark W H—1 c
Dow W L—1 c
Dutton & Mulcahy—f 1 c
Johnson J Leo—1
McGovern Frank T—1 c
Morris M G—f 1 c
Noble J W—1 c
Welch Earl R—1

HARTFORD

Pingree W S—f
Reynolds M C—1 c
Watson Alfred E—f 1 c
White N W—f

HINESBURG

Andrews F S—f
Read Ed H—f 1

HYDE PARK

Hulburt R W—1
McFarland H M—f c
Waite S B—f

ISLAND POND

Cobb L A—f 1 c
Robinson G S & Co—f c

LINCOLN

Bristol C E—f
Gove M B—f

LUDBLOW

Moore George M—f 1 c
Stickney, Sargent &
Sheels—f c
Walker Frank A—f c
Wilcox Julius A—f

LYNDONVILLE

Atwood H M—1
Campbell G M—f
Campbell & Blodgett—f 1 c
Coblegh F E—1
Nichols S D—1
Smith Geo P—1
Stuart C L & Son—f

MANCHESTER

Anderson W B—f 1 c
Bundy W H—f
Fowler J W—f 1 c
Lawrence Mr—1
Utley R W—1 c

MIDDLEBURY

Burke J M—f 1 c
Douglas J A—f 1 c
Hubbard F J—1 c
Weeks J E—f c

MONTPELIER

Ballard S S—1
Brown Joseph G—f 1 c
Gross O J—1
Sumner Benj A—f 1 c
Washburn W C—f 1 c

MORRISVILLE

Barrows Ralph—c
Bryant H D—1 c
Cheney Thos C—f c
Morse G A—1
Niles A A—f
Raymore Chas—f
Smalley H A—1 c
Wilkins Glenn A—1 c

NEWBURY

Bowen A A—f 1 c
Knight M C—f
Randal Geo—f
Rogers B O—f
Slack Geo M—1

NEW HAVEN

Everest C S—f
Landon M J—f

NEWPORT

Cushman H B—c
Drown Harry—1
Grout A H—c
Rawson O H—1
Root & Blanchard—f c
Spear R W—f 1 c
Williams & Smith—f 1 c

NORTHFIELD

Orser H W & Co Agency—f 1 c
Plastridge Eugene A—f 1 c

NORTH TROY

Arel M C—1
Butterfield A H—f 1 c
Clark P I—1
Lewis H H—f

PITTSFORD

Burbank S K—f
Caldwell J A—1
Tiffany A D—f

POULTNEY

Cushman A E—f 1 c
Deyette D D—c
Edmonds Thos P—f 1 c
Wells Geo F—1 c
Williams A E—c

PROCTOR

Boyce G H—f
Butler E P—f 1 c

RANDOLPH

Atwood J M—1
DuBois John H—f c
Gifford C C—f 1 c
Tewksbury E W—1

RICHFORD

Aiken Curtis H—1
Armstrong Wm G—1
Connings H C—1
Greene W B—1 c
Kelley F H—f 1 c
Mitchell C S—1
Wallace John H—1 c

RUTLAND

Burke J E—1
Burnham F H—f 1 c
Clark W A—f c
Dorsey Stephen C—f 1 c
Farrar H C—f 1 c
Field F A—f 1 c
Francisco M J & Son—f c
Heath A V—f 1
Heyman J—1 c
Hoadley J R—f c
Hoag C S—f 1
Hyland B S—1 c
Kent P H—1
Kinsley E S—1
Lull J C—1
McCarthy F A—f
Mason A C—f 1 c
Mason E G—1
Noyes E C—1 c
Pike Roger S—1 c
Richmond R L—1
Roberts F C—1

ST ALBANS

Atwood N N—f 1 c
Chase C H—1 c

Kearney J—f 1 c
Mason E L—f c
Meunier Geo E—1
Rhoades V—c
Stevens E P—f 1
Stranahan J C—1
Watson S S—f 1 c
Wheeler H E—f

ST JOHNSBURY

Balch H F—1
Boynton C F—1 c
Dimick O A—1
Genge V L—1
Hastings Chas S—f 1 c
Hastings L V—1 c
Impey James—1
Jacques P B—1
Lang Arthur—f 1 c
Lewis W C—f
Moore & Co—f 1 c
Morrill Geo H—f c
Nelson H M—c
Noyes A B—f 1 c
Simmons J W—1 c
Sprague W W & Son—f 1 c
Underwood Mertie—f c
West C H—1
Woodruff Caroline—1

SPRINGFIELD

David Fred C—f c
Lawrence & Wheeler—f 1 c
Leonard C G—f 1 c

STOWE

Cheney A H—f
Harris L L—f

SWANTON

Bradley E T & Co—f 1 c

VERGENNES

Barrow F—1
McCuen N J—f 1
Pierce C T S—f 1 c
Strong Wm J—f 1 c

WHITE RIVER JUNCTION

Davis Edw—f 1 c
O'Neill Robert C—f 1 c
Pingree William S—f
Russell Wm W—f c
Watson Alfred E—f 1 c

WILDER

Powers C H—1 c
Kibbie B E—c

WILMINGTON

Boyd Lealie W—f 1 c

WINDSOR

Blodgett E H—f
Boyce Chester—1
Chase Amos—1
Clark Frank H—c
Davis & Davis—f c
Greer Daniel—1 c
Heywood Leon—1
Hosington Harley—c
Howland Glenn C—f 1 c
Jarvis Mary P—f 1 c
Kelley Elmer E—1
Noble B C—1
Reynolds Alfred—1
Sunderson H D—1
Williams Herbert—1 c

WINOOSKI

Alapa L—1
Horton E H—f 1 c

WOODSTOCK

Cleveland Guy—1
Dana H S—f 1 c
Maxham A F—1
Spear H H—f 1
Thomas E A—1

VIRGINIA

ABINGDON

Dodd W S-f l
Hagy King A-f l
Kreger & Preston-f l c

ALEXANDRIA

Dyson & Paul-f l
Fleming E J-f c
Graham & Ogden-f l c
Greenaway N S-c
Grubb H J-l
Lindsey Sam'l E-f l
McCuen Jno-l
Monroe & Marbury-f c
Normoyle John D-f c
Pelton Julius-f c
Real Estate & Investment
Corp of Va-f c
Slaymaker - Schneider
Corp-f c
Stabler Laurence-f l c
White H-f l c
Wise & Co-f l c

ASHLAND

Cox F H-f
Meyberg L E W-f

BEDFORD CITY

Fitzpatrick W A-f l
Scott J J-f l
Smith Miss Rosalie-f
Wharton C W-f
White & Lowry-f l

BERKLEY

Berkley L & Co-f
Berkley & South Norfolk
Ins Agency Inc-f c
Burkett W D-l
Keister & Co-f
Lyons S W Jr-f
Nash J W-f
Parker V L-l
Peoples Bank & Trust
Co-f c
Tilley G T-f l c
Tilley T C-l
Truitt Realty Co-f

BIG STONE GAP

Beverly W S-l
Kilbourn W B-l
South West Insurance
Agency Inc-f l c

BOYDTON

Baskervill C T-f
Beales M C-l
Carter & Wall-l
Faulkner & Bedinger-f l
Wall J W-f l c
Williams Haskins-f l c

BOYKINS

Beaton C T-l c
Beaton Norman S-f l c
Beaton S L-f l
Edwards W T-l
Horner Guy T-l

BRISTOL

Blackley & Brewer-f
Evans Jno-l
Galloway H H & Co-
f l c
Holt J W-l
Howell & Bachman-f l c
Lyon Co J B-f l c
McFarland Mrs M A-f c
Sheen Wm G & Co-f l c
Shipley H P-f
Sanders H G-l
Southwestern Investment
Co-f
Wood W M-f

BUENA VISTA

Paxton W T & Co-f l c
Peoples Bank-f c
Rucker A M-f l

CHARLOTTE C. H.

Daniel E F-f
Hutcheson C M-f l
Hutcheson R F-c
Smith W H Jr-l

CHARLOTTESVILLE

Antrim Burness-l c
Boone & Smith-f l c
Citizens Real Est & Ins
Agency-f l c
Cleland Walter-c
Crowder H M-l
Gancy Kemper-l
Gilmer Geo-f
Hanchell L T & Son-f c
Hilleary H W & Co-f
Jackson J T & Son-f l
c
Julian Corbett-f c
Lovegrove J W-l
Maphis, Twyman & Mc-
Kennie-f l c
Murphy J M-f
Nicholas R C-f l
Shaw Perrin F-f l c
Walker J W-l
Wheat J Allen-l
Woods & Lewis-f l c

CHATHAM

Carter J L-f l c
Collie J W-f
Reid E S & Co-f l c

CHRISTIANBURG

Ellett G F-f c
Mitchell & Miller-f c
Mitchell Geo W-l
Pierce W L-f l c
Tompkins M H-c
Walters & Colhoun-f

CLIFTON FORGE

Davis A B-f l
Dudley W G-f l
Flint J A-f l
Hawkins E B-f c
Hawkins R P-f l c
Massie E R-l c
Sproul J A-f
Tinsley W F & Co-f l c

COLUMBIA

Mosley L E-f

COVINGTON

Carter C D Jr-f l c
Friend W S-f l c
McCaleb T B-f c

CULPEPER

Bickers J N-f l
Hudgins Fred P-f l c
Jeffries Marion-f
Latham J F-f
Masters & Brown-f
Pulliam A W-f
Rixey Robert H-f l c

DANVILLE

Averett W P & Bro-l c
Catlin Jas T & Son-f c
Crews J D-f
Douthat Harvie-f
Hamlin Miss Ramey-l
Jefferson H M-f
Kinney T P-l
Meade E B & Co Inc-
f l c
Miller E H & Co-f l

Overley J E-f c
Parham E T-l
Patton, Temple & Wil-
lamson-f l c
Ponton & Hawkins-f l c
Raine C A-f l c
Southall A M-f c
Swann, Harrison &
Graveley-f l c
Wade B H-l
Waddill-Holland Co Inc-
f l c
Walker B M-l
Walker J L-l

EAST BRADFORD

Dixon J T-f l c
Kearsley L P Co-f l c
Kenderdine W J-f l c
Sullivan G A Co-f l c

EMPORIA

Goodwyn E E Co-f l c
Harding W T-l
Lee Jesse-f l
Oliver W J-f l
Taylor H L-f l

FARMVILLE

Booker E R-f l c
Booker & Gilliam-l
Bugg C F-f
Cleaton P D-l
Cunningham C B-f l
Garland & Martin Co-
f l c
Johns R B Jr-l
Moore W E-f

FINCASTLE

Beckley A-f l c

FRANKLIN

Beale E L & E C-f l c
Beale J C-f
Bristow W O-f l
Gay Ashby-f l
Jenkins & Abbott-f l
Moury L L-f l c
Parker J C & Sons-f c
Woodward & Elam-f

FREDERICKSBURG

Allison & Co-f
Bernard Wm-f l
Botts A B & Co-f l c
Chichester & Co-f l c
Dempsey J P-l
Griffin Jno-f
Hawkins J L-f
Jones E L-f
Smith & Swift-f l

FRONT ROYAL

Duncan T S-f l
Ford C A-f
Kendrick W J-f l c
Trout W A & Son-f l c

GORDONVILLE

Dowell & Stratton-f
Gordonville Insurance
Agency-f l
Linney Norville A-f l c
McClure Robt M-f l
Mathias John H-c

HAMPTON

Clark A L-f
Clock E E-f
Hemmingway J M-f
Inglish N A-f
McCrillis G T-l
Mallon J N-f
Meyers O F-f
Parks D W-f c

Ridgeway Frank-f
Robinson Bros-f l
Robinson W L-f
Salisbury C E-f
Savage Wm-f

HARRISONBURGH

Burke & Price-f l
Dechert E L-l
Dechert W L Corp-f c
Golden E A-l
Masters & Brown-f c
Shue Geo E-l c
Staples J C & Co-f l c
Tusing C J-l c
Yancey Wm-l

KEYSVILLE

Bigelow W L-f
Hammer A B-f c
Morton W F-l
Oliver R W-f
Osborne Chas A-f
Peters Harry D-f l

LAWRENCEVILLE

May C E-f
Snow & Lashley-f l
Turnbull W & Bro-f l c
Upchurch J W-l

LEESBURG

Ferguson Geo O-l
Garrett & Co-f l c
Moore Clemens & Co
Inc-f l c

LEXINGTON

Burwell T S-l
Doist H O-f
Farmers Deposit & Sav
Bank-f
McClung J W-f c
Moore S R-f c
Moore Frank-f
Owen R L-f l
Quisenberry E A-l
Shields W T-c
Walker S B-l
Witt R R & Co-f

LOUISA

Cameron W V-c
Carter Geo P-f
Donnelly J P-f l
Gates A P-l
Louisa Development Co
f
Pendleton & Duval-c
Thomson Thomas O-f
Woodward A B-f l c
Wright Jas W-l

LURAY

Bailey L R-f
Berrey T J-f l c
Bradley & Sons J Sam-
f l
Price J S-f l c

LYNCHBURG

Adams I H Jr-l
Barham P F-l
Carrington, Stevens & Co-
f l c
Carroll I H-f c
Cosby P G Jr-f
Davis, Childs & Co-f l c
Diggs & Minnigerode-f
Harvey A E-f
Ingram T J & Co-f l c
Ivey & Kirkpatrick-f l c
Jones Miss Anna L-f l c
Moss J C-l
Otey J M & Co-f l c
Seay Frank R-l

VA.—Lynchburg, Con.
 Scott Jas A & Co—f l c
 Smith Bros & Walker—
 f c
 Steptoe & Patterson—f
 Terrell H W—f
 Thomas Henry M—l
 Tyree & Wilkins—f
 Venable G V—l
 Walker & Mosby—f
 Wayt Wm M—f
 Wood John B—l

McKENNEY

Batte & Ligon—f l
 Bell J C—f l
 Rives W C & Bro—f l
 Rives Bros—f l
 Zehmer J T—f

MANCHESTER

Adamson A L—f c
 Central Realty Co—f l
 Gee Bros—f
 Hamilton B F & Co—f c
 Royall Co—f c
 Yerty & Co—f

MARION

Brown Mrs C J—f
 Gills & Miles—f l c
 Sheffey Jas White—f l c

MARTINSVILLE

Burch T G Corp—f l c
 English J L & Co—f
 Greer & Brown—f l
 Piedmont Ins & Realty
 Co—f
 Tuggle R E—f l c

NEWPORT NEWS

Barrett Bros—f l c
 Bryant N W & Co—f c
 Chapin, Nelms & Bowen
 Inc—f l c
 Cottrell W E—f
 Harwood S J—l c
 Hoskins C R—f c
 Jones T B—l
 Mason M—l
 Miller Sol & Co—f c
 Murray Guy P—f
 Otis C R—l
 Patton Mrs May M—l
 Powell Trust Co—f c
 Reynolds Bros—f c
 Sommersville Trust Co—
 f c
 Warren & Warren—f c
 West C D & Co—f l c
 Willett & Co—f c

NORFOLK

Ames M B—l
 Armistead & Borum—f
 Aunspaugh R C—l
 Baldwin Bros—f c
 Bensten W S Realty &
 Ins Corp—f
 Bidgood J V Jr—l
 Burton-Martin Co—f
 Burwell-Carr Co Inc—
 f l c
 Burrough & Jeffries—l c
 Carter W M—l
 Childrey & Metts—f c
 Cobb W C—f l c
 Coleman Bros—l
 Collins & Van Denbergh
 —f
 Commonwealth Ins Real-
 ty Co—f
 Cook W R—l
 Coupland J R—l
 Creekmore T J & Co—
 l c
 Crockett E P & Co—f c
 Dey G W & Sons—f c
 Dobie R L—l c

Dodson W P—l
 Ferrell & Co C H—f
 Finley Lowry D—f l c
 Gordon & Hume—f
 Grubb W N—c
 Hickman W E—l
 Hill G B—l
 Hoggard H C & Co—f
 Humphreys D & Son—f l
 Jacobs & Co—f l c
 Johnson E B Co Ins—f c
 Johnston T M & Co—f
 Jordan J M—l
 Keister Co—f
 Lambert & Justice—c
 Leterman J J & Co—f l c
 Lloyd Howard—l
 Lyons S W Jr & Co—f c
 McLean O B—l
 Peoples Bank & Trust
 Co—f

Richardson R R—l
 Royen Jno B & Co—f l
 Seaboard Ins Agcy, The

S.
 St.
 T.

T.
 T.
 T.
 W.
 W.
 W.
 W.

Woodside Jno M—f c

ORANGE

Carter R W—f
 Mason W B—l c
 Samuels-Garrett Ins Agcy
 —f l c
 Shackelford-Warren Ins
 Agency Inc—f c
 Warren H C & A B—l
 Wills J Reid—l

PETERSBURG

American Banking &
 Trust Co—f
 Cuthbert Bros—f l c
 D'Alton F A—f l c
 Dunn James—l
 Goodwin E P—l
 Harrison R A—f
 James Howard B—l
 Moyler J Edward & Co
 —f l c
 Moyler John—l
 Patterson N T—f l c
 Talley W H—f l
 Venable W L—f
 Woody H M—f l

PHOEBUS

Cumming J M—f c
 Morgan M H & Co—f c

PINNERS

Pollard Wm A—f l c

POCAHONTAS

Newton J M—f l c

PORTSMOUTH

Bain J C—f
 Bain T A—f
 Bilisoly F N—f
 Briggs F T—f l c
 Brooks-Parker Co Inc
 The—f c
 Central Insurance Agency
 Inc—f
 Claud M P—f
 Emmerson J C—f c
 Glazer Phillip—f
 Home Insurance Agency
 Inc—f c

Kaufman Jeter C—f l
 Leaf Jos W & Co—f
 Leigh J Wm—f
 Miller Frank H—f
 Trant, Reynolds Co Inc
 —f l
 Welton Chas R—f l c
 Williams Lawrence—f

PULASKI CITY

Baldwin B F—f l c
 Brewer O C—c
 Cave W W—f l c
 Coffee E W—f
 Fitzhugh R G—l
 Leache C H—f c
 Peoples Ins & Realty Co
 Inc—f l c
 Price Walter C—l
 Thomas C H—c

RICHMOND

Adamson A L—f
 Alfriend T L & Son—f c
 Arrington I L—l
 Augustin Royal & Co—f
 Bacbe H K—f
 Boesaux J M—c
 Bowe Wythe D—f
 Bowe W W—f
 Cary T A—l
 Chapin & Hume—f c
 Cruchfield E Millford—
 —l

Davenport & Co—f
 Diggs & Moseley—l
 Dodson W P—l
 Drewry J C & Co—l
 Eppes-Eppes Co—f
 Fairbank Grayson L—c
 Freeman W D & Son—l
 Gibson & Moore—f c
 Gordon John W—f
 Graves Jas W—l
 Hardwicke W W—f l c
 Hardy W B—l
 Hamilton & Campbell—f
 Hanis A H—f
 Hart M D—l

Hatke L B—f
 Hennich & Puller—c
 Hutzler & Guy—c
 Jefferson & Harvie—f c
 Licky-Crenshaw Inc—f
 Lochr Chas E Co—f l c
 McCue & Alsop—f l c
 Maury W G—f
 Midyette D R Co—l
 Montague & Co—f c
 Moore J B Jr—c
 Morton W E—c
 Moyler John—l
 Pleasants A L & Co—l
 Pleasants F—l
 Powers P S—c

Pulliam Robt M—f c
 Pulliam S T & Co—f l c
 Putney D A—l
 Richardson C B—l
 Richmond Trust & Sav-
 ings Co Inc—f
 Ruffin B A & Co Inc—
 f l c
 Ruffin B A & Co Inc—f
 c

Schaefer Robt—c
 Shepherd A P—f l c
 Sills N D—l
 Skipwith G N—c
 Spence E Leslie & Son
 —c

Straus Julius & Sons—
 f l c
 Swineford H & Son—l
 Swineford O—l
 Swintz O O—l
 Tabb F Garnett—l c
 Talley, Ryland & Hobson
 —f c
 Va Bonding & Ins Agcy
 —f c
 Walker D N & Co—f l c

Walters & Morton Inc—
 f c
 Wherry & Co—f l c
 Wilmer A P—l
 Williams John C & Co—l
 Willis & Johnson—f
 Wortham & Munford—l

ROANOKE

Anderson W W & Co—l
 Andrews W L—f
 Antrim John—l
 Boswell Realty Co Inc—
 f
 Brady & Wellford—f l c
 Columbia Trust Co—f l
 Coppridge W D—l
 Davis & Stephenson—f l
 c
 Davis W K—l
 Fishburn Chas R—c
 Glasgow, Bowling &
 Turner—f l
 Goff J W J—l
 Husk & Mamm Co—f
 Jennelle M J—c
 Kregloe C E—l
 Lansford C & Son—f l c
 McClanahan W S & Co
 —f l c
 Magic City Realty Co—l
 Moore Wm R—l
 Overstreet W I—l
 Pace Bros—f
 Rhodes S T & Son—l
 Roanoke Investment C
 —f
 Savings Investment Cor-
 poration—f l
 Speed E W—f
 Speese C M—f l c
 Starkey H C—f l
 Stras & Persinger—f l c
 Turner & Turner—f
 Union Investment Co—f
 Warren, St Clair & Gil-
 lespie—f
 Weaver Investment Co
 —f
 Wells Jno N—l
 Wingfield & Harrell—f
 Wolfe & Snyder—f l c

ROCKY MOUNT

Arrington G A—c
 Davis C J—l
 Greer C S—f
 Manatee W C—f l

SALEM

Chapman J H—l c
 Oakley W H—f
 Persinger J S—f c
 Smith J H—f c

SALUDA

Saunders John R—f

SCOTTSVILLE

Beal Jackson—l c
 Dorrier W S—f

SMITHFIELD

Barrett A S—f
 Chappell J W—l
 Clarke John I—l
 Coleman Bros—f l
 Folk Wm L & Co—f
 Nelms Mrs S E—f
 Woodward & Elam—f l c

SOUTH BOSTON

East R A—f l
 Fry, Jordan & Wilson—
 f l c
 Gates & Lea—f l
 Tucker J D & Co—f l c
 Watkins, Barndale &
 Watkins—f l c
 Wright Jno A—l

STAUNTON Augusta Ins Agcy—f Bowman Chas P—l Crawford Jas A—f l Cushing E J—f c Hevener Jacob—f l Hoge & McChesney—f c King Foster—l Kiracofe Jno R—l Knowles A L—l Londersee J M—f l McCue W T—f McIlhenny H M—f Perry W J Corp—f l c Sproul & Crowle—f c Werner Philip H—l STORMONT Bristow J C—f l c	STUART Vin & Stedman—f l c SUFFOLK Dunn S R—c Hosier J Walter—f Jones & Co—l Jones & Hines—f l c Jordan Walter—l Kilby Bradford—f Norfleet R J & J B—f l c Riddick A A—f l West & Withers—f l c Woodward & Liam—f l c TAPPAHANNOCK Dangersfield G—f l c WARRENTOWN Brooks Frank C—l	Evans Miss Louise—c Fletcher A Jr—f l Fletcher Geo L—f Gaskins F D—l c Hotchkiss E I—f c Hutton H J—f l c Ritnour Hugh K—l Robertson Walter H—l c WILLIAMSBURG Brooks A—f l c Peachy B D—f Savage & Mahone—f Ware Mrs Viola—l WINCHESTER Baetjer J Geo—f c Brown Miss Fannie O—f	Bryarley H R & Bro— f l c Good & Co—f Hansbrough & Carter— f c Jamison Oliver L—l Lupton H S & Son—f l Newlin & Co—f l c Richards & Co—f Russell J B & Son—l WYTHEVILLE Boyd C R—f l c Ewald S F Ins Agency —f l c Heuser M H—f Manfin H B—l Rich D A—f Sexton G S—f c Terry F H—f l c
---	---	---	---

WASHINGTON

ABERDEEN Aberdeen Investment Co —f Cauthorn & Cauthorn— f c Faulkner L H & Co—f c Fisher A T—f Gaillac A C—l Hart W W & Co—f c Hood J M—f c Jones & Jones—f c Jones & Paine—f ANACORTES Arges O E—f l c Beard W H—f Funk W V—l c Hensler & Hardcastle—f l c Hogan F V—f McLean W A—f l Morreson & McLean—f c Schrieber & Werner—f BALLARD STATION Blue Bell Realty Co—f Cox E B Inv Co Inc—f De Moss & Twigg—f Follman J H—f Globe Realty Co—f c Grover R W—f Holton J V & Co—f Kean Bros Inc—f l Knowlton Realty Co—f Loyal Co—f Peter & Pederson—f Powers Roy E Inc—f Schneider C A—f Smiley J K—f Tiedeman T C—f Warford G H—f Young & Broberg—f BELLINGHAM Bacon & Ellis—f Baldy L H & Co—f c Banner Realty Co—f Brisbin, Smith & Livesey —f c Brown W R—f Campbell Allen—f Cole Thos B—f Collins J Will—l c Day E P Y—f Dickinson & Miller—f l c Dillon W F—f Easton J L—f Eckardt W A—f Gamwell R G—f c Horst C A—f Kenyon-Carr Co—f l c Kline R L—f McArthur D J & Sons—f Medcalf H A—f Miller & Hawkins—f Miller J A—l	Miller & Wattam—f c Sasse A H—l Slade Investment Co—f Slentz S D & Co—f Stuart R B—f Swartz & Conlee—f Terrill W E—l Thomas & Simpson—f Thompson G E—l Wheeler M—f c Wright J W—l BLAINE Danielson Andrew—f Gellespie W J—f Martin John—f Montford Geo D—f Odell & Jenison—f Pinckney John J—f Shaw G S—f l c State Bank of Blaine—f BUCKLEY Bank of Buckley—f Duvall G O B—f Jennings John—f Jones J E—f Kamprinsky W O—f Osburn W B—f Sheets J H—f Whitmore C C—f BUCODA Calais J C—f CENTRALIA Barner Geo L—l Buxton J R—f Dysart & Ellsbury—f l Hodge W H—f c McCleary T H—f Miller Mrs F H—f Thomas F W—f l Timmerman A I—f Watson John—l Wedmark O T—f CHEHALIS Coffman H C & Co—f l c Kenoyer W H—f l c Robinson Geo A—l Scooley & Deggeller—f Urquhart H W—f Urquhart & Judd—f l c White S C—f HEBLY Ames A L—f Macartney R H—f l Ratcliffe C A—f Rolfe N A—f Rolfe V E—f Whalen J E—f l	COLFAX Crocker & Perkins—f DePledge & Laird—f Love H M—f l c Reid R H—f l c Welty T J & Co—f COSMOPOLIS Brower C W—f l c Cooney Neil—f Spiegel D F—f Wellington A G—f —f Wilson John O—f DAVENPORT Cathcart Bros—f Fraser J E—f c Gibson C C—f Weaks G W—f c Wells Fred—f DAYTON Cahill W E—f ELLENSBURGH C C d D F F G H R —f Stenger P W—f Stewart C H—f l c EVERET Adamson, Meagher & Stiger—f Babcock & Son—f Baker J A—f Beecroft J T—f Bowman Ward—f Buell Fred P—f l c Clark J J—f Cort & Co—f Currie & Stanford—f c Curtiss A E—f Dearle E W & Co—f Duryee D A—f c Folsom Investment Co—f Gaston N A—f Gavelstad P M—l Hudson & Booth—f Lapke P W—f Lucas & King—f c Mitchell & Son—f Peoples Investment Co— f c Ready Investment Co—f	Rymond F G—f Schock Fred O—l Sharpe H A—l Spriestersbach Realty Co —f Torry J P—l c Westland & Stone—f l c Willis H R—f c FARMINGTON Hayfeed & Son—f Paddock E E—f Plowman L—f Renfrew W Claude—f l c Rice C H—f GOLDENDALE Abelling Edward—f Ahola A J—f Brooks N B—f Camplan C T—f l Crooks C E—f Flanary W P—f Lee E H—f Roush G H—f Spoon E O—f State Bank of Golden- dale—f Sunderland R D—l Ward L W—f White W J—l Wilson Frederick—f c Wilson T Bert—f l HOQUIAM Callihan Jas P H—f Fairbairn J A—f l Grays Harbor Land Co —f Hodgdon A S—f Ibbotson Samuel—f l Lamb W M & Son—f l McKee J S Morgan & Brewer—f c Philbrick Ed—f Shinholt F H—l Wilson Z T—f KELSO Alexander & McFarlane f l First National Bank—f c Huntington J S—f c Knight E A—f McDermott Thos—f Piamondon Geo F—f Sardom Frank J—l c Stewart F L—f l c KENT Bassett T W—f Bowen B A—f l c Guiberson & Madison—f
--	--	---	---

WASH—Con.**LYENDEN**

Austin J S—f
Baman Mrs F A P—f
Beavers C A—f

MEDICAL LAKE

Bartholemew W R—f
First National Bank of
Medical Lake—f
Hallett Stanley—f

MONTESANO

Bignold L B—f c
Bush W H—f c
Cheney B G—f c
Calder J E—f c
Nelson O M—f c
Price R M—f

MOUNT VERNON

Branigin Verne—f
Brawley & Hammach—f
Brickey W L
Dale & Shea—f
Gunderson Ole—f
Hannay N B—f
Kean Jas—f
McLean G D—f
Marble & Small—f
Mt Vernon Investment
Co—f
Nat Co-Operative Realty
Co—f
Pickering Frank C—f
Pickering Fred G—f c
Schirrmann & Co—f
Sewell Geo—f
Skagit Co Abstract Co—f
Wolfe A B—f

NORTH YAKIMA

Yakima Commercial Co
—f c

OLYMPIA

Bigelow R C & G R—
f c
Blake F G—f c
Cagwin A E—f c
Crosby Walter—f c
Crouch & Ellis—f
Cutter J B—f
Donges Felix—f
Faulkner L B—f
Frost Robert—f
Giles Milton—f
Guiberson C H—f
Haycox J L—f
Haycox W E—f
Lindley C Z—f
McDowell R E & I Co—f
Martensen Emil—f
Morrison Louis—f
O'Brien Mrs Fannie—f
Olmstead & Tetsall—f c
Otis John T—f
Rankin Sidney—f
Reasoner Frank—f
Sams J C—f
Schomber Fred—f
Steele & Flynn—f
Talcot C K—f
Thompson A—f
Uhler G H—f c
Weir Allen—f

PALOUSE

Belvair W R—f
Carey Geo M—f
Dulce John P—f
Greene P W—c
Jewett & Kinzie—f
Johnson J J—f
Kincaid G D—f
Knapp C H—f
Northrup J C & Co—f
Shreve J W—f
Webster A J—f
Weldon Mr—f c

POMEROY

Adams H A—f
Baldwin N O—f
Garfield County Abstract
Co—f c
Jewett G W—f c
Kuykendall W B—f
Morris W B—f
Pomeroy Devel Co—f
Rauch E M—f

PORT ANGELES

Aldwell T T & Co—f c
Christensen J P—f
Davis & Woods—f c
Fisher & Hicock—f c

PORT TOWNSEND

Bartlett C C—f
Bayley H V—f
Christian J C—f c
Goodrich C F—f
Hayden H T—f c
Klocker Oscar—f
Klasell N A—f c
Lockhart J M—f
McCurdy J G—f
Meeker F A—f
Rogers Jerry S—f c

PULLMAN

Chapman M J—f c
Downen E W—f
Henry G N—f
Kampen E A—f
King J W—f
Porter Wm—f
Pullman Land Co The—
f c
Ruth J C—f c
Sanger F E—f
Squires John—f c
Staley D F—f
Swain Wm—f
Walker & Strupler—f c

REPUBLIC

Ayer J A—f
Cale J C—f
Johnson H C—f
Republic Abs & R Co—
f c
Ritter J E—f
Walsh J L—f

ROSLYN

Degabriele, Eugene—f
Jutham Simon R—f
Smith-Willis—f
Smith & Bing—f

SEATTLE

Aiken G W—f
Allen Geo W & Co—c
Anderson B R & Co—f
Angier F W—f
Appleton F A—f
Atkinson J M E & Son
—f c
Baker B W & Co—f
Baker G R—f
Baker-Tennent Co—f
Ballard's Insurance Agcy
—f c
Barham M E—f

Bates, Lively & Rourke

—f c
Bert Fred W Jr—f c
Best Chas S—f c
Black Mrs C B—f c
Bliss Geo H—c
Bothwell & Crockett Co
Inc—f c
Bowden, Graham &
Arnold—f c
Boyle R H—f
Brattstrom B—f
Bridgeford J H—f
Brown Tom H—c
Brown Vincent—f
Bruggeman M B & Co—f
Bryant A C—f c
Burleigh W A Co—f
Burnett C H Jr & Co—f
Burwell & Morford—f
Carter & MacDonald—f
Chilberg Agency The—f
Claghorn J L—f
Clear C G—f
Cole Chas G—f
Cole C H—f
Colegrove F W—f
Comer W D—f c
Corliss C W—f
Cotton & Burckhardt—f c
Culver R C—f
Daugherty, Cole &
Hughes Inc—f
Daugherty W J—f
Davis John B & Co—f
Davis J E—f
Dearborn W W—f
De Mille Charles B—f c
De Moss & Twigg—f
deVenne J H Co—f c
Dickinson Chas E & Co
—f
Eagen H—f c
Eastman D P—f
Eckerly & Co—f c
Elliot J J—f
Equitable Securities Co
—c
Evans M B—f
Fay Martin—f
Finley & Grant—f
Fisken & Co—f
Fleming E B—f c
Foley S B—f
Foote & Perry—f c
Ford E G—f
Forehand J E & Co—f c
Fox A M—f
Fraser A E—f c
Frederick F A & Co—
f
Freels S E—f c
Frew D—f
Garrigues Thos A—f
Gifford A F—f
Gilmer L D—f c
Gladfelter H E—f
Gleason Mrs W H—f c
Gottstein & Scheldmiller
—f
Green H G—f
Grinnell H M—f
Gross Sam—f c
Guerras G F—f
Guion F & Co—f
Hanbey A L—f
Harnett Frank R—f c
Harper Wm P & Son—f
Herrin & Rhodes—f
Hildreth H P—f
Holts N E—f
Howell W G—c
Huggins N W—f
Hunter, Mellen Co—f c
Ironides & Co—f c
Jasperson Julius—f
Jennings C W & Co—f c
Jones & Wilson—f
Jordan F M & Co—f
Kaltz Bruce—f
Kean Bros Inc—f
Kennard & Co—c

Kinnear Paul & Co—f c

Lamping & Co Inc—f c
Lauer G L A—f c
Lewis L D—f
Linsay A N—f
Lippmann H E & Co—f
Littlefield Geo B—f
Loyal Co—f c
Lowdon P M—f c
Lowry & Pike—f c
Luth H P—f
MacCallum-Donahoe Fin
Co—f
Martin F J—f
Martin J L & Co—f c
Matsumoto H S—f
Melville C W—f
Miller R V—f c
Mooney R P—f
Moore Geo—f
Morrison & Eschelman—f
Northern Bond & Mort-
gage Co—f
North Western Inv Co—
f
Northwest Trust & Safe
Deposit Co—f
Nouvin A N—f
Orr H E Co Inc—f
Owings C E—f
Pacific Ins Broker & Co
—f
Palmer B B—f
Parker E D—f
Parkhurst H E—f
Parry D H—f
Pearce H E—f c
Pelletier J V—f c
Peltz E E—f
Perkins W D & Co—f
Peter S D—f c
Perry M F—f
Pierce A E—f
Pike R D—f
Pond W S—f
Potwin F B—c
Porep W P—f
Preston G H—f
Probstfeld H J—f
Prother & Co—f c
Qualheim C O—f
Rainier Realty Co—f
Ramsey Claude C & Co—
f c
Raser H A—f c
Realty, Loan & Banking
Co—f
Redding C R—f c
Reid J C—f
Rhodes F H—f
Ritter Wm H—c
Roberts P N—f c
Romano J B—f c
Rourke G W—f c
Rowe O A—f
Rupe C M—f
Russell S L & Co—f c
Sander Fred E & Co—f
Sanxay J F & Co—f
Schmauser J F—f c
Schroeder H A—f
Schwabacher Bros & Co
—f
Sealey & Co—f
Shay Bros & Gilmer—f c
Sizer H L—f
Smith & Clidise Inc—f c
Smith J P—f
Snider C R—f
Spencer Geo A & Co—f
Stein J C & Co—f
Stoddard E B—f c
Strout E A & Co—f c
Stuart R C & Co—f
Thaanum & Frazier—f c
Thomas J E & Co Inc—f
Underwood Julia—f
Upper C H—f
U'ren T & Co—f
Vincent W H Inc—f
Washington Loan & Se-
curities Co—f

Walker A D—l
Walker Agcy Co—f l c
Walker R E—f
Wallborn D E—l
Warner R E E—f
Webster E L—l
Whalley John A & Co—
f c
Wicks P E—f c
Williams L E Inv Co—f
Williams W R—f
Wilson Grant—f
Woolley & Co Inc—f c
Young E J—f

SNODGRASS

Burton James—f
Comegys H C—f
Cook Fred—f
Gorham C W—f
Hall Jas W—f c
Hartman Fred—f
Kuehn Wm—f
Leufest Elmer—f
McGuinness M J—f
Van Bown Jas—f
Walton H F—f
Weaver J A—f c

SPOKANE

Acheson J—f
Anderson Land Co—f
Andre W L—f c
Asheim Julius—l
Becher & Thompson—f
Big Bend Land Co—f
Broberg & Schuler Co—f
Browne Investment Co—
f
Buchanan Eugene—l
Chamberlin Real Estate
& Imp Co—f
Clark Bros & Kline—f c
Clough C F & Co—f
Colonial Bldg Co—f
Columbia Finance Co—l
Connelly M B & Co—f c
Crites Jas E—l
Curby Mr—l
Day & Hanson Security
Co The—f
Dorn Rudolph—l c
Dyer Grant—f
Edgington E W—f
Elmendorf & Elmendorf
—f c
Fenstermaker H F—l
Fischer F H—l
Flenner N—l
Folger W P—f
Frausola P J & Co—f
Frazier W A—f
Gallagher D J—l
Gentsch Theodore—f
Grinnell F B & Co—f l
Grove W W—f
Guernsey-Newton Co—
f l c
Gusdorf Adolph—l
Hay E T—f
Henry John W—l
Hunter M C Co—f c
Inland Underwriters—f
Jones Mitchell—f c

Jones Arthur D & Co—
f c
Lavelle F N—f
Litchfield Charles—l
McCoy C H—l
McCrea & Merryweather
—f c
Macfarlan W H—f
McKnelly Jacob I—l
Mann & Hinkle—f c
Martin R J & Co—f
Martin W D—f
Mechanics Loan & Trust
Co—f
Miller Monroe—f c
Murphy, Favre & Co—f
Oppenheimer M & Co—
f
O'Shea Edw J Jr—f
Paine F C—f
Prescott Bros—f
Preston Joseph—l
Reinhardt J A—l
Rogers C H—f
Rosenhaupt & Weaver—f
Sawyer Land Co—f
Schedler Investment Co—
f
Scott W M—f
Seward Thomas—l
Sherwood J D—f

tern Trust

Bank—f

—f

—f

Co—f

—f

V & Co—f

ust Co—f

—f c

Co—f

& Invest.

—f

—f

UE

—f l c

ER

—f

—f

—f c

—f c

—f c

—f

—f

Cone D R—f
Corey C M—l

C

C

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

D

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

G

WEST VIRGINIA

BERKLEY SPRINGS

Dawson T H B & Son—f
Johnson V E—f
Somers & Allen—f

BETHANEY

Glenn J R—l

BEVERLY

Ward J B—f l c

BLUEFIELD

Bowman E L—f l c
Citizens Underwriters
Agency—f c
Easley E H—f l c
Evans Ray—f c
Ellis W D—l
Flat Top Ins Agency—f c
Hicks Spiller—l
Home Ins Agency—f l c
Land John F—f l c
Udy J A—f
Union Ins Agency—f
Williams J W—l

BUCKHANNON

Drummond Ins Agency—
f l c
Lynch C A—l
Sexton Ins Agency—f l c
Young Ins Agency—f l c

CHARLESTON

Bacon N O—l
Carson & Summers—f
Dabney Kern—f
Gallaher & Sutherland—
f
Goode Ins Agency The
D E—f
Hanna Addison—l
Hickel A C—l
Irons Sim—f
Jones William—l c
Jones-Winkler Ins Agcy
—f l c
Kanawha Valley Agency
—f c
Laidley Geo B—f
Lloyd D E—l
Lohmeyer, Goldsmith
Patterson Co—f l c
McChesney J Z—l c
McGlasson G E—l
Morris Ham—f c
Newcomer G H—l
New River Agency—f c
Noyes & Young—l
Patrick John—l
Scherr, Morton & DeVan
—f l c
Thayer J S—l
Thornhill J L—l
Todd Geo W—f
West Virginia Agency
Co—f l c

CHARLESTOWN

Burns & Jordan—f l c
Campbell Wm—l
Gallaher C Frank—f l
Moore & Moore Inc—
f l c
Norris W O—l
Roberts & Shearer—f l c
Washington, Alexander
& Cooke—f l c
Wynkoop A G—f l c

CLARKSBURG

Alexander & Alexander—
f c
Bentley Saml R—l
Clarksburg Ins Agcy—f
Home Insurance Agency

—f c

Hornor & Hood—f c
Jenkins R N—c
Long P M & Son—f
Modlin H F—f
Mutual Real Estate &
Brokerage Co—f
Post Howard—f c
Post Reger Co—f
Reed D K—f
Thorne A K—f l
Tracy Ledru—c
Union Insurance Agcy—f
Willison & Dennison Co
—f c

DAVIS

Erhard Bros—f
Heirmimus R D—f
Hamby P A—l c
Meyer H A—f l c
Mills Geo—f l

ELKINS

Cromwell W R—f l c
Day B W—f c
Fling E O—f l c
Haranan, Preston—f
Harper W K—f l
Keim N G—l
Keim & Keim—f l c
King Kirk—l
King Co The—l
Lawhead N M—c
Nydegger Jno F—f l c
Pulliam Jno A—l
Snedigar W N—f l
Sutton & Wilt—l

FAIRMONT

Bradshaw John—l
Evans Charles W—f l c
Gadd R L—l
Holbert Bros—f c
Hood Chas G—f
Jones & Parish—f
Kelly L W—l
Miller & Miller—f
Nichols F E—f c
Poling J W—l
Smith Hugh F—f
Walker & Kelley—f

GRAFTON

Barlow J H S—f c
Bonafield Ruby C—f
Cruise & Coveney—f l
Friedman S J—l
Gocke Chas—f
Kendall N F—f
Koelz Kate P—f c
Mason L J—l
Morgan & Co—f
Musgrove S M—f
Parrish Realty Co—f
Starcher & Co—f l c
Thayer J R—l

GRANTSVILLE

Miller A G—l
Stutler D E—f
Waldo S T—c

HINTON

Ewan & Meador—f l c
Graham L P—f l c
Hinton Insurance Agcy
Co—f l c
Peck E H—f
Woolf R R—l

HUNTINGTON

Aleshire-Harvey Co—f l
c
Ashworth L J—f
Beale & Thornburg—f

Blair & Buffington—f l c
Burdette J H—l c
Burnett Oliver—f
Caldwell Bros—f c
Cammick, Rece & Cam-
mack—f l c
Davis & Davis—f c
Dusenberry W C—f
Ellis Mr—f c
Greater Huntington
Realty Co—f
Huntington Ins Agency
—f l c
Lemley Mr—f c
Potts J N—f
Prichard Fred C—f
Shelton Jos R & Son—
f c
Thompson Thornburg &
Watts—f l c
Wilson, Blair P Co—f
Werninger A W Co—f l
c

KEYSER

Babb F H—f
Bane George W—l
Bowman H L—l
Crooks W E—f l c
Doyle Jas T—f
Fletcher C M—l
Lepa, Jas E—f
Newhouse Geo B—l

KINGWOOD

Albright & Gibson—f l c
Wolf C W L—f c

LEWISBURG

Burdette W R—f l c
Dice John C—f l

LOGAN

Burns & Raik Inc—f
Johnson W B—f
Holland B L—f l

MANNINGTON

The Crown Insurance
Agency—f l c

MARTINSBURG

Alexander H L—f l c
Harrison P R—f c
Pownall Chas V—f
Small Miller—f
Thompson H S & Co—
f l c
Trammell F J & Co—
f l c
Weaver & Dunn—f l c

MAYSVILLE

Highberger W T—f

MONTGOMERY

Dodd J E—f l
Dyer & Shrewsbury—f
Montgomery & Coles Ins
Agency—f l c
Pirreneg H E—l

MORGANTOWN

Anderson T W—f l c
Bank Realty—f
Barbe Clyde—f
Brown M L—f l c
Gronniger Jas D—f
Hall Roy O—f c
Hayes Mills Corp—f l c
Herd C T—f
Jolliffe Wm—f l c
Miller Chas E—f l c
McNeil Ed W—l
Purinton John—c
Sanders Harry—f l c

Sisler M T—f l c
Snee W J—f l c
Steele George C—f l
Thompson J H—f c
Warman Altha—f
Wharton J L—f l c
Wood George M—f

MOUNDSVILLE

Brown & Son—f
Bruce J D—l
Conner W E—l
Kesselring C A—l
Keyser Asher—l
Roberts E G—f c
Rogers T R—l
Scott & Booher—f c
Vint Geo W—l
Woodruff S H—l
Wright & Thompson—f c

NEW CUMBERLAND

Bradley C S—f l c
Robb & Scott—f l c

NEW

MARTINSVILLE

Crimmell G C—l
Dayton W R—f l c
Fiess F P—l
Harman S E—f
Hughes W E—f l c
Kendle M L—f l
Wright C H—l

PARKERSBURG

Blackford B R—f c
Burwell & Snodgrass—
f c
Cecil N H—f
Chancellor E P Jr—f c
Citizens Ins Agency—f c
Citizens Building Assoc-
iation—f c
Langfitt I N—f c
Logan & Summers—f c
Mathison J A—f c
Morgan W H—f c
Ogden S D—f
Paden & Luttrell—f c
Park Joe—f c
Parkersburg Banking &
Trust Co—f
Parkersburg Insurance
Agency—f c
Peadro J T—f
Pike Investment Co—f c
Shrewsbury J A—f c
Smith & Swearingen—f c
f c
State Insurance Agency
The—f c

PENNSBORO

Collins S W—f
Conaway T D—f
Cunningham Jay E—f l c
McGinnis B F—f
Stoops & Heflin—f
Warder R L—f
Weeklay & Sharp—f l

PHILIPPI

Corder W D—f l c
Hall Jas K—f
Teter D H—f l c
Ramsey G B—f l

PIEDMONT

Kenny Thomas F—f l c

POINT PLEASANT

Gibbs B F—f l c
Hutchinson R L—f l c
Roush O A—f l c
Windon J W—f

RAVENSWOOD

McKay W S—f l c

RIPLEY

Adams Miss Jean—f l c

RONCEVERTECrickmer & Boone—f c
Doughty T P—f c
Johnson & Kauffelt—f
McDowell R C—f l**ROOSEVELT**Hoffman W L—l
Roberts R C—l**SHEPERDSTOWN**Harrison Schley—f
Weltzmeimer F L—f**SISTERVILLE**Brownhead Geo—l
Home Ins Agency—f l c
McCoy H W—f
McCoy John—f c
McKay Joseph & Sons—f l c
Strance Geo—l**SUTTON**Baxter W C—f
Herold A C—f
MacQueen C F—f
Morrison W F—f c
Sutton O K—l**TERRA ALTA**Burke K E—f l c
Chrystal E T—f l
Criss W G—f
Gandy F W—l
Harriman W H—l c
Kelly C T—l
Lakin F L—l
McGinnis W A—f
Miller C A—f l**THOMAS**

Martin Geo—l

UNIONMcClagherty J C—l
Readle R E L—l
Wheelwright F D—f**WELLSBURG**Cooper Ins Agcy—f l c
Curtis & Reeves—f c
Everett & Mahan—f
Foster W F—f
Glas W R—c
Jacob C K—f
Magee C B—f
Miller W R—f l c
Ralston John—f
Reid T J—f c
Snediker & Co—f c
Windsor Chas R—f c**WESTON**Edwards & Edwards—f
Harrison, Woodell & Young—f
Kobelgard B A—f
Smith & Farnsworth—fWarren A A & Son—f l c
Weston Ins Agency—f**WHEELING**Armbruster Frank E—l
Baird Geo—l
Bowie E B—f l c
Brown T E—l
Calahan P R—f l c
Campbell Alex R & Co—f l
Cowen & Co—f l c
Crooks Geo C—l
Dinger Daniel—l
Dickens Chas—f c
Dutsch Geo W—f
Ebling L C—l
Emsheimer Agency The Jos—f l c
Fidelity Investment &F
F
F
F
G
C
HH
H
H

f c

Hesse & Kirchner G—f c
Jenkins J H—l
Kemper R M—l
Kilmyer C J—f l c
Kimberland Mr—l
Mathison Geo J—f l c

Meek T S—l

Merkle Henry—f c
Morgan D G & Son—f c
Myers F C—f
Paul Alf & Son—f c
Paul Jos F & Son—f c
Paul & Welsh—f
Quarrier C H—l
Rice, Hendrix & Co—f l c
Rinehart W H—f
Rizer C J—l
Robinson J E—l
Rogers J L V—f
Rolf Ins Agency L A—f
Roller & Emig—f c
Roth J P Realty Co—f
Shaffer E E—f c
Shafer W K—f c
Smith Geo O—f c
Smith S H—l
Snedeker Albert—l
Speidel & Bachman Inc—f
Stalnaker D E & Co—f l c
Steger & Son J—l
Sweeney T B—l
Tatum & Caldwell—f
Taylor C B & H M—l
Taylor & Thomas—f c
Vardy Co W W—f
Vidal H A—l
Vieweg Christian—f
Vaden C A—l
Wheeling Ins Agcy—f c
Whitehead Ralph & Son—f c
Zane & Reid—f**WISCONSIN****HILBERT & BAERWALD COMPANY
INSURANCE****86-88 MICHIGAN ST., MILWAUKEE, WIS.**Sun Insurance Office, London, Eng.
Orient Insurance Company, Hartford, Conn.
Aachen & Munich Fire Ins. Co., of Germany
Fire Association, Philadelphia

Mechanics & Traders of New Orleans

Hanover Fire Insurance, New York

Assurance Company of America, New York

Travelers Insurance Co. (Liability Dept.) Hartford, Conn.

STATE AGENTS.

METROPOLITAN CASUALTY INSURANCE CO., New York

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT CO.

LONDON GUARANTEE AND ACCIDENT CO., Ltd., Chicago (Burglary Dept.)

FEDERAL INSURANCE CO. (Automobile), of New Jersey.

ASSURANCE CO. OF AMERICA (Surplus Lines).

GLOBE INDEMNITY CO., (Boiler Dept.)

ALGOMABoedeker & Knospe—f l c
Kelacy I N—f
Bretl & Hamachek—c
Parker M T—f**ALMA**Buehler Gans & Saby—f
Ibach P E—f c**ANTIGO**Benishchek John & Son—f
Bretl Geo—l
Brown J T—f
Dasham W R—f
Frusher Fred—lFrusher J J—l
Gagen James—f
Hall J C—l
Hay Henry—f
Hogan T W—f
Kiefer Fred W—f c
Maertz W A—l
Morse & Tradewell Co—f
Palmer E H—f c
Schmitz Geo W—f
Schreibels Joseph—l
Trever & Crandell—f c
Waertz W A—l**APPLETON**Appleton State Bank—f
Conkey P M—f l c
Corncross R E—f
Fuchsgruber A J—fHarbeck-Hilfert Insur-
ance Agency—f l cHipp C A—f
Huetter J—f
Keller Louis H—l
Koffend Joe—f l c
Kornely P A—f l
Marston Roy N—f
Pierce D H—f c
Rhulander A—f
Roemer C—f
Steinberg D P—f l
Stevens J—f
Vanderheyden W H—l
Vaughn Ed—f c
Verzey W J—f l c
Voerck Albert—f l
Walthers Fire Ins Agcy—f
Weidmann W J—fWettengel Fred Felix—l c
Winkenwerder J W—f**ASHLAND**Bardon Thomas—f c
Brandt O F—l
Buchanan Geo H—l
Burch & McDermott—f c
Davis A H—f c
Ellis J S—f l c
Good Jas W & Co—f c
Lamal Peter—l c
Loranger G C—l
Noble A B—f c
Pinashoki A—f
Quam W—f
Schroeder O B—f
Tomkins A Pierce—f
Van Doosen J F Co—f c

WIS.—Con.**AUGUSTA**

Bradford A E—f
 Bradford I B & E M—
 f l c
 Dittmer Gus & Son
 Paul iG W—f c
 Shadler & Miske—c
 Thwing & Treiber—l

BARABOO**BEAVER DAM**

Bird Hugh A—f l c
 Daniel Ino W—f l c
 Healy John C—f c
 Healy J T—f
 Lawrence A P—f
 Malone P H—f
 Markham C A—f c
 Mason E S—f c
 Schemmel Mrs Minnie—f
 Velling Peter—f
 Welch & Liebig—f
 Williams E E—f c
 Zarwell J F—f

BELOIT

Baumes W H—f l c
 Bullock E D—f
 Burdge & Gault—f
 Burns Bro—f
 Dow J B—f l c
 Dow J S—f
 Gott W W—l
 Harper T R—f
 Livermore F F—f c
 Love J A & H J—f c
 Peet Brothers—f c
 Roberts H—f c
 Van Wort Don—f c
 Wilkinson Mrs George—
 l c
 Winegar A J—l

BERLIN

Babcock W G—f c
 Christie & Crawford—f
 l c
 Engelbracht F Jr—f c
 Grota W A—f
 Hitchcock Chas W—f l c
 Morman Henry—f
 Saunders Sybela—f
 Schumekosky John M—
 f c
 Silverthorn L J—f
 Tucker A L—f l c
 Woodman W W—f

BOSCOBEL

Ableiter A—f
 Blair Chas A—f
 Howe W C—f l c
 Kemp H E G—f
 Menckhausen C—f
 Muffley F C—f
 Payne W H—f

Richardson D B—f
 Ruka L B—f l
 Scheinpflug John—f

BRODHEAD

Carpenter C W—f
 Derrick F D—f c
 Kearney M L—f
 Skinner C R—f
 Skinner & Stone—f l c
 Sprague Burr—f

BURLINGTON

Bergener C O—f
 Gill F—f
 Hatch C—f
 Hoppe P—f
 Jones C A—f l c
 Madden & Kennedy—f l
 Marsh F G—f

CEDARBURG

Armbruster John—f
 Barth Walter—l
 Becker M P—f
 Boernes Herman—l
 F
 H
 Jc
 K
 K
 S
 W
 W

CHILTON

Bechlem Otto—f
 Brown Glenn A—l c
 Connell T E—f
 Gruber Joseph—c
 Hume G C—f
 Kingston A C—f
 Noll Andrew—f
 Paulsen Wm J—f l c
 Pinaow W F—f
 Shewe August—l
 Schwartz Mike—f

CHIPPEWA FALLS

Bailey M S & Co—f c
 Coleman E H & Co—f
 Favell H P—f
 Fletcher L A—f l
 Gailey Robt—f l
 Greenwood W R—l
 Hughes F R—f l c
 Joas Joseph—f
 Leonis Nunka—f
 Lord C M—l
 Moen T T—f
 Nolan Jas M—c l
 Nunke A—l
 Preston C E—f
 Sorenson H E—f l
 Stopfer Lawrence—f
 Zimmerman John—f

CLINTON

Hawks & Reese—f
 Kemmerer J F—f l
 Moehlenpach H A—f l
 Northway W S & A K—
 f l c
 Tuttle V C—f

COLUMBUS

B
 C
 D
 H
 L
 M
 P
 R
 W

CUMBERLAND

Comstock H S—f
 Cook Geo B—f
 Fuller W N—f
 Hart R B—f
 Kalk C F—f l
 Larson Lewis—f

DARLINGTON

Bower Walter—f
 Carey J K—f c
 Conley P H—f c
 Howery L B—f
 Jolly H L—f l
 McConnell & West—f l
 O'Brien John—f c
 Orton P A—f l
 West Geo F—f c

DE PERE

Brockman J B—f l c
 Chase Frank—f
 Clarke Jas E—f l
 Janesen H J—f l c
 Le Maire Geo N—l
 Schnitzler John L—f l c
 Smith Herbert J—f l c
 Stewart Wm—f
 Workman W M—f c

DODGEVILLE

Carter W F—f c
 Edwards T H—f l
 Hoskins & Williams—
 f l c
 Hoskins James J—f
 Perkins E A—f
 Ransom O K—f
 Reese John M—f l c
 Strong Orville—f
 Thomas B Jr—f c
 Taylor C H—f l

DURAND

Brainard K K—l c
 Brunner H A—f
 Eldridge R C & Mrs J D
 —f
 Hillard C M—c
 Hooser A W—f
 Pattison E S—f l c
 Smith A C—f c

EAU CLAIRE

Christophel Henry—l c
 Culver J C—f c
 Droege Harry A—f
 Farr Frank Jr—f
 Heiss E W & Co—f c
 Hubbard & Hayes—f c
 Jackson Agency The—f c
 Kelley C N—f
 Kildahl J—f c
 Looby Geo J—f
 McCorkhill M V—l

McDonald Leo S—l
 Mahoney W J—f
 Rounds E D—l
 Schlomer Peter—f
 Schner J—f c
 Selmar John J—f c
 Smith J A—f c
 Wiley Thomas—f l

EDGERTON

Farman G F—l
 Jensen F W—f
 Johnson Henry—f l c
 Ladd E M—f
 Son H C—f

ELKHORN

Barnes C—f l c
 Barnes Henry & Lorenz
 —f

C
 C
 H
 L
 M
 N
 S
 W

ELROY

Dithmar J T—f c
 Gaffney L V—f
 Field F T—f
 Hart J E—f
 Kelley W M—f
 Marsh L S—f
 Rowan H C—f
 Sifer Archie—f

EVANSVILLE

Baker Fred—c
 Colony O T—f
 Hartley Robert D—f l
 Magee Geo—f
 Phillips W R—f
 Pullen Geo L—f
 Richmond R M—f
 Shreve J M—l
 Snashall C H—f
 Toile Will—f
 Van Patten & Van
 Wormer—f

FOND DU LAC

Baker A F—f
 Cole W E—c
 Crosby R H—f l c
 Dana A G—f l c
 De Steese William—f c
 Fairbank R C—f
 Freiberg C F—f l
 Handt C L—f l c
 Heath-Borcham Agcy—
 f l c

H
 H
 M
 M
 M
 P
 P
 S
 S
 S
 W

FORT ATKINSON

Aspinwall C H—f l c
 Brandel J C—f l
 Caswell C A—f c
 Chase Roy D—f c
 Curtis C B—f
 Donkle O W—f l c
 Hibbard & Kyle—f
 Hoffmann W O—f c
 Kelly W H—f c

Kerschensteiner M J—
f l c
Moore O C—l c
Rehm Lewis—l c
Rice E S—f l
Rogers F H—f c
Rumary R C—l
Schreiner J F—l
Stengel A L—f
Tratt P H—f l c
Savall A J—f
Wigdale E A—f c
Winterburn Leo—c

FOUNTAIN CITY

Fugina Martin L—f l c
Fugina Paul L—f l c

FOX LAKE

Hotchkiss G J—l
North Wm C—f
O'Connell Wm F—f
Roberts G F—f l c
Williams J C—l c
Williams M E—f

GRAND RAPIDS

Brooks J E—l
Brown Mr—f c
Cain O—l c
Fairbanks W L—l
Fritzeninger C M—f l c
Gilkey F G—f l c
Pease Earle—f l c
Pomaineville E N—f l
Renne C M—f l
Slater W C—l
Taylor & Scott—f l c

GREEN BAY

Ansoerge E K—f l c
Berendsen Jos—f
Roland Ins Agency—f
Bong G—f
Burdon R T—f c
Cannard A L—f
Fisk Ins Agency—f
Francois J P—f
Green Bay Ins Agency—
f c
Hoeffel S P—l c
Jung C E—f
Kaster Peter—f
Lefebvre F J—f c
Macy J P—f c
Martin Eli—f c
McNeill & Baker—f
Mohr Ins Agcy—f l c
Murray Earl—l
Nelson John—f l
Pamperin Miss S C—f
Parmentier July—f c
Rondeau E—f
Schepeck John—f c
Security Loan & Insur-
ance Agency—f c
Stiller A F—f
Van Duren P J—f
Warren Edgar B—f c
Wilson Robt—f

HAYWARD

Alexander Wm—f
Fuley H F—c
Kurth B F—f c
Rohlf B F—f l
Rohlf Wm F—f

HORICON

Diets Louis—f l c
Hawkes Charles—f l c
Herker P B—f
Laupp Chas—c
Markham Wm H—f
Rehfeld & Neitzel—f l c
Simon E W—f l
Yorgey J M—f c

HUDSON

Ashley L H—l c
Bunker B—f l c

Christopherson Harry—f
c
Clark R W—c
Crary F O—f l c
Dinsmore Miss T—f c
Disney C A—f
Hennington A—f
Jones J E—f l c
Kermatt E—l
Thoen Emil—c
Webster E M—l
Webster W E—f

HURLEY

Flanagan J C—f l c
Foster Geo C—f
Lamphrey & Thomas—l c
Reid Dan—f l c

JANESVILLE

Biera C P—f l c
Blackman Frank A—l
Bugs Robt F—f
Burns J H—f l
Carter & Morse—f c
Cleland C S—f c
Clemons Fred L—f l c
Cunningham H J—f c
Denniston Mrs J A—l
Dougherty Wm H—c
Fleck Brown—l
Gaarder Arthur—l
Groat Wm—l
Haggart H S—l
Jacobs Geo A—f
Kemmerer & Kemmerer
—l
Kennedy J E—f
Kelley Peter—l
King J H—f
Lee W N—l
Livingston G W—l
Lyman Miller—c
Manning Chas—f
Moore Geo R—l
Moser Harry—f l c
Moyer Ernest—f l
Parker C E—l
Parish Wm H—c
Sennett Geo J—l
Scobie J G—f
Smith Harry—c
Wurms F J—l c
Yeomans Floyd—f c
Zimmerman Fredk—c

JEFFERSON

Bum C A—l
Haberman O T & Co—f c
Hayes J J—f
Henry W S & Co—f c
Kerschensteiner O J—f c
Mistele & Smith—f l c
Schweiger E A—l
Shakesheky L W—l
Stoppenbach O F—f c

KAUKAUNA

Koewacts M J—f l
Mulholland H J—f
Schwin N D—f
Towsley P A—f l c
Weifenbach H—f l c

KENOSHA

Baldwin H M—f l
Barr Chas—f
Bullamore H L—f
Carlson Chas—f
Corcoran J H—f c
Crook H C—f
Dorr R K—l
Fanning W J—l
Flasch Raymond—f
French A H—f l c
Grasser F J—f
Hastings C D—f
Hollister E H—f
Hudson Geo W—l
Jordan H F—f

Kenosha Realty Co—f c
Lindstrand E—f
Marx P A—f
Melville Geo M—f l c
Millar Jas—f c
Nowacki Casimir—f
Pennfeather Jas—f
Pfenning Chas—f c
Reinold Fred—f c
Reith H W—f
Stemm Fred—f l c
Swift W J—f
Symmonds Frank—f
Tarbell C A—f
Tully Jas—f
Turnock C E—f
Villnow G L—f
Werner N J—f
Yule Herbert—f
Zens John—f

KEWAUNEE

Andre Carl W—f
Bruemmer O H—f
Cowell W A—f l
Dewane James H—f
Hutchinson & Schultz—f
Karel & Janda—f l c
Mahlberg Jos—f
Seidenglanz E—f
Walecka Jos G—f
Wing G W—f
Wojtechovsky W—f

LA CROSSE

A
C
D
E
F
G
H
H
H
K
K
L
L
L
L
M
M
M
N
N
O
Pettingill J L—f c
Pobresko Jos—f
Ross Chas—l
Rossitter W L—f
Roth Realty Co—f
Saltz J F—f
Security Agency The—f c
Schofield F H—l
Schweizer J Geo—f c
Steenberg O—f
Taylor H L—f
The Burke Agency—f c
Van Auken C S—f l c
Volz B H—f l
Walker & Woods—f c

LAKE GENEVA

Barfield J—f
Best Wm—f
Brown Louis—f
Burdick H A—f
French C S—f
Hill H L—f
Tyrrell J J—f
Willitz C H—f l
Wormood F E—f

LANCASTER

Clark & Pugh Co—f
Clauson G W—f
Day Fred—f
McBrien James—f
McCoy E L—l c

Schreiner David—f
Stevens L H—f
Stone John M—f
Taylor S N—f
Wheeler L G—f

MADISON

Adams & Fox—f
Albright Victor—f

A
A
B
B
B
B
C
C
D
D
D
D
E

Eighmy & Eighmy—f
Fehlandt Wm—f
Fish & Schulkamp—f c
Gallagher A J—f
Geisler & Neckerman—f c
Groves Asa B—f
Haley John C—f l c
Haley Louis C—f
Herfurth Theodore &
Son—f c
Hobbins H B Ins Agcy—
f c
Hobbins Louis M—f c
Huyler J P—l
Ives F N—l
Johnson Ollis—f c
Kremer Felix—f
Kropf R R—f c
Lamp Robt M—f c
Larsen A C—l
Legler F E—f
Levitan Sol—f
Leutscher G A—f
McKay W J—f
Main W E—f c
Main Willett E Ins Agcy
—f c
Marks Roy J—f
Nicodemus R C—f c
Oeland L L—f
Pfund H—f
Prindle L—l
Proctor J C—f c
Rowley L B—f
Runge A E—f
Savings Loan & Trust Co
—f c
Schupert J C—f
Shaffer C E—f
Shakesheky & McMillin
—l c
Sherman O W—f
Slinde Bros—f
Stark Paul E—f
Starkweather F W—f c
Stephenson R C—l
Sommers Max—f
Vogel H G—f
Wright W W—f

MANITOWOC

Davies T W—l c
Dedrick N—l c
Donohue J G—l
East Wisconsin Trustee
Co—f
Ertz C C—f l
Falge H—f
Franz, Schmits, Kadow
Co—f c
Gielow C A—f
Guttmann Wm—f l c
Hacker & Groth—f
Hansen Carl—f
Hougen & Brady—f
Hubbard H F & Alice E
—f c
Kelley Harry F—c
Lindstedt Julius & Co—
f c

WIS.—Manitowoc, Con.
 Markham & Markham—
 f c
 Mulholland Henry—1
 Schulze A C—f
 Shenian A P—f c
 Sherman E S & Son—f
 Sladkey J E—f l
 Vraney Frk—f
 Willinger Wm—f l c
 Willott Jos Jr—f
 Zannacker H—1 c
 Zentner F T—f

MARINETTE

Baker W S—c
 Bernardy Frank N—f c
 Duxbury & Madagin—f c
 Evans L J—f
 Feickrich F B—1 c
 Fisher Jos—f
 George & Green—f
 Gitchell J H—1
 Graves Geo W—1 c
 Hitchcock L S—c
 Johnson C J—c
 Kimball R R—1
 Lehman W A—1
 McGillis J J—f c
 Marbes M—1
 Mathisen Osten—f l c
 Marryman & Robeck—f c
 Miller Edw W—c
 Ott Geo J—c
 Plouff L T—1
 Schneider Edw R—f
 Setright J K—f c
 Stenger L M—1
 Sunstrum C W—f c
 Tremear Wm—1 c
 Zietz Jos R—c

MARSHFIELD

Cole J F—f
 Deming E M—f
 Edwards C B—f
 Fleckenstein M G—f
 Hahn & Hahn—f
 Hansen Chas—1
 Kalbskopf R A—f
 Kraus P J—f c
 Marx Joe—1
 Meidl A J—f
 Pulling E B—f l c
 Seubert John—f
 Upham E A—f
 Vaughn Frank—f
 Vollmer Fred—1
 Wagner Hugo—f c
 Williams R R—f

MAUSTON

Adler F A—1
 Barrows C E—f
 Ensch Peter—f
 Grubb Geo S—f l
 Hosig W G—f
 McFarlane J A—f
 McNowen C W—1
 Powers T F—f
 Price C L—f
 Winsor W F—f

MAYVILLE

Bachhuber Andrew—f
 Dreger Alvin—f
 Herberg Paul—f
 Janssen Sertz Co—f l c
 Lentfoehr Wm—f
 Ringle Wm—f
 Strasen-Krohn Co—f l c
 Thielke Herm—f

MAZO MANIE

Cork Wm—f
 Lappley Harry—1
 Lappley Henry—f
 Leonard H R—f
 Smith Horace—f c
 Wurster W H—f

MENASHA

Fedrau Herman—f
 Fieweger J L & Co—f l c
 Heckrod Frank—f
 Hartung & Weber—1
 Jarvis Jos—f
 Little S S—1 c
 Mayer Geo J—f
 Oberweiser C J—1
 Pleasant J M—f
 Richardson Newton—1
 Schoetz M M—f
 Schoetz & Sensenbrenner—f

MENOMONIE

Barker Geo A—f
 Bates E J—f
 Clarke's Ins Agency—f l c
 Drowley E—f
 Flados Martin—f
 Hopwood John—f c
 Inenfeld Henry—f c
 Joyce J E—f
 Kabot B—1
 Kraft Bros Co—f c
 McLean J—1
 McLean W C—f
 Miner Frank—f l
 Quilling H—1
 Seely G H—f l c
 Stone T—1

MERRILL

Allen H R Agency—f c
 Bowell H J & Co—f l c
 Breck Lloyd—f
 Brassard Wm—f c
 Downie & McQuillan—f c
 Kubasta F W—f c
 McLaughlin & Donaghue—f c
 Moore Earl L—1
 Phinney D M—f c
 Rossman F G—f l c
 Russell Fred—1
 Smith & Zollman—f

MILWAUKEE

Albright Dr Chas E—1
 Armitage Agency—f
 Auer L & Son—f c
 Bacher Julius—c
 Baldauf Joseph—f
 Barber E B—f
 Bartlett Geo D—c
 Basse E O—1
 Basse G D—f
 Baumann J H C—f c
 Bejma Jos—f
 Berndt Paul F—f
 Bogk & Pfeiffer—f c
 Bowes J D—f
 Braun O A—f c
 Bryant G J—1 c
 Bues A A—f
 Buckner Sam O—1
 Calhoun Ins Agency—f c
 Callen Thos J—f
 Clark Montgomery—1 c
 Courtenay & White—f
 Crolus S H—f
 Crowley J M—f
 Czerwinski B A L & Son—f
 Czerwinski Ignatz—f
 Damkoehler F & Co—f
 Daumling Chas—f
 Delaney Frank F—c
 Dexheimer C D—c
 Dietrich & Schuengel—f
 Dietz Carl P—f
 Dingwall R L—f c
 Dorow Paul—f
 Drake Wm C—1
 Dunn W A & Co—f
 Dunphy J F—f c
 Durand Loyal—f c
 Durand W T Leedom Agency—f
 Ehlhardt B—f
 Eldred Agency The—c
 Elmer Rich—f
 Ernst Theo—f
 Esau Chas—f
 Ettenheim Sol & Son—f
 Ewens & Son—f
 Feasley F H—f
 Finger Wm—f
 Fischbeck V D—f
 Fleming T J—1
 Foss & Co—f l
 Forecki & Przybyla—f
 Forster A C—f
 Friedrich, Teall & Hackbarth—f
 Froede, Bodenstab & Ludwig—f
 Fuller H S—1
 Gaedke & Miller—f c
 Gausewitz Arthur P—f
 Gibson Miss C M—f
 Gollusch Henry—f
 Gordon P H—1
 Gottschalk S W & G H—f
 Graebner W H—f
 Grant A C—1
 Grange Wm—f
 Greene Bros & Hansen—f
 Grootemaat A L—f
 Grutza Frank J—f
 Guillaume Wm—1
 Hackett, Hoff & Thiermann Inc—f c
 Hahn Rudolph A—f
 Hamm P H—f
 Hannan Jas & Co—c
 Hanson T A—f
 Hatcher Wm J—1
 Hathaway A S—1
 Herdeggen S—f
 Herzberg Jos & Son—1
 Hibbard C F Co—f
 Hilbert & Baerwald Co—f c
 Hoe J H—c
 Holzhauser & Weber—f
 Hoeh John J—1
 Host Clem P Co—f
 Host Zeno M—f
 Huchting F B & Son—f
 Hucke H J—f
 Hug & Frey Co—f
 Hummel H D—f
 Hunkel G P & Son—f
 Hymen J C—f
 Jaeger Wm—f
 James G H Son Co—f
 Jazdzewski B—f
 Jefferson Rich—f c
 Jelinck Ben—1
 Johann J E—c
 Jones J Elias—f
 Kallmeyer C J—1
 Karsten & Van Nostrand—f
 Koller Jos P—f

Krauthoefer Wm J—f
 Krehla & Metzner—f
 Krysiak J W—f
 Kunz Peter—f
 Le Brock M J—1
 Leviash Fred F—f
 Lindenmann H J Co—f
 Long Samuel—f
 Lukasewicz S S—f
 Lyman T R & Co—c
 Mabbett H J—f l
 McGinn Agency—f
 MacLaren M N—1 c
 MacNeill E H—f
 Mapel John J—1
 Matthews & Kramer—f
 Maynard C A—f
 Maynard & Picken—f
 Mehl Oscar C—f
 Meixner L E—f
 Merrill Roger L—f c
 Millard Fred C—f
 Miller H C—c
 Milwaukee Ins Agency—f c
 Mohm & Stark—f
 Morgan B A Co—f l
 Morgan Jas—1
 Mueller J H—1
 Mueller R C Jr—f
 Mueller Theo Co—f
 Mueller G H—f
 Myers J O & Co—f
 Norris H F—1
 Norris R H—f c
 O'Brien John—1
 Ocult & Harris—1
 Oswald Wm J—f
 Patten M M Agency—f
 Pawling & Presentin—f
 Piepenbrink & Roehr—f
 Plimpton H D—1 c
 Pittelkow Chas & Son—f
 Poposkey A V—f
 Potter E J—f
 Porth Edw—f
 Pozorski Jos—f
 Pozorski S J—f
 Ragsdale J C—f
 Rebhan Aug Co—f c
 Reilly John E—1
 Reinke Wm F—f
 Richter & Dick—f c
 Richter Theo—f
 Riemer Gus J—f
 Rigby Jas A—1
 Roberts Co The—f
 Rock H J—f
 Rogers E E—f
 Rossbach A C—f
 Russell Geo H & Co—f c
 Saltstein A L—1 c
 Sanborn P R—1
 Schaefer C A—f
 Schissler Bros—f
 Schultz & Kutchera—f
 Schmitz R F—1
 Schmitz W A—1
 Schneider J M—f

Chris. Schroeder & Son Co.**Real Estate and Mortgage Loans****General Insurance****86 Michigan Street****Milwaukee**

Koeffler Hugo—f
 Koepke E H—f
 Knoblauch E L—f
 Kauffung Henry W—f
 Keil W D—c
 Kennedy J A—f
 Kieck G H—f
 Kircher, Heimann & Host—f

Schroeder Edward—f
 Schroeder Wm F & Co—f
 Schuffenhauer & Zumach—f
 Schultz A J—1
 Schultz F F—f
 Schultz & Kutchera—f
 Semmann J L Co—f

Shenners W H Co-f
Simamdl Chas-l
Smith & McGinn-f c
Soevig Jno-f
Sprechen J H-l
Strozvik J S-f
Suelflow F W & Sons-l
Tappin, Benedict, Riedel-
burg Co-f c
Trzebiatowski Albert-f
Tschientschy Fred-f
Vance David Co-f
Weils B M Sons Co-f c
Wenz A & Co-f
Whitnall C B-f
Whitney F H-l
Wilde M E-f
Wilmanns F M-f
Woller & Blum-f
Wurster E G-f
Zillmer & Zentner-f
Zimmer John P-l
Zingen & Braun-f c
Zwalina R-l c

MINERAL POINT

Bishop A P Jr-f c
Feidler J J-f
Fallon Frank H-l
Freide Henry-f
Hartert N-f
Hanscom Henrietta-f
Iowa CoBank-f
Mercarole J A-f
Priestley T M-f c
Reynolds J B-f l c
Spensley Calvert-f l
Well H S-f c

MONROE

Ainsworth Fred-f l c
Baltzen Maurice-f l c
Gorham R D-f
Honeywell J D-f
Stearns D A & Co-f l c
Thorp Geo E-f
Treat B G-f l c
Wells Grant U-f
Wilkinson Geo W-f l c

NECEDAH

Barney Harry W-f l c
Niles A P-f l
Pfaff V G-f l c
Stowassch Jos-f
Ware R L-f

NEENAH

Brown H B-f l c
Brown W G-f c
Christensen P-f
Clausen H H-f
Gerhardt W A-f
Hilton H C-f c
Hinterthuer W H-l
Hough A J-f
Jensen Nels-f
Kellogg A W-f
Mott Mayhew-f
Pride E B-f
Robinson & Gillingham-f
Smith, Fred-f
Spengler W H-f
Williams E A-f l c

NEILSVILLE

Phillips Jas A-f
Root H M-f c
Schuster & Campman-
f l c
Wilding Myron-f

NEW LONDON

Anderson Andrew-f
Brain & Laut-f
Demming G W-c
Hermann A C-f l c
Hilderbrandt J G-f
Jelliff C M-f
Knapstein & Croak-f
Meany T-f

Pape E C-f l c
Putnam G H-f
Thompson C-f

NEW RICHMOND

Baker Luther A-f
Hawkins S N & Co-f c
Hughes James E-f
Kibbee A R-f
McCoy J W-f
McNally Wm F & M P
-f

Rounsavell H E-f c
Smith & Oakes-f c

OCONOMOWOC

Cronin T T-f
Delaney E W-f
Edgerton B G-f c
Evans N W-f
Hurlbut Margery J-f
Jaeger Hermon-f
Kelly John A-f
McDowell W S-f c
O'Brien Glen-c
Probert C D-c
Robinson Geo E-f c
Theobald E C-c
Williams Louise C-f

OCONTO

Baldwin & Parise-f
Brazeau & Pelkey-f c
Caldwell A J-f l c
Caldwell John-f
Dan Levy J A-f
Harvey L C-f l c
Morrow G C-f
Pecor David-f
Pocquette Joseph-f l
Whitney Ray-f

OMRO

Davidson G B-f
Davidson Rob-f
Hurlbert Wilbur E-f l
Schloerb Mrs Netter-f
Shelp J S-f c
Trelwen John D-f c

OSHKOSH

Armington W N-f c
Audus & Hinman-f
Baker W H-l
Barber A J & Co-f l c
Barber Co The-f c
Barnes F B-f
Bass Henry-f
Billmeyer H-f
Bishop Homer H-l
Bowen W H-l c
Brereton Geo R & Son-
f

C
C
C
C
C
C
D
D
D
D
F
F

Gruenewald W P-f
Harmon Agency-f l c
Johnson Geo-f
Kirst A W-f c
Kloekner & Mehlmann
-f c
Kossel & Beutler-f
Lane F R-f
Lawson David-f
Luscher G S-f l c
Luscher Wm D-f c
Mueller Frank T-f
Redemann & Senn-f
Schoettl John-f
Stroud Horace-l c
Van Keuren F R-f
Van Slyke A R-l c

Weisbrod E W-f c
West, Nevitt & Tuttle Co
-f c
Youman's Carlton F-f
Zoelzer Paul-f

PEPIN

Langers E-f
Schilling Aurthur-f l c
Theis C J-

PITTSVILLE

Crowley T J-f

PLATTEVILLE

Block M S-f
Davey B J-f
Dolan P J-f
Estabrook L M-f l c
Gardner D-f c
Gardner David Jr-c
Gribble C H-f c
Hale & Head-f c
Karrmann J Jr-f
Kleinhammer Henry-f
Kopp A W-f
Loveland C A-f c
Mann Harry B-f l c
Marcussen F W-f c
Metcalf Geo-f
Thompson W J-f
Trisider John-f c
Wynne Miss Mary-f

PLYMOUTH

Albrecht Arthur-f
Bade H C-f
Bergeman Otto-f
Bude R A-f c
Dow E A-f
Dow R W-f
Graef Wm-f
Grice Leon-l c
Hostman H W-l c
Koehler R H-f
Lendtko H-f l
Mahstedt D-f l
Robertson R W-f c
Rooney H J-f
Sweet M-f l c
Wolf M-f l c

PORTAGE

Baker E S-f c
Dering C L-f c
Ernsperger Sam-f c
Fulton Wm-f
Hanley & Standenmayer
-f

H
K
K
K
L
L
M
M
O
O
S
S
Washburn Walter-f

PORT WASHINGTON

Adams Geo-f
Biehler John-f l
Bostwick E B-f
Bostwick J M-f l c
Eckel C F-f
Grady Albert-f
Hill Clarence-f l c
Ramsey W H-f
Schumacker Frank-f c
Schumacker F J-f
Schuman W F-f
Uselding J E-f

PRAIRIE DU CHIEN

Amann E C-f
Garrety J-f
Neidymeyer F-f

Otto H-f
Smrcina V-f

PRESCOTT

Chapin George-f
Cook Geo-f
Longworth Edward-f l

PRINCETON

Giese Herman-l c
Manthey H J-f
Maxwell H J-f
Megow H E-f
Rimpler Albert-f
Schulteis Henry-f c
Whittemore W W-f

RACINE

Anderson Jacob-f
Bashell R E-l
Boyd R M-f
Carpenter & Rowlands-
f c
Christianson Nels & Son
-f
Durgin J E-l
Fagen T A-f
Frankson J R-f
Gemmell J A-f
Janca D G-f c
Johnson C & Son-f
Knight J W Co-f
Leach J W-f
McCaughy W F-l
Mann I O & Son-f
Miller L D & Co-f l c
Miller Wm H-f l
Mogensen Louis-f
Morey D J & Sons-f
Peterson & Nelson-f
Petura J L-f
Powers Thos-l
Rowlands J E-f
Schlegel L-f
Schultz F & Co-f
Wendt & Fazen-f
Yance Levi-f

REEDSBURG

Gill N I-f
Hahnyl D H-f
Morse Geo T-f
O'Connor Hugh W-f
Perry R P-f c
Riggert Wm-f c
Sheldon C F-f
Stone Chas H-f
Stone James A-f c
Winchester W F-f c
Wyse Wm A-f c

RHINELANDER

Barnes-Weener Agcy-f
l c
Browns Paul-f c
Caldwell R L-f
Hilgermann Geo-f
Leadbetter L A-l
Mahoney Geo F
Miller & Reeves-f
Mortier R S-f
O'Melia A J-f
Orr Wm C-f
Smith C S-f
Steele H F-f
Teal J C-f l c

RICE LAKE

Ackerman W J-f l c
Bergerson J C-f l c
Bliss B I-f c
Bowers E N-f c
Coe Laurence S-f c
Clark & Whitaker-f c
De Jung Paul-f
Demarest J R-f
Demers W A-f c
Diets W W-f c
Frank & Pollard-f
Jenson Oscar-f
Parodia V H-f c
Peterson S A-f c

WIS.—Con.

RICHLAND CENTER

Clark H J—f c
McCorkle W S—f c
Gile J F—f
Pier A V—f
Thomson C R—f l c
Wulfsing Geo—f

RIPON

Carter J E—f
Fortnum A H—f
Harger A M—f c
Horner G B—f c
Horner G P—f c
Loper A A & Co—f c
Lyle W R—f c
Mappe Ralph—f c
Steele Frank E—f c
Suszycki P W—f
Thiel Paul—f c
Thomas David—f c

RIVEN FALLS

Ellis C R—f
Fuller A E—f
Grimm J H—f
Judd C A—f c
Knowles W P—f l c
Kranth Sherman—f
Skogmo G R—f
Spence W G—f
Wiger C N—f c

SAUK CITY

Buckley M T—f
Buerki John E—f
Hamberger Robt—f l c
Hahn Otto W—f c
Kohn Alfred—f
Naffs Hugo & Henry—f
Shorer & Homuth—f
Theisen Math—f
Williams Andrew A—f

SHARON

Densmore F C—f c
Hoard Ralph—f c
Kinyon Henry—f c
Mansfield Geo C—f l c
Morgan J I—f c
Warren S M—f l c

SHEBOYGAN

Aldag & Burhop—f
Baum Jos S—f
Behnke O C—f l
Benfey Felix—f
Bowler & Bowler—f
Clarensch E—f
Detling & Detling—f
Fairweather W C & Son—f l c
Giblin J M—f
Graess L—f
Guenther G H—f l c
Hanson J W—f c
Heller Geo Jr—f l
Hinze Ernst—f
Hoppe's Ins Agency—f c
Johann W C—f c
Keli Frank—f c
Krabowetz J O—f
Kuchmated H—f c
Lutze C F & Co—f
Lutze E Sons Co—f
Lynch Thos H—f c
Margenau F W—f
Martin Hugh—f c
Nagle Henry F—f
Neuens H—f c
Nickel J H—f
Oehler Edw F & Co—f
Pauly A P—f c
Prescott A G—f
Preussler Otto—f c
Roeritz W C—f c
Schafer N J—f
Schmitt Will J—f

Schrage Gus—f c
Schulz Wm F—f
Steinle John M—f
Stolzenburg Chas F—f c
Trilling Ott J—f c
Vander Heyden M J—f
Voigt W A—f l
Wetzel J E—f c
Young Allen D—f
Zundel E A—f

SHEBOYGAN FALLS

Ballachmider O D—f l c
Barragar W H—f
Bauernfeind J—f
Delavan John—f c
Ehren J P—f
Little DeRoy T—f
Ortheloor J P—f
Wachter Chas—f

SHERIDAN

Beartmore W H—f

SHULLSBURG

Fleming M J—f
Girlech P—f
O'Brien M A—f c
Williams John P—f c

SPARTA

Ady I H & Co—f c
Blyton W H & Co—f c
Dickerson E W—f
Frazier & Maxson—f
Holden Fred—f
Howard A E—f
Longwell & Jones—f
Miller Lewis—f
Rice Z S—f
Wilberg J E—f l c

STANLEY

Allalack M E—f
Culbertson C B—f
Green Jess D—f
Gregerson Harold—f
Halverson J B—f c
Imbert Roe—f c
Perkins J R—f c

STEVEN'S POINT

Boyanowski Leo A—f
Buckingham Co W B—f l c
Finch H J & Co—f c
Fisher, Hanna & Cashie—f c
Haka John—f
Hein G W—f l c
Lickteig Aloysius M—f
Moen L P—f
Portage Co Loan & Abstract Co—f c
Seamans M D—f
Seeger L J—f l c
Sellers E W—f l c
Shippy Frank—f
Shumway W J—f l c
Simonsen C W—f c
Van Hecke C E—f
Wakefield Geo—f l c

STOUGHTON

Chase Frank—f
Currier & Larson—f c
Dow, Robe & Sons—f c
Gilbert A E—f
Hegelmeyer W C—f c
Hibbard J M—f c
Hulsether H A—f
Lowry M Robert—f c
Lowry W J—f
Usher D D—f l
Wait B E—f

STURGEON BAY

Acher Ed—f
Berhardt H O—f c
Door Co Abstract Co—f c

Fetzer Henry—f
Hodges H R—f
Jenneyohn F B—f
Nelson & Lawrence—f
Ollinger John G—f l c
Peterson H L—f
Shauer J M—f c
Stephenson C M—f

SUPERIOR

B
B
B
C
C
E
E
F
G
H
H

Harper & Pauling—f
Helmbaugh & Spring—f
Howe Agency—f
Jerrard & Lenroot—f
Lenroot-Flinn Agency—f
Loney & Peckham—f c
McCabe Insurance Agcy—f c
McCabe John M—f
McMahon Agency The—f
McIntosh & McIntosh—f c
Mann R H—f c
Moss L J—f l c
Newton Geo G & Co—f
Nye R J & Co—f
Peyton B M—f
Rogers-Ruger Co—f
Shields R J—f c
Stephenson R & Co—f
Stratton Philip G & Co—f
Sunderland & Ostrander—f c
Tennis Chas C & Co—f
Webb W H—f
West S B—f c
Wildner & Wildner—f
Wirtz J J—f

TOMAH

Drew Frank—f
Fisk C W—f
Fuller Bert—f
Hollister A E—f
Homermiller W C—f
McCaul Thomas—f c
McCaul Wm—f l c
Palmer Mrs S D—f l c
Rice J P—f
Sowle H M—f
Vandell H B—f
Voswinkel C W D—f
Warren W W—f

TOMAHAWK

Done J G—f
Floyd J H—f l
Fuller H G—f
Kelly James—f l c
Macomber C E—f
Olson A J—f l c
Seth Jan A—f c
Sheldon G M—f c
Werner F P—f c

TWO RIVERS

Dicke Geo H—f
Gelmer J A—f
Klaus & Magee—f
Krause Alvin M—f l
Lohmann Arthur H—f l
Mueller, Hamilton & Co—f c
Niquette Wm—f c
Priegnitz Wm A—f c
Schmitt Peter—f

VIROQUA

Dawson John & Co—f l c
First Nat'l Bank—f c
Powell & Dawson—f c

WASHBURN

Anelberg H P—f c
Clausen L N—f c
Gray W—f
McDonald D A—f
Morgan Geo F—f

WATERFORD

Noll Lewis L—f
Sanders Wm—f
Starkey E—f

WATERTOWN

Blumenfeld Charles R—f
Buchheit Gustav—f c
Conway John G—f
Davies, Lueck, Muelberger & Lueck—f
Emmerling C E—f l
Frey Chas E—f
Fuller Ralph A—f
Hahn O C—f
Kading & Kading—f
Knick Louis A—f
Knick Louis W—f
Padolske Julius—f
Platz Alexander D—f
Prentiss J F—f
Rohr Max—f
Rohr Wm H—f
Schmutzler Ferdinand—f
Schoeckert & Hauer—f
Scholl Louis & Co—f
Siegler Fred A—f
Skinner Chas A—f
Tanck Emil—f c
Van Orden—f
Voss W F—f
Wenck Chas J—f l c
Wiemann Ed—f
Wright Jos & Son—f c

WAUKESHA

Baxter & Wright—f
Brasted Chas E—f c
Breeze Richard P—f c
Brehm John—f
Buchanan J R—f
Connelly A M—f
Davis Will J—f c
Douglas L E—f l
Fenlon Edw W—f
Findlay John—f
Frame & Blackstone—f c
Fraser C J—f c
Friz P L—f l c
Gault F H—f
Gerkin G E—f c
Gredler J G—f
Hardy & Ryan—f l c
Hartshorn W—f c
Jones Owen L—f
Morey Robt—f
Moses D H—f c
Sawyer Carl H Agency—f l c
Snyder M L—f
Steinert & Atkin—f
Taylor T H—f c
Tullar Hobart A—f
Zimmermann D K—f

WAUPACA

Havenor R J—f l c
Herrman B W—f
Holst Peter—f c
Jeffers E B—f l
Johnson Alfred & Son—f c
Lord Irving P—f c
Nordvi G H—f
Peterson H P—f
Scott M B—f c
Van Eppe Mrs Frances—f

WAUPUN Brinkerhoff J E-f l c Butts L J-f l c Curtis H C-f Davison R B-f l Hooker C E-f c Johnson Fred-f Kasteln B-f l c Merriman R C-f Murray James-f Oliver R L-f Pautsch W-f Perry G E-f Sheehan J T-f TeLinde G-f Tillotson Mrs E A-f Turner T N-f c Von Berg C W-l Zimmerman Richard-f	Bock A A & Son-f Chartier Ins Agency-f l c French H L-l Holub A-f c Kretlow E C-f l c Manson J N-f l c Meyer T C-f c Monahan & Andres-f c Petrie F-l Regner & Ringle-f Ripinski J-f Weik Clyde-l Webster W J-l Zimmerman & Rowley-f l c	Martin J O-f Myers J O-f Smith Geo E-f Wade C G-f WEST BEND Bratz Leo-l Bratz W C-f c Bucklin F-f Eberhardt E-f Kuechenmeister G A-f Leins C F-f l Moore C P-f O'Meara Joe-f l c Thielmann Anton-f c Wagner A M-f l c Ziegler B C-f l c	Cass E T-f Hamilton-f Henderson J F & N R-f l c Henderson Roy N-f l c Kiser F C-f Kiser F H-f c McMillen-f Rogers Earl-f l c Taft S L-l Uttes C E-f Warner D T-f Wheeler & Tratt-f Williams Chas-f
WAUSAU Alderson V A-f Alrecht Wm Jr-l	WAUWATOSA Bradley H P-f Gridley L R-f c Kellogg Alonzo F-f McIntyre R J-f	WHITEWATER Buckley B-f Burton James E-f	WINNECONNE Hughes C W-f Lund L-f Miller A L-f Riley H C-f c Russell C A-f c

WYOMING

BUFFALO Clark Alvin T-f Cochran S B-f Longworthy S C-f l Watkins E O-f Wyoming Loan & Trust Co-f c	Kennedy T B-c Kline M A-c Larsh W L-l McInerney & Conway-f l c McKinstry C R-f Mallin C F-c Pierpoint L W-l Ragoland P J-c Reich Chas M-l Renfro J F-f l Riner C W & Co-f l c Rogers C H-l Scott D M-l Scott J N-l Shoemaker D T-l Siefken R H-l Taylor & Co-f c Tucker W L-l Warner W B-c Williams A O-c Wilson F E-f	Evanston National Bank-f First National Bank of Evanston-f Gunnell Charles-f Hatten Jesse-f Isherwood M W-f l c Meyers Leo W-f Nisbet Alexander-f l Pugh Wm-f	Rauner C L-l Roach H N-f Shoemaker G U-f l c Symons J H-f Tegner C M-f Western Investment Co-f c
CASPER Bailey Wm-f Barnes J B-f Berry F D-f Bryan Chester-f Bury J H-f l c Greene W H-f Hagens G R-f McFadden Jas-f Scherrick Ben F-f Scott J T-f Shipp Richard E-f Taylor R L-f Wheeler M P-f Western Realty Co-f l c Wilson W O-f Wood Frank-f	DOUGLAS Anderson H C-f Boun & Collins-f c Brown C O-f Dateman & O'Brien-f c Devine H J-f c Knittle F S-f Maurer Chas F-f Mecum W F-f Miller Henry C-f Rowley T C-c Stansbury Wm M-f Willis C A-f Winslow Wm I-f Zimmerman C D-f	GREEN RIVER Chrisman Jas A-f Dankowski S-f Dumm W I-f c First National Bank-f c Gaensslen E A-f Gravelle G G-f Hopkins D-f Kephart J T-f l Morris Robt C-f Peters E E-f Rogers Wm-f	NEW CASTLE Cooper F R-f Fakler David-f Kugland & Raynor-f l c Jackson P S-f l c Sedgwick & Smith-f c
CHEYENNE Bailey Charles W-f l Barkdale C-l Bond W C & Co-f c Bruner J W & Son-f c Carey C D-f Chapman Mark A-f l Covert & Covert-l Crain H-l Cremor C W-l Edwards A H-l Edwards & Rippey-l Edwards M W-l Forbes F J-l Gill D W-c Hartung M H-f c Kabis L-f	EVANSTON Beeman & Cashin Mercantile Co-f Blyth & Fargo Co-f Dawson I-f	LANDER Amoretti & Firestone-f c Earl Fred-f Fourt E H-f Sharp J W-f c Spriggs John J-f Stack Gerald A-f l c	RAWLINS Bennett J A-f Boyce Chas B-f l Breitenstein H-f Buchanan J E-f l c France Homer A-f Friend J C-f Greig Robert-l c McIntosh & Doty-f McMicken A-f Magor R A-f Merrell Gertrude H-f c Paulson Paul-f Rasmussen H-f Reid Will-f Rumsey Jas M-f Schalk Louis-f Thode A F-f Wallace E A-f Zingsheim Rudolph-f
HILO First Trust Co Ltd-f l c Hawaiian Ins & Guar Co Ltd-f l c Hilo Mercantile Co Ltd-f Lyman & Watson-f l c Patten H V-f l c Spinola M. de F-f l c	HONOLULU Alexander & Baldwin Ltd-f Bishop Insurance Agency Ltd-f l c Bolte C-f Brewer C & Co Ltd-f Cartwright Bruce-f l c	Castle & Cooke Ltd-f l Davies Theo H & Co Ltd-f Dillingham The B F Co Downsett J M-f First Trust Co of Hilo The Ltd-f Gillman J A-f	ROCK SPRINGS Boyer J P-l c Kendall & Boyer-f c Johnstone John-l McCurtain A L-l c Smith Burt-f l c Van Dusen & Murphy-f c Guardian Trust Co Ltd-f Hawaiian Trust Co Ltd-f Hackfeld H & Co Ltd-f Hoffschlager Co Ltd-f Island Investment Co Ltd-f

DEPENDENCIES OF THE UNITED STATES
HAWAII

HAWAII—Honolulu, Con.
 MacFarlane F W—f
 Motoshige W—f
 Pratt Jas W—f
 Schaefer F A & Co—
 Ltd—f
 Trent Trust Co Ltd—f
 Von Hamm-Young Co
 The Ltd—f
 Von Holt H M—f
 Walker J S—f
 Waterhouse Co The
 Ltd—f

Waterhouse Trust Co
 Henry Ltd—f
KAUAI
 Bishop & Co—f l
 Hofgaard C B—f l c
LAHAINA
 Lufkin C D—f l c
OAHU
 Alexander & Baldwin—
 f c
 Bishop Ins Agency—f l c
 Bolte C—f

Brewer C & Co Ltd—f
 Cartwright Bruce—f c
 Cartwright Bruce Jr—
 f l c
 Castle & Cooke—f l
 Davies Theo H & Co—
 f c
 Dillingham B F Co—f l
 Dowsett J M—f
 Duisenberg & Co—f
 Gilman J A—f
 Guardian Trust Co Ltd—
 f
 Hackfield H & Co—f
 Hawaiian Trust Co—f l c

Hoffschlaeger Co Ltd—f
 Macfarlane F W—f
 Motoshige W—f
 Schaefer F A & Co—f
 The First Trust Co of
 Hilo Ltd—f l c
 The Waterhouse Co Ltd
 —f
 Trent Trust Co—f l c
 Von Hamm-Young Co—f
 Von Holt H M—f
 Waterhouse Henry Trust
 Co Ltd—f l c
 Wolters W—f

PHILIPPINE ISLANDS

MANILA
 Andrews J H & Co
 89 Anloague Bin
 Behn, Meyer & Co
 114 Anloague
 Buck Martin
 16 Martinez Bin
 Donaldson Sim & Co
 62 Nueva Bin
 Findlay & Co
 25 Plaza Goiti
 Forbes Munn & Co
 48 David Bin
 Froelich & Kuttner
 82 Anloague

Germann & Co
 187 S Jacinto
 Heinzen C & Co
 158 Rosario Bin
 Herdman R E
 6 Plaza Moraga
 Hip On & Co
 7 Olivares Bin
 Holiday, Wise & Co
 100 Anloague
 Ker & Co
 7 San Gabriel Bin
 Kuenzie & Streiff
 48 David

Lucio y Limpango
 24 Sacristia Bin
 Lutz, Moll & Co
 69 Anloague Bin
 Macleod & Co
 811 Muelle del Rey
 Macondray & Co
 18 P Cervantes
 Meerkamp & Co
 227 Muelle del la Reina
 Reyes Feo
 19 P Moraga
 Sackermann Sr
 95 Anloague Bin

Smith, Bell & Co
 2 Carenero Ba
 Spitz Enrique
 42 Escala
 Sprungli & Co
 28 David Bin
 Stevenson W F & Co
 823 Muelle del Rey
 Struckmann & Co
 96 San Vicente Bin
 Tuason J M & Co
 106 Carriedo Quiso
 Warner, Barnes & Co
 7 Carenro

PORTO RICO

AGUADILLA
 Rubio E Hijos—f
 Sanders, Philippi & Co—
 f l
 Silva J T & Co—f

CABO RAJO
 Montalvo Colberg Elias
 —f

CAROLINA
 Modesto, Ortiz & Marti-
 nez—f

COAMO
 Rivera Manuel A—f

HUMACAO
 Narciso Bassó—f

MAYAGUEZ
 Cintron D E S en Co—f
 Fritze, Lundt & Co Suces
 —f l
 Gomez Hiram—f l
 Graña Manuel—f
 Moral & Co S en Co—f
 Quinones Tomas—f
 Ramos & Suarez—f
 Succs de Frontera S en
 Co—f

PONCE
 Fritze, Lundt & Co Suces
 —f l
 Mariani X—f
 Toro Manuel A—f l
 Wantzelius Oliver & Co
 —f

SAN JUAN
 Besosa Harry F—c
 Finlay Waymouth & Lee
 —f
 Fritze Lundt & Co—f c
 Gandia & Stubbe—f l

Hartzell Chas—c
 Korber & Co—f l c
 Ochoa J & Hermano—f
 Sanchez Morales L—f
 Silva J T Co—f c
 Sobrinos de Esquiaga—f
 Vere Chas—f
 Villar & Co—f
 Welty Frank M—c

CUBA

HAVANA
 Davis Norman H—f

DOMINION OF CANADA

ALBERTA

CALGARY
 Ackland W A—c
 Alberta Loan & Inv Co
 Ltd—f c
 Ardern Wm—l
 Banks F C—f
 Blow W R & Co—f
 Bull J E—f
 Campbell C J — Co—f
 Carr A H & Co—f
 Carver H B—f
 Compton F S—f
 Commonwealth Trust Co
 Ltd—f
 Darker R A—l
 Devenish O G & Co—f c
 Dogg & White—f
 Francis Chas R—f
 Gilroy & Son—f
 Graveley V B & Co—f c
 Harris F W—l

Hornibrook, Whittemore
 & Allen—f c
 Huddell & Patterson—f
 Hull W R & Co—f
 Humphrey J M & Co Ltd
 —f c
 Imperial Fin Corp of
 Canada Ltd—f
 Ins & Gen Agcy Ltd—f
 Irvine J A & Co—f
 Keith J W—l
 Keith-Mills Agency—f
 Kilbourn F A—f
 Loughheed & Taylor Ltd
 —f c
 Lott & Co Ltd—f c
 Lowes F C & Co—f c
 McCutcheon A W—l
 MacDonald Frank—l
 MacDonald H B Co—f c
 McTeet A—l

McQueen C P—l
 Mapson F W & Co—f c
 Mason J J & Co—f
 Mayhew R W & Co—f
 Middleton Hal E—f c
 Motley H H—f c
 Neve Rex E—f
 Newton & Nowers—f
 Niblock & Tull—f
 Norton T W F—l
 Nunnenmaker F—l
 Ogilvie F A—l
 Oldfield Kirby & Gard-
 ner—f
 O'Sullivan R B—f
 Page Geo H—l
 Pascoe J B—l
 Pegler F E—l
 Riley's Ltd—f
 Robertson & Carille—f
 Robinson Geo A —l

Rodwelt Geo E—c
 Rogers & Wright—f
 Ross J F—l
 Scott W E—l
 Security Trust Co—f
 Skinner T J S Co Ltd—
 Sullivan W J—l
 Tavender & Weir—f
 Tisdale O E—f
 Toole, Peet & Co—f l c
 Trusts & Guarantee Co
 Ltd—f
 Union Agencies—f
 Waterbury & Bilton—l
 Whitaker G S & Co—f c
 White, Cleave & Motley
 —f
 Whitney W—l
 Wion C J—f
 Wintemute P A—l

LETHBRIDGE
 Alberta Loan & Inv Co
 Alberta Securities Ltd—
 f l
 Blackburn A J & Co—f
 Bowman C B Agency—f l
 British Canadian Trust
 Co—f
 Central Realty Co—f

Dowsley-Mulhern Land
 Co—f
 Empire Land Co—f
 Gibbons R V & Co—f l
 Iowa-Alberta Land Co—f
 Kerr C H—f
 Lathrop O T—f
 Lethbridge-Weyburn
 Realty Co—f l

Lewis P V—f
 Macbeth H—f
 Macleod & Freeman—f
 North, Lethbridge Realty
 Co—f
 Peat N B & Co—f l c
 Ripley L S & Co—f
 Weber & Huff Land Co
 —f

Wilkie J B & Co—l
 Wilson & Skeith—f
MACLEOD
 Campbell D J—f l c
 Hilliard R H—f l
 K A Y—f l c
 Mathews R G—f l c
 Scougall G H—f l

BRITISH COLUMBIA

CHILLIWACK
 Ashwell J H—f
 Bent J Howe—f
 Budd W L—f l
 Cawley & Carmichael—f c
 Hart F J & Co—f l c
 Hutchison C—f l
 Pelly J—f
 Rose W A—f
 Scott J—f
 Smith A N—f l
 Wilkinson J H—l

KAMLOOPS
 Albrighton G R—f
 Hayden W F—f l
 Kamloops Trust Co—f l c
 MacMillan A C—f l c
 Robinson J T—f l c
 Rowlands & Lewall—f l c
 Strutt & Nash—f c
 Tripp A—f l c
 Wood E S—f l

NANAIMO
 Greaves W & Co—f
 Hodgson W—f
 McWilliam J H—f
 Martindale & Bate—f
 Potts B—f
 Shakespeare E—f l
 Warne W—f

NELSON
 Appleyard C W—f l c
 Bird H & M—f l
 Blackwood C D—f l c
 Dill H E—f l
 Hunter G A—f l c
 McFarland D A—f l c
 McHardy C F—f l c
 McQuarrie & Robertson
 —f l c

St Denis & Lawrence—
 f l c
 Smith & Allen—f l c
 Steel J R—f l c
 Wolverton N—f l c

NEW WESTMINSTER
 B C Trust Co Ltd—f
 British North America
 Securities Corp Ltd—f
 Casselman B F—l
 Chesterfield E J—l
 Edmonds W F—f
 English & Brown—f
 Gray & Gilchrist—f
 Greame E A—f
 Hart F J & Co—f l c
 Hepworth Ins Agcy—f l c
 Johnston J J
 Kellington & Hanry—f
 McLeod A W—r
 Malins, Coulthard & Coy
 Major & Savage—r
 Murray Wm—f
 Smith & Hutton—f l c
 Westminster Trust Co
 Ltd—f c

VANCOUVER
 Baufield J J—f
 Bell-Irving H & Co—f c
 Breeze J D—f l c
 Burnett & Son—f
 Ceperley & Rounsfall—f
 Charleston Percy—c
 Evans J E—l
 Faulkner S G—l
 Ferrie W B—l
 Hope-Graveley & Co—f
 Horne A P—f
 Kerr J W—l
 Macaulay & Nicolls—f c
 MacGowan & Co—f c
 McGregor D C—f c
 Mahon McFarland &
 Mahon—f

Prudential Trust Co Ltd
 —f c
 Richards & Akroyd—f
 Robertson & Mackenzie
 Ltd—f c
 Scott A J
 Twiss J W—l
 Ward Robert & Co Ltd
 —f c

VICTORIA
 Baird S A Esq—f l
 Bridgman A W Ltd—f l
 B A Trust Co Ltd—f c
 Benson & Winslow—f
 B C Land & Inv Agcy
 Ltd—f
 Brown P R—f c
 Bullen & Jamieson—f l c
 Cameron Inv & Sec Co
 —f
 Canada West Loan Co—f
 Clarke R W—f
 Coast Bldrs & Brks—f
 Coles Arthur—f l c
 Conyers L U & Co—f c
 Cox & Saundere—f
 Cree A H—f
 Crompton R W & Co—f l
 Cross C T & Co—f
 Currie & Power—f l c
 Dalby & Lawson—f
 Day R S—f c
 Dougall F J C—f
 Drury R L—f c
 Duck & Johnston—f l
 Elliott J G—f c
 Empire Realty Co—f
 Findlay, Durham & Bro-
 die Ltd—f c
 Forsythe C A—f
 George A & Co—f c
 Green & Burdick Bros—
 f l c
 Gillespie, Hart & Todd—
 f l c

Globe Agencies—f l
 Hackett J L—l
 Hall Richard—f l c
 Hart F J & Co—f
 Heisterman, Forman &
 Co—f
 Island Inv Co—f
 Johnson E M—f
 Jones A W Ltd—f
 Kilner F L—f
 King Bros—f c
 Kinsman J E—f l c
 Kingham Jos & Co—f
 Lee & Fraser—f l c
 Leeming Bros—f
 Lloyd, Young & Russell
 —f
 Mackay T O—f
 Mackay & Gillespie—f
 McGregor J S & Co—f l c
 McPherson-Fullerton
 Bros—f c
 Malet A D & Co—f
 Mann C S—f
 Merchants Finance &
 Trading Co—f
 Miller H D & Co—f l
 Monteith Wm & Co—f
 Mowat Geo N—f
 Oddy B S—f l
 Payne & Pitts—f
 Pemberton & Son—f l
 Rithet R P & Co—f l
 Swinerton & Musgrove—
 f l
 Thompson W F H—f l
 Tracksell, Douglas & Co
 Ltd—f c
 Trust Co of Vic—f
 Turner, Beeton & Co—f
 Western Dom Lands &
 Inv Co—f
 White E O & Sons—f
 Wilson J K—f c
 Winch R V & Co—f l c
 Wise & Co—f
 Wiseman V O—f

MANITOBA

BRANDON
 Baclay E J—f l
 Cornel Jos—f
 Currie Wm J—f c
 Evans Coleman—l
 Harwood O L—f l
 Irwin A R—f l
 Magee—f l
 Moore Dr—f l
 Purdon—f
 Scott D H & Son—f l c
 Skynner H J—f
 Wiswell & Ayres—f l

CARBERRY
 Balfour W C & Co—f l c
 Barrett G—f
 Garland Ross B—l
 Hooper H—f c
 Neilson J M—f

**PORTAGE LA
PRAIRIE**
 Beattie Geo J—f c
 Cumming & McPherson—
 f l c
 Dawnay's Agency—f l c
 Garrioch W S—f
 Hannah H—f c
 Heath C—f l c
 Lamont T H—f
 Metcalfe & Burley—f
 Metcalf & Son—f
 Montgomery T A—f l c
 Newman Jos—f
 O'Brien John—f c
 Pratt R H M—f
 Remey L—f c
 Richardson Bros—f l c
 Smith & Home—f l c
 Souch E A—f

WAWANESA
 Atkinson & Fenwick—f l
 Stady Chas E—f l c
 Sweeney Jas—f

WINNIPEG
 Allan, Killam & McKay
 —f l c
 Andrews H B—l
 Baker E S—l
 Billett T R—f
 Black N J & Co—f
 Blakely Dr E A—l
 Brown-Clark Agency—f
 Brydges & Waugh Ltd—
 f c
 Burch R E—c
 Campbell A McT—l
 Carruthers Ins Agcy—f
 Christie & Co W J—f

Clarke F A—l c
 Conrad T F—l
 Cornel S W—l
 Cote J B—l
 Day, Pettigrew & Martiu
 —f
 Dickson J J—l
 Enderton C H & Co—f c
 Foster F K—f
 Gardner John B—l
 Grant J R—l
 Hadden John—l
 Harris & Chisholm—f c
 Harvey Wm—l
 Hawkins W E—f
 Hines J H—f
 Ins & Gen Agcy Ltd—f c
 Irish A D—l
 Kendall J T—l
 Killer Casper—l
 Lake R—c

MAN.—Winnipeg. Con.

Lawson R & Co—f c
 Lewis T L L—l
 Lord J W—f
 Lovell G S—l
 McAllister Miss M D—l
 McBride William—l
 McCush R G—l
 McDonald D—l
 Macdonald R C—l

Macdonald W E—l
 MacIntyre A E—l
 MacKenzie Wm—l
 McKinnon P D—l
 Mescklejohn H J—l
 Miner G H—l
 Mitchell S H—l
 Morgan J G—l
 Murdoch Andrew—l
 Oldfield, Kirby & Gard-
 ner—f c

Oxler, Hammond & Nan-
 ner—f c
 Pace, Harrison & Millar
 Ltd—f
 Reid A—l
 Robb Miss Annie—l
 Roberts J J—l c
 Robertson R S—l
 Robinson & Black—f c
 Ryan Agency Ltd—f
 Scrimes W W—f
 Smith Agencies Ltd—f

Smith-Fess Agency—f
 Stewart J W W—l
 Sweetman W P—l
 Taylor E A—l
 Tennie W—l
 Vorheis & Lewis—f c
 Western Underwriters—f
 White W H—l
 Willcox W J—f
 Williams-Rainey Co—f
 Winnipeg Ins and Vessel
 Agency—f

NEW BRUNSWICK**BATHURST**

Gilbert Geo G—f l
 Johnston D T—f
 Mackay E P—f l c
 Mullins B C—l
 Melanson S J—f
 Veniot P J—c

BLACKVILLE

Beau Simon—f l
 Layton J A—f
 McCarthy M J—f

CAMPBELLTON

Flanagan James—f
 Girouard Ed—f l
 Harrison S L T—f l c
 Heine L W—f
 Hewson R W—f
 Jones A H—l
 Jones M B—f c
 Jones W G—f l c
 Knight J M—f
 LeBlanc Melase—l
 McCormick & Lacoste—
 —f l
 Mackay J—l
 McCully F A—f
 McWilliams G A—l
 Magee J S—f
 Masters & Snow—f l c
 Read Le B—f l c
 Reilly E A—l
 Robinson C W—f
 Schwartz W O—f l
 Sweeney F J—f
 Willett G B—f

NEWCASTLE

Belyea W H—l
 Call Byron M—f
 Creghan J D—f
 Davidson A A—l
 Davidson James W—f l c
 Lawlor J R—f
 Lindon J E T—f l c
 McCurdy A E—f
 Morrissey Charles—f
 Nicholson Osburn—f l
 Whalen T H—f
 Williston E P—f l

REXTON

Jardine James—l

SACKVILLE

Allison J F—f c
 Ayer A A—l c
 Copp A B—l
 Murray Thos—f l c
 Powell Bennett & Trites
 —f l c
 Sangster J W—f
 Wilson F J—f l

ST. ANDREWS

Cockburn M N—f
 Grimmer F H—f l c
 Lamb G H—f
 Stuart R A—f

ST. GEORGE

Cawley F M—f l
 Cross & O'Neill—f
 Cross R A—f l
 Dewar H Vaughan—f
 Herron Alex—f
 McDougall John M—f
 O'Neill E J—f

ST. JOHN

Adams A W—f
 Allingham A P—l
 Armstrong B R—l
 Belyea C H—f
 Blair Andrew—c
 Bonnell F S—l
 Burley Alfred & Co—f c
 Church Roy P—f
 Clarke Percy A—f
 Clinch Peter—f
 Corfield W W—f
 Cowie & Edwards—f
 Dempster C J—l
 Fairweather A C & Sons
 —f c
 Fairweather F R—f c
 Fairweather Geo E &
 Son—f
 Farris F S—l
 Frink R W W—f
 Grant J M & C W Hope
 —f
 Hall & Fairweathers—f
 Howard Percy E—f
 Ingram W J—c
 Jarvis C E L & Sons—f c
 Jarvis & Whitaker—f
 Jarvis Wm M—f
 Jordan Gilbert—l
 King J H—l
 Knowlton & Gilchrist—f
 Lawlor J W V—l
 Lockhart & Ritchie—f c
 Lowe L J—l
 MacDonald C A—l c
 Machum & Foster—f
 Machum A J—l
 Machum The E R Co—
 —f l c
 McLean H H—f
 Merritt G W—l
 Nixon & McLellan—f c
 Otty George O D—f
 Owens C A—l
 Parker Geo W—l
 Percy J K—l

Peters A W—l
 Queen J M—f l
 Robertson H W—l
 Robinson T B & H B—
 —f l c
 Scammell Chas S—l
 Sipprell E M—f l
 Sipprell Roy—l
 Sturdes E T C—c
 Sullivan J Fred—f
 Thomson Wm Co—f c
 Tilley & Conlon—f
 Vroom & Arnold—f
 White & Calkin—f

ST. MARTINS

Cochran F M—f l c
 Love Robert Allen—f
 Skillen W E—f

ST. STEPHEN

Clarke G J—f l
 Flewelling J M—f l c
 Hill Henry E—l
 Inches W W—l
 Mills N M—f
 Murchie Howard—f c
 Richardson J W—l c
 Ross F E—f
 Topping G S—f l c
 Whitlock Julius T—f l c

WOODSTOCK

Arnold Guy—l c
 Balmain Wm—f l c
 Bourne H W—f
 Boyer F W—f l c
 Cluff J H—f c
 Comben Charles—f c
 Connell E K—f
 Currie F A—l
 Dibblee & Augbeton—
 —f l c
 Grant H L—l
 Gray Geo—l
 Hartley J C—f l
 Jordan C D—f l
 Lindsay John A—f
 Marsten P S—f l c
 Moores I L—l
 Noble B N—f l
 Parsons S J—f
 Stairs J H—f l c
 Vince E R—f
 Young L E—f

CHATHAM

Connors Jas F—f l c
 Flanagan J—f
 Haley M F—f l
 Johnston Ed—f
 Loggie Dr W S—f l
 MacKenzie J B D F—l
 Mercereau I W Y—f
 Miller Mrs Fannie—f
 Murray R—f c
 Snowball W B—f
 Tweedie F M—f

FREDERICTON

Anderton J—f l
 Bliss F St John—f
 Gregory A J—f
 Hooper W S—f c
 McLellan R W—f
 Morrison Luke—f c
 Porter W—f
 Wilkinson T S—f l c

MONCTON

Biggar Roy—l
 Card C T—l
 Cormier L—l

NOVA SCOTIA**ANNAPOLIS**

Atlee A E—f l
 Corbitt G E—f
 Edwards J P—l
 Hardwick G B—f
 Harris F W—f l c
 Hawksworth G A—f
 King A M—f
 McDormand M C—f
 Owen J M—f
 Pickles F W—f

Runciman J H—f
 Whitman F C—f

ANTIGONISH

Chisholm D C—l
 Chisholm A D—f
 Gerrier E L—f l
 Griffin R R—f
 Harris C E—f l c
 McPhee F H—f

Trotter F R—f
 Whidden C Edgar—f l

DIGBY

Daley J—f c
 Jones Dr J E—f
 Jones O C—c
 Sproul D & O—f
 Van Blarcon W E—f l

HALIFAX

Beardley S M—l
 Bell A J—f c
 Bissett F W & Co—c
 Crosby H S
 Curren Hart & Co Ltd—
 —f c
 Dale & Co—f c
 Daly & Corbett—f c
 Elliott Roy—f
 Evans C A—f

Faulkner & Co—f c
Gass J C—f
Goudge T—f
Grant, Oxley & Co—f l c
Gunning C W—f l
Hayden F P—f
Hebb W E—f c
Hewat W R C—f
Jack A M & Son—f c
Lynch G J—f
McInnes W R & Co—f
McLarren H R—f
McLennan M C—f
Merlin R P—f
Nichols G E E—f
Raimie & Kenton—f c
Saunders & Duffus—f c
Seeley E J—f
Shortt Alfred—f l c
Strachan J—f
Thompson, Adams & Co—f c
Thompson W J G—f
Wilson J T—f
Wylde & McFatrige Ltd—f c

NEW GLASGOW

Douglas A—f
Doubt John—f
Fitzpatrick H K—f
Fraser Stanley—f
Graham Gordon M—f l c
Graham R H—f
Grant R—f
Jennison H V—f
Kay Daniel R—f
McDonald J Ed—f c
McGillivray Miss Jessie—f l
McGregor P A—f
McKay Rod G—f
McKenzie W F—f c
McPherson Kenneth—f
McQuarrie Wm—f c
Pettis Fred—f
Smith Sydney—f

Sinclair J H—f c
Sutherland H T—f
Thompson J G—f
Wilson James T—f

PICTOU

Dickson W A—f
Fraser Wm—f c
Harty J W—f
Ives Chas W—f c
Ives Walsford—f
Logan David—f
McDonnell Alex—f l c
Priest J W—f
Primrose Bros—f
Tanner Charles E—f
Tanner W F—f

SPRINGHILL

McLeod Daniel—f
Murray R B—f l c
Ross George—f
Ternes H S—f

STELLARTON

Cameron C H—f
Campbell Robert—f
Fraser John—f l c
Grant Bros—f c
Henderson J W—f l
Ingles A M—f
McDonald W C—f
McLeod John T—f
McQuarrie Jno—f
Miller W G—f l
Reid T J—f
Rogers E D—f

SYDNEY

Betcher J W—f c
Bown C R—f
Burchell J E—f l
Crofton A M—f l c
Dur Res Mr—f
Gunn A D—f c
Hanrahan E—f
Hill W A G—f

J
L
M
M
M
M
M
R
S
W
Y

TRURO

A
A
A
A
B
C
C
C
C
D
D
F
F
G
G
G
H
H
H
J
K
K
L
L
M
M
M
M
P
P
S
S

Tremaine R A—f

ONTARIO

ALEXANDRIA

Davis A—f l
Kerr J—f c
Macdonald A G—f
Morris Bros—f l c
McDonald Donald A—f
Smith James—f l

ALLISTON

Clark W—f c
Dunn John—f l
Ellis W S—f l c
Henderson Robt—f c
Hutchinson Geo—f
Salter J E—f l
Wright James—f l c

ALMONTE

Greig & Greig—f
Jamieson H—f
Kirkland J T—f
Pollock W C—f l c
Slattery John—f
Stafford W H—f

AMHERSTBURG

Barron A P—f
Davis Fred H A—f
Falls Bros—f l c
Gott George—f l c
Lovegrove John—f
Pettypiece J H—f
Scratch R P—f
Wilkinson W T—f c

BARRIE

Arnold Jas—f l c
Ball Henry—f l

Bennett John H—f c

Braden A—f l
Brady J—f
Connor T E—f c
Devins W R—f c
Fletcher R J—f
Gilpin R—f c
Grafton C F—f l c
Jamieson H D—f
Jory H E—f l c
Lett F A—f l c
Lyon O H—f
Malcolmsom A F A—f l c
Montgomery F M—f
Moore John—f l c
Morton G—f
Reburn J—f
Ward Thomas—f l c
Wilkes Alfred—f

BELLVILLE

Adams R W—f
Ashley C—f
Burrows S—f c
Butterfield J W—f
Clarke F M—f
Davison J W—f
Diamond W J—f
Ewen T E—f
Hudson W H—f
Ketcheson H F—f l c
Ketcheson R H—f
La Roche E H—f l
Levett Sam—f
Parks J E—f
Stewart Thos—f
Thomas H T—f
Whelan & Yeoman—f

BERLIN

Annussen Wm—f l c
Berlin Agencies—f l c
Bricker M M—f l c
Eden J R—f l c
Haley R J—f
Kranz Carl—f l c
Lochhead W M O—f c
McMeekin John—f l c
Mitchell W E—f l c
Near W J—f
Rittinger Wm—f c
Schulte B C—f l c
Staebler H L & Co—f l c

BLENHEIM

Burse Peter—f
Crookshank John—f
Fleming G—f l
Greenwood Jas—f
Greenwood W R—f
Hall W E—f l c
McVittie Jas—f l c
Morris J K—f
Thompson Geo—f

BOWMANVILLE

Allen W F—f
Bingham Thos—f c
Cann Harry—f l c
Davey S R—f
Luscombe R R—f
McMurtry T H—f c
Moorcraft J S—f
Pethick F C—f
Simpson D B—f
Trebelcock P—f

BRACEBRIDGE

Bard Chas—f
Bridgland H B—f
Dickie Moses—f c
Hodgson D T—f
Hunt A—f
Kinsey W W—f
Linney H—f
Mawdsley C E—f l c
Perry R P—f l c
Wallies Harry—f l c
Warne Francis P—f

BRADFORD

Green G G—f l c
McArthur A—f
Martin S—f c
Watson W D—f

BRAMPTON

Ashley R B—f l c
Bosfield W H—f c
Center Martin—f l c
Davis A G—f
Gordon C D—f
Gordon J D—f c
Graham E G—f
Justin B F—f
Kirkwood Miss Mary—f
McLelland John—f l c
McFadden W H—f
Morphy W S—f
Pringle R H—f l c
Teadgold W—f
Young W C—f c

ONT.—Con.

BRANTFORD

Adams H B—f
 Ballachey Geo—f l c
 Brooks R W—f c
 Bullock F J & Co—f c
 Bunnell K V & Co Ltd
 —f
 Burbank J—f
 Campbell John—f
 Dowling Jno S & Co Ltd
 —f l c

BRIGHTON

Alexander R—f
 Becker B C H—f l c
 Butler W C—f l c
 Davidson W N—f
 La Tour J J—f c
 Morrow J H—f c
 Porte W W—f l c

BROCKVILLE

Bissell C—f
 Braniff J E—f
 Bresnan James—f c
 Buckman E A—f c
 Buckman Geo—f c
 Buell W S—f
 Cochrane K C—f c
 Cummings D A & Co—f c
 Cuthbertson N—f
 Dargavel L C—f
 Donaldson A—f
 Eastern Realty Co—f
 Fullford F W—f c
 Gamble Robt—f c
 Gilley A—f
 Kilpatrick S J & Son—f
 McClean G C—f l c
 McClellan W G—f
 Mansell I J—f l c
 Mott T—f l c
 Shearer Wm—f l
 Taylor J—f
 Weatherhead Edwin L—f l c
 Weatherhead Edwin L & Co—f l c
 White Harry B—f l c
 Yarker C W—f l

BRUSSELS

Gerry B—f
 Kerr W H—f
 Leckie J—f l c
 Scott F S—f l c

CAMPBELLFORD

Benor F—f l c
 Ferris J B—f l c
 Fisher S J—f c
 Horkens T J—f

CARLETON PLACE

Allen W H—f c
 Hudson A T—f
 Galvin J S—f
 McIntosh C—f
 Morgan R—f c

Patterson & Findlay—f l c
 Steele Jas—f
 Stewart A F—f

CHATHAM

Billings Chas—f
 Boufford E L—f
 Byrd & Sawtell—f l c
 Cumming C J & Co—f l c
 Dunn J P—f c
 Grandy John—f
 Harris T R—f
 Hyatt L H—f
 Humphrey J W—f l c
 Keller C—f l
 Lamont Stewart—f
 Lintlay F W—f
 Mcellar J P—f c
 Murphy R A—f c
 Rispin W E—f l c
 Smith & Smith—f l c
 Williams Ernest—f

CLARKSBURG

Hartman C W—f l c
 Pye C—f l

CLINTON

Cooper A T—f
 Hale C B—f l
 Hooper A—f c
 Macpherson D L—f l c
 McCorvie D—f
 McTaggart Bros—f l
 Pattison A O—f c
 Ridout C—f
 Robertson G—f
 Taylor Jacob—f l
 Wesley Walker—f
 Wiseman John—f

COBOURG

Bickle John W—f
 Burn D—f
 Clarke Miss Ethel M—f
 Evor Leonard—f
 Field F M—f
 Hagerman J G—f l c
 Howell & Masters—f c
 MacNathan N F—f l c
 Minaker D H—f
 Oaler E H—f c
 Roberts Arthur B—f l c

COLLINGWOOD

Barr D C—f l
 Carmichael W—f l
 Churchill F W & Co—f l c
 Coles G C—f l c
 Hogg W A—f
 Hughes Robt—f l c
 Knight A D—f
 Mair John—f l
 McKin & Son—f
 Nolan E H—f l c
 O'Brien H B—f l c

CORNWALL

Callaghan P F—f l
 Cline R S—f
 Connolly John—f l c
 Faxon C—f l c
 Fetterly A C—f l
 Freeman Jas—f l c
 Jardine A—f
 Kirkpatrick J T—f
 McDonald Ed—f
 Monroe D—f l c
 Porteous A T—f
 Tallion J—f l c

DESERONTO

Bedford H R—f c
 Donnelly Thomas—f l c
 Jack Robert M—f
 Rathbun Co The—f l c

DRESDEN

Gillespie B—f
 Hicks F A—f l c
 Poussett H M—f
 Webster I B—f
 Weir Geo E—f

DUNVILLE

Anderson & Anderson—f l c
 Cleary J—f l c
 Massecar L—f

ELORA

Brolley W E—f
 Carter Alex—f
 Clarke Henry—f c
 Lipsey Thos—f c
 Wislar Sem—f c

EXETER

Brooks C T—f
 Carling T B—f l
 Delbredge Frank L—f
 Dickson & Carling—f c
 Dore N J—f
 Elliott Ernest—f c
 Fisher Thos F—f
 Gladman & Stanbury—f
 Hardy S—f
 Hastings A—f l
 Huston Henry—f c
 Senior Jos—f l
 Vincent L D—f

FENELON FALLS

Arnold Jas L—f
 Graham Thos—f l c
 Marks E—f
 McArthur John—f

FOREST

Baily Robt—c
 Campbell P W—f
 Farrell Jno—f
 Gifford A—f
 Gordon J N—f l
 Jones Thos—f l c
 Porte W J—f
 Scott R E—f
 Tripp N—f l c

GALT

Blake & Atkin—f c
 Fleming D J—f l c
 Hawk H O—f l c
 Head C R—f c
 Hilborn A W—f
 Moffatt J S—f
 Shupe Leon—f c
 Strong A D—f c
 Virgil W T—f c
 Willard J M—f

GANANOQUE

Heaslip B W—f l c
 Jackson J A—f
 Meggs W E—f c
 Peck Geo & Son—f
 Rogers D—f
 Wilson H & Son—f

GEORGETOWN

Kennedy J W—f l
 Roe C C—f l c

GLENCOE

Campbell M C—f c
 Poole James—f l c

GODERICH

Campbell W—f
 Carey O S—f
 Craigie J W—f l c
 Dougherty L—f
 Nesbitt A G—f l
 Radcliffe R—f
 Robertson W R—f c
 Woods Geo—f
 Yates Jas—f l

GUELPH

Barlow & Co—f l c
 Bell W J—f c
 Black A A—f
 Brydon R H—f
 Chapman Geo—f
 Davidson John—f c
 Gray L—f
 Hamilton G Powell—f c
 Hamilton W H—f
 Hilliard F B—f
 Jones & Johnson Ltd—f l c
 Kilgour J—f
 Law Samuel & Son—f l c
 McGimsie D—f
 Parker A—f
 Precious H—f
 Stone A—f
 Sutherland John & Son Ltd—f c
 White W W—f

HAMILTON

Ambrose Walter—f l c
 Ambrose W F—f l c
 Applegath J K—f l c
 Coalhard J Boyse—f
 Cramer & Burkholder—f l c
 Davey T J W—f l c
 Davidson F R—f
 Faulkner E M—f l c
 Gates F W—f l c
 Hardy C P—f c
 Healey H J—f
 Hooper F L—f l c
 Jones S & Co—f c
 Kidd David—f
 Lester T W—f l c
 Linton C B—f
 Martin R S—f c
 McIlroy S R—f
 McCutcheon J A—f l c
 McPhie H—f c
 Menger Bros—f
 Milne & Lyall—f
 Mills S G & Co—f l c
 Mitchell Wm—f
 Moore A H—f c
 Moore & Davis—f
 Morden W & J—f c
 Murray Hugh—f l c
 Niles W C—f
 Payne Elford G—f l c
 Pennington M A—f
 Robins F C—f l c
 Spratt W A—f l c
 Stuart W R—f
 Thomson C E—f c
 Truman J T—f c
 Waldron L W—f
 Walker & Co—f l c
 Walker C W—f
 Waters W J—f
 Weganest J Geo—f c
 Whipple H B—f

HAWKESBURY

Berthaume F—f
 Higginson E C—f
 Lawlor H W—f
 Wilson Stanley—f

INGERSOL

Batcheller H D—f
 Coleridge John—f
 Cuthbertson D G—f l c
 Hugill E H—f l c
 Macaulay A—f l c
 Moon & Moon—f c
 Rogerson R—f l c
 Storton J—f l
 Sutherland Geo—f l c
 Sutherland W M—f

KINCARDINE

Anderson W S—f
 Campbell Alex—f
 Fisher F—f
 Fleming J H—f l
 Henry E A—f

Henry W J—f
Mackenzie J A—f 1 c
Macpherson M J—f 1 c
Miler Elijah—l
Ross Robt—f 1
Seougal J H—f c
Smith A M—f
Weshburn A C—f

KINGSTON

Bateman G A—f 1 c
Bell R C—f
Carroll Jno—f 1
Cooke J B—l
Corbett J W—l
Davis R F—f 1
Fair W J—l
Ferguson Wm G—l
Flanigan Miss—f 1
Givens David—f
Godwin Enoch—f
Hutton J—f 1 c
Johnston M G—l
Kirkpatrick C S—f 1 c
Lefever J T—f 1
Lockhard F J—f
McCann J S R—f 1 c
Mills Thos—f 1
Norman H F—f 1
Penwarden W H—l
Roughton S—l
Strange & Strange—f c
Swift Jas—f
Swift Joseph—f 1 c
White W J B—f 1 c

LEAMINGTON

Adams S R—f 1 c
Caulson W C—f
Daykim H O—f 1 c
Gidley Wm G—f 1 c
Leonard John—f 1
McSween Wm—f
Phelleps F—f

LINDSAY

Agnew & Co—f 1 c
Blackwell Geo—c
Campbell A J—l c
Chard W P—f 1
Corneil R G—f c
Dean James—l
Gilligly J A—f
Knight L R—f 1 c
Knowlson J M—f 1 c
McClory F—f 1 c
McLean B L—l
Rams S—l
Wood Bert—l

LISTOWEL

Bricker S—l c
Gibson Norman—l c
Hamilton J C—f 1
Hamilton T L—f 1 c
Male Thomas—f c
Scott J W—f
Smith Charles—l
Smith S M—f
Tabberner C—f c

LONDON

Beddome, Brown &
Meredith—f 1 c
Butler R & Son—f 1 c
Campbell D & Son
Davis G H—l
Ellis Andrew—f
Fallon F E—l
Ferguson & Coy—f
Gates H E—l
German C E—l
Gillelan A—f 1
Glass C T & S F—l c
Gunn G M & Son—f 1 c
Hammond F J & Son—
f 1 c
Hayes G W—f
Johnston J R—l
Macgregor A S—l
Merritt G H—f 1 c

Millman P M—f 1 c
Nelles J A & Son—f 1 c
Nichol G H—l
Reeve Vivian—l
Richardson W H—l
Simcox E G—l
Smyth A G—f
Sutherland J A—f 1 c
Thompson J C—l
Towe E—f 1
Udy A N—f 1 c

LUCKNOW

Agnew J E—f c
Linsay H J—f 1 c
Siddall G A—f

MEAFORD

Broun R E—f c
Ellis Hubert—f
Johnston J J—f
Reid Homer—f 1 c
Robinson W J—f 1 c
Sing W H—f

MITCHELL

Blowes A J—l
Burrit C H—f
Cameron A D—f 1 c
Dougherty Jas—l
May W F—f 1 c

MT. FORREST

Cook J J—f 1 c
Gilroy George R—f 1
Perry W C—f 1

NAPANEE

Beard R A—f 1
Bogart F—f 1
Bogart M C—f
Ham John—f
Hall W F—f 1 c
Harshaw A T—f
Lapum E S—f c
Maddem J E—f c
Metzler J W—f
Paul A E—f c
Wilson U M—f 1

NEW MARKET

Atkinson L—c
Dillaim E—l
Hughes C M—f 1 c
Keith Wm—f 1
Lundy C E—l
Morton C P—f 1
Prosser F H—f
Ramsay A A—f
Readman W—l
Robertson K N—f 1 c
Terry B B—f
Widdifield J E—f 1
Widdifield W C—f

NIAGARA FALLS

Ballard G B R—f 1 c
Conquest R B—l c
Folemsbee F—f 1 c
Hemmings John W—l c
McClive & Fraser—f 1 c
Misener F B—f 1 c
Mortimer Geo & Co—f 1 c
Newport J A & Co—f 1 c
Robertson W W—f c
Young R C—f 1 c

NORTH BAY

Aubry W—l c
Brennan M—f 1 c
Burke J—f
Devlin C D—l
Doucet J J—l
Falby Jos—f 1 c
Gilmour & Torrance—f 1 c
Hammond C E & Co—
f 1 c
Kennedy W P—f
Kinnsella J—f
McCool P—f
McKeown D J—f 1

Martin Wm—f 1 c
Patton T J—f 1
Rheume E C—f 1 c
Sheedy J A—c
Wallace Thomas—f
Winters T H—f c

NORWICH

Beatty D C—f 1
Bushell M L—f
Hogarth J D—f 1
Irwin James—l
Moore H S—f
Van Valkenburg H—f 1 c
Yeo John A—l

ORANGEVILLE

Annis A E—l
Bennett J M—f c
Brown D B & Son—f 1 c
Henry R B—f 1
Hughes J H—l
Legatt T G—f
Lindsey J—f
McPherson D—f
Robertson J S—l c
Smith J E & Co—l
White J J—f 1 c
Wilkins M & Son—f 1

ORILLIA

Bingham H A—f
Boyle John—l c
Boyle Wm—l c
Brabazon G R—l c
Browne G A—f 1
Card C—f 1 c
Clark G H—f 1 c
Craw W D—f 1 c
Crocker W H—f
Dunham J B—l c
Evans F G—f
Ferguson Murdoch—f 1 c
Ferguson C D—f 1 c
Fitton C E—f
Fowlie James—f 1 c
Hart T P—f 1 c
Henderson Jas B—f
Hilliars Mr—l
Hipwell R—f 1
Horne F—f 1 c
Kearns Harold—f 1 c
Kearns L J—f 1 c
King T—f
Mulcahy John T—f
Overend Geo—f 1 c
Rapley G—f
Robinson S S—f
Rose J C—f
Ruthven H—l
Scott J—f c
Secord J P—f c
Thompson A B—f
Webber & Webber—f 1 c

OSHAWA

Babe S—f
Burden W D—l
Carswell H Thos—f
Davis & Son—f c
Hallitt F—f
Hamlin R—f
Higgins Real Estate Co
—f
Johnson Geo—l
Lander E V—f
Lick E H—f
McMurty F H—f 1 c
Miller & Sons Thos—l
Morris Thomas—f
Owen J P—f
Parks D W—f 1 c
Patten F—f 1
Punshon P H—f
Rowe U J—f
Thompson J A—f

OTTAWA

Acres A G—f
Beach & Argue—f
Best W J—f
Rick W—f

Bishop Wm—f 1 c
Black W G—f
Brownlee R—l
Caldwell J Y—f
Carpenter A J—f
Carriere C H—f
Childerhose & Pratt—f
Cote Jos—f
Courtney & Sears—f 1 c
Cunningham & Co—f
Davidson & Moffat—f
Dewar & Bethune—f 1 c
Douglas C A & Co—f 1 c
Egan, Scott & Chambers
—f

Edey E R—l
Grant Wm—l
Haycock R H & Son—l
Hawkins G J—l
Healy J J & Co—l c
Helmer A D—f
Higgerty C—f
Jackson J R—f
Johnson C R—f
King & Ray—f 1 c
King Charles—f c
Lamb W A—l
Larmonth & Rowett—f
Larmonth E—f c
McMahon E—f
Macoun L S—f
Mill I A—l
Mooney H & Sons—l
Moxley R—f 1
Noonan J T
Pennock A W—f 1
Pennock, Masson & Kir-
by—f 1
Porter N D—f
Reid John R—l
Richard A Hector—f 1
Robertson J D
Rogers V V—l
Selwyn E A—l c
Shaw C S—f
Soper E N—f
Stewart Robert & Son—
f 1
Thornton G E C—l
Weaver M E—l
Wickware A S—l
Wiggins C M—f

OWEN SOUND

Cameron C S—f
Chisholm A J—l
Cochrane James—f
Creighton G P—f 1 c
Fleming C A—f
Goldsmith R R—f 1 c
Legate Wm—f 1 c
McInnis J H—f 1 c
McGregor R H—f 1 c
McTavish John—f 1
Menzies George—f 1 c
Middlebro W S—f
Miller R B—f c
Patterson R A—f 1 c
Peacock J J A—f 1 c
Raven J P—f
Rutherford Fred—f c
Sivil Elias—f 1 c
Stephens W B—f c
Telford James P—f c
Zapfer Geo F—l

PARIS

Carrol G H C—f
Kay John I P O A A—
f 1 c
Kent & Howell—f 1 c
Key Henry—f
Lindsay John—f 1
Pickering Gill—f c
Smiley Jas—f 1 c

PARKDALE

MacMath Hugh—f c
Parkdale Real Estate Co
—f
Sanders Mr—f
Shaw E S—f 1 c

ONT.—Con.**PARK HILL**

Dawson Wm—f c
 Gilbert A B—f c
 Mactaviah A A—f
 McRoberts W John—f
 Munro Thos—f
 Tait N W—f

PEMBROKE

Dow I—f l c
 Duminy P M—l
 Fortier A J—f l
 Horn T R—f l
 Johnston & Summers—f l c
 Lockhart J R—f l
 Munro J A—f
 Stewart J C—f l
 Warren D B & Son—f l c

PERTH

Armstrong C B—f l
 Cavers P—f
 Code John—f
 Dowson S T—f l
 Foy C J—f l c
 Hall F W—f
 Hope Peter—f
 Matheson & Balderson—f
 Matheson A—f
 Meigh A Bros—f
 Robertson W S—f
 Sewell C J—f c
 Shaw A C—f l c
 Stewart & Hope—f l c
 Taylor Henry—f l c

PETERBOROUGH

Allen J I—l
 c
 o Ltd
 -f

Mark Thos—f l
 Night Wm—f
 Morrow W G—l
 Phelan H—f c
 Pope Geo—l
 Reid E J—l
 Robinson T W—f l c
 Rush H—f l
 Southwell Geo—l
 Storey Jas A—f
 Taylor W H—f l c
 Taylor W L—l
 Young Con & Son—f l c

PETROLIA

Egan Charles—f l c
 Farrel John—l c
 Matthews J J—l c
 Peat J & Son
 Walker J W—f l c

PICTON

German M R—f
 Hubbs O C—f l c
 Robin John W—f
 Ross Walter T—f
 Spencer C C—f l c
 Williamson W H & Son—f l c

PORT ARTHUR

Andrew T N—f c
 Bonin Agency—f l
 Dobie E J B—f l
 Duffy C—l
 Freed A P—l
 Jackson & Co—f l c
 Kennedy J A—f l c
 Kinder T W—l
 McCallum W A—f l c
 McGuire M—l c
 Munro P D—f c
 Port Arthur Ins & Vessel Agency—f c
 Rapacy Albert J—f c
 Ray S W—f l c
 Rutan & Co—f c
 Russell Meikle—f c
 Sture W P—f c

PORT DOVER

Barrett H B—f
 Barwell C W—f
 Matthews R E—f l
 Morgan L G—f
 Tibbets W F—f
 Varey Josiah—f l c

PORT HOPE

Benson F A—l
 Bletcher Miss M—f
 Bletcher Wm—f
 Brown E—f
 Choate N—f
 Chisholm D H—f l c
 Cornelius Mr—l
 Dyer E V—l
 Gifford S—l
 Long A H C—f l c
 MacLaggart Mr—l
 Mulholland R A—c
 Robertson W J—f l
 Runnalls Jno & Son—f l c
 Sanders J W—f c
 Scott Wm—l
 Smart J E—f l
 Smart R W—l
 Smith S S—f
 Wallace Ida Mrs—f l c
 Ward H A—f

PORT PERRY

Adams & Hutchinson—f c
 Brown J H—f
 Ebbels H L—f
 McCaw Wm—c
 Pearss & Ward—f

PRESCOTT

Allen W J—f
 Coates J B—f l c
 Coates J E—f l
 Davy F J—f l c
 Dowdley J K—f l c
 Dubrule J—f
 Elliott Fred—f
 French P J—f
 Halpin P K—f
 Lauster E—f
 Mundle J—f l c
 Powell M—f l c
 Whitney Albert—f

RENFREW

Devine Jonh—f
 Dewey C—l
 Mayhew J—f l
 Rochester J K—f l c
 Stafford Jos—f
 Wright Orange—f l

RIDGETOWN

Cochran Duncan—f c
 Elliot J A—f l
 McDonald H J—l c
 McKinlay Arthur F—f l c
 McKinlay John P—f
 Watson Geo A—f c
 Watson O K—f

RODNEY

Baker M—f l c
 McLean James A—f
 Morris S B—f l c
 Shaw J D—f l
 Sim Alex A—f l c

ST. CATHARINES

Dwyer E F—f
 Fowlie Robt—f
 Gayman J F—f l c
 Gayman Melvin Co Ltd—f l c
 Gordon J W—f l
 Gripton C M—l c
 Lindsay A N—f l c
 Kernaghan & Graves—f l c
 McAvoy & Eagle—f l c
 McGibbon Walter—f
 Mahaffey Bros—f
 Miles S Plumley—f l c
 Mills W D—l
 Moore John G—f l c
 Moyer F H—f c
 O'Loughlin H—f l c
 Parnell & Craic—f
 Rose & Bell—f l c
 Thompson David—f l c
 Timmons J J—l c
 Walker D M—f l c
 Young J W—f l

ST MARYS

Anderson D G—c
 Carman A—f l c
 Duncan M—l
 Johnston W—f
 Lancaster A—f
 Long Miss M E—f
 Meighen Joseph—c
 Reesor H L—c
 Shepherd R—f c
 Simms J—c
 Stanley L D—f l c
 Stevenson H H—f c
 Whaley D S—l c
 Wood A C—f

ST. THOMAS

Brack W T—f c
 Burns J W—f l c
 Coulter W R—f l c
 Geddes Geo—f l c
 Horton E A—f l
 Idardi W E—f l
 Jackson W R—f
 Johnson M B—f l c
 McIntyre C M—l
 McPherson W I—f l c
 May W H—f l
 Miller R J—f c
 Moore E—f l
 Mulvaney J O—l c
 Murch W H—f
 Nosworthy W E—f
 Pound E O—f l c
 Roache G—f l
 Roe Henry—f c
 Treadwell C—f l c
 Urle J Mo—f l c

SARNIA

Bucke E P—f c
 Chester A J—f l c
 Cook T H & Co—f l c
 Elliott J F—f l c
 Gordon D J—f c
 Maxwell Tim—f
 Paul Robert—f l
 Poussett H M—l
 Sanders M A—f l c
 Sarnia Realty Co—f l c
 Scott W J—f c
 Sinclair D N—l
 Wiggins W A—f l c
 Yard H—f c

SEAFORTH

Beattie James—f
 Hinchley Jas D—l c

Rankin John—f l
 Van Egmond Lt
 Watson James—f l c

SIMCOE

Boyd W D—f
 Curtis Frank E—f l c
 Everett W C—f l c
 Groff H H—f
 McCall W C—f l c
 McKee George J—f l c
 Nelles T R—f l c
 Taylor Joseph—f l
 Winter A A—f

SMITH'S FALLS

Burns J E—f
 Caswell B—f
 Gardiner J J—f l
 Hambleton H J—l
 Healy D C—f
 Hyndman Wm—f
 Keith Geo A—f
 Lewis J A—f
 McEwen John—f l
 Miner H C—f l c
 Reid J J—f
 Sparham B—f
 Sweeney W O—f

STRATFORD

Rolger W S—f
 Bradley F E—l
 Brown John—f l c
 Burritt D B—f l c
 Copas F A—l c
 Dempsey H—l
 Fiebig & Heagy—f
 Graff G I—f l
 Harris J—f l
 Johnson H M—f
 Jolliffe Thos—l
 Jones A E F—f l
 Kirby Harry—l
 Langan Geo—f l
 Lawrence Wm—f l
 Lloyd Jno W—f l c
 McNichol R—f l c
 Miller W—f l
 Montieth J C—f l
 Orr R Thos—f c
 Packert C—f c
 Penprase Chas—l
 Purcell Jas J—l
 Quarry Jas—l
 Scarff Fred J—f l c
 Smith J S—l
 Stevenson J & R J—f l c
 Stinson E J L—f c
 Waddell & Son—l c
 Wilson J M—f l c

STRATHROY

Brooks Frank—f l c
 Kinder Geo—l c
 Lindsay H G—f
 McDonald James V—l
 McIntosh J H—f
 Nicholson H—f l
 Noble James—f
 Rapley Herb—f
 Rapley M—l
 Thompson H—l
 Traver E—f
 Trueman R M—f c

THORNBURY

Devins W R—l
 McLean A D—f l c

THOROLD

Battle David—f
 Hoover A M—f
 Munro D J C—f l c
 Pattison F—f

TILLSONBURG

Biette F—f
 Brown T T—f l
 Denton C H—f l c

TORONTO

Dunreah J—l
Fero Thos—f
Hollier & Walsh—l
McIntyre Alex—f l c
McMehan E—f
Ostrander & Stilwell—f l
Raynes A E—f c
Tillson E V—f
Weeks Wm—f l

TORONTO

Armstrong & DeWitt—f c
Ardagh J J—l
Arnold E F—l
Badenach C H—l
Bailey P L—f
Baird John—f
Baird R S—l
Bastedo N H—l
Beatty E P—f
Begg H—f
Bessey W H—l
Blackburn H M—f
Blogg T C—f
Boyd Jas T—l
Brandon Jas—l
Bretz A—l
Briggs A W—l
Briggs Hy—l
Brodie & Henry—f
Broughall Geo—l
Buckland H G—f
Burnett G G—f
Burns G D—l
Burruss & Sweetman—f
Butt R H & Son—f
Campbell J N—l
Cawthra H V—f
Chadwick C W—l
Charlesworth & McKee—f
Corbald C E—f
Cox H C—l
Crawford A J—f
Crossin H W—f
Dale & Co—f
Dingle F E—f
Dobson W C T—l
Donovan A E—l
Earle John—f
Eastmure A L—f c
Ellis Alf H—l c
Evans & Gooch—f
Evans H W—f
Evans R S—l
Ewart J H—f
Fairbanks Wm—f
Faircloth R T—l
Garrett J W—l
Garrow E F—f
Garvin J N—l
Geale F M & Co—f
Gibbs Bros—f
Gillespie C T—l
Gillespie W Percy Co
Ltd—f
Gilmor A R—f
Goddard John A—f
Goldman L—l
Gooch F H—f
Gouinlock John—f
Greenwood R—f
Grundy Geo H—l
Hall T H—f
Hall W H—f
Hamilton R C—f
Hamilton Wm—l
Hargraft Geo R—f l c
Harman S B—f l
Harrington A—f
Hayes J C & Co—f
Henderson E—f
Hewlett J—f
Hince W A—l
Holland W H—l
Hoover J R—f
Howarth J G—l
Hunter B B—f
Hunter Chas—l
Hunter R—l
Hynes J L—l
Hunter Thos—l

[illegible]

Roberts John S—l
Robertson Percy—f
Russell F H—l c
Russell J—l
Salls S E—l
Sanderson F—l
Scadding E A—l
Scott Chester G—c
Shaw & Begg—f
Sherritt Geo A—f c
Smith A W—f l
Smith F J—l
Smith, Mackenzie &
Hall—f
Sparling C P—l
Sparling F—l
Stanford F T—l
Stark John—f
Stephenson A C—f
Stewart F J—f
Stewart L A—l
Sutherland H—l
Sylvester S A—f l c
Syzielski Paul—f
Thayer Ira B & Son—l c
Thompson M G—l
Toronto Ins & Vessel
Agency—f
Tory John A—l
Vanderwater M—f
VanKoughnet A—f l
Walker E B—l
Walker F W—f
Walker Harton—f
Wallace T W—l
Wallmaley Wm—f c
Walsh J J—f
Watson & Burrell—f
Weir R—f
White F W—l
Williams H H—f
Wilson A E—f
Wood & Kirkpatrick—f c
Wood Wm—l
Woodland C W—c
Wright Alfred—f
Wright A E—f l c
Wylie J R—l

TRENTON

-f Bonter G S-f l c
Fraser R-f
Ireland G A-f l c
Whittier H-f l c
Winterborn James-f

UXBRIDGE

Hamilton W-f
Hare V M-f
Harmon R P-f
Miller A E-l
Moore R J-f l c
Ormiston & Hare-f c
Ormiston W S-f l c
Sharpe & Cooke-f

WALKERTON

Atwood Thos E—f 1 c
Dippel M G—f 1 c
Martyn Geo D—i
Ramesbottom T—l
Segmiller O—l
Shaw W M—l
Shumacher J J—f c
Stephens A H—l
Whitehead James—f 1 c

WALLACEBURG

Beattie J A—f l c
Burgess B M—f l c
Hinnegan T F—f l
McDougall & Martin—
f l c
McGregor W J—f
Meyers H—l
Mickle A—f

WATERLOO

Boehm C A-f l c
Carthew W-f
Cressman A K-f l c
Halstead F-l
Hughes J B-l
Roos P H-l
Stauffer J-f

WALTERS FALLS

Dayman W A—f l c
Howey J H—f l

WATFORD

Fitzgerald W E—f
Fuller W S—f 1
Hume J H—f c
Watt David—f

WELLAND

Cox H W—f
Demare & Miscner—f
Gilchrist J O—f c
Gonder G—f
Hatter H L—f c
Hill & Edgar—f c
Jackson P—l c
Jones E—l
McCormick B J—f c
Sheere P P—f l c
Wilson R G—f l c

WHITBY

Allin A H-1 c
 Blow E R-1
 Dudley L W-1 1 c
 Howden H-1 1
 Howden J D-1
 O'Connor John-1 1
 Pringle W B-1
 Richardson & Richardson
 -1 1

WITHDRAWN

Churchill J B-f
Fuller Charles H-f
Gangnier J G-f l c
Laing F H-f
Morton R M-f l c
Parent Geo-f
Peck J O & Son-l c
Reynolds R A & Son-
f l c

WINGHAM

Bailey A F—l
Bell David—c
Couhuts A E—f l
Davis Henry—f
Dodds John—f l
Griffin C N—f l c
Holmes Dudley—f c
Howson & Brocklebank
—c
Morton J A—f
Ritchie & Cosens—f l c
Smith A E—l c
Stewart J G—f l c
Vanstone R—f c
Walker E B—l

WOODSTOCK

Brown J Henry-f c
Edgington J-f l c
Francis V L-f l c
Hall John-l
Manning & Kneal-f l
Nesbitt E W-f l c
Newton T A-f
Ormsby & Clapp-f l c
Perry D M-f
Sawtell Bros-f l c
Scarff J S-f c
Sproat H B-f l c

PRINCE EDWARD ISLAND

CHARLOTTETOWN

Brow E R-f l c
Davidson H M-f l c
Higgs E T-f
Hyndman & Co-f l c
McCormick G J-f
McEachern John-f
Ross J R-l

Stewart D B—f
Webster J A—f

KENSINGTON

Glover Alfred—f
Lealie H A—f
Proffitt J F—f 1
Rogers R B—f 1 e

SUMMERSIDE

Arsenault J F—f l c
 Burrows Miss Amy G—
 f l c
 Campbell Alexander—
 f l c
 Gordon D—g
 Hicks S M—f l c

Manson Edward—f c
Monkley E H—f l c
Morrison Donald—f
Rogers R—f l c
Schurman W G—f l c
Sharp Herbert S—d
Stavert H W B—f
Strong Heath—f
Tanton Bannerman W—

QUEBEC

BEDFORD

Coslett E—f
Currie E F—f c
Rochelcan Nap—f
Saunders F C—f
Shelters W A—f

BUCKINGHAM

Bothwell N-1
Gorman E F-1
Lahair & Bisson-f 1
Lemay R-1
Martin M H-f 1 c
Parker A H-1

CHICOUTIMI

Delisle Gustave Ltd—f l c
Dufour J Els—l
Jauvin Ern—l
Lemieux Albert—f l c
Paradis Fro—f l
St Pierre & Belleau—f
Savard Mde Vve J E—f
Simard J—l
Tremblay Adelard—f l
Vezina Pitre—f l c

COATICOKE

Dupuis A L—l
Fateux & Peloquin—f
Fontaine H C—f
Nunn & Moulton—f l c
Shurtleff W L—f l c
Woodman A A—f

COWANSVILLE

Arsenaault F P—f
Draper F E—f 1
Kerr David—f
Lawrence E E—f 1 c
Ruiter P A—f
Taber C P—f 1 c
Taber H M—f 1

FARNEHAM

Beriau A L-f
Berthiaume J A-f
Choquette W F-f
Jutras P W-f 1 c
Odell H E-f 1 c
Portelance P A-f e

HULL

Belanger J H—f l e
Cousineau Jos—f
Leflamme E H—f
Simon D C Co—f l e
Thirault O—l

JOLIETTE

Carawell N M—f 1
Charland A—f 1
Page J O—f 1
Piche E G & Co—f 1 c
Robitaille & Fontaine—
f 1
St George L W—f 1

LACHUTE

Calder Charles—f l c
Dorion J M—f l c
Garretsee W H—f
Lemay J D—f l
Murphy C—f
Rice J W A—f l c
Walker G J—f l c

LAUZON

Bontin Alexander—f
Lagueux Jos—f
Nohn J B—l
Vien G S—f l c

LEVIS

Dumontier J A—f

MAGOG

Audet L A—f
Cunningham Geo—l
Jasmin H—f
Foss M—l
Peters W—f
Pepin D E—l c
Taylor Percy—f
Tourigny Alf—f
Wallace F W—f
West Dr J—f
Wilcox J B—f

MONTREAL

Abbott A E—f
Adams R Percy—f 1 c
Allary Adelard—f
Allen Geo H—l
Allen Jas & Son—f 1
Alloway C J—f 1
Armour John E—f
Armstrong Jos—f
Ault Chas—l
Ayer H H—f
Baby Arthur—f
Baillie James A—f
Barlow W D—f
Barnard S L—f
Barrett A G E—f
Barry A—f
Bastian Raymond—f
Bickerdike Chas E—f
Beckit O G—l
Belfield T D—f
Berthiaume O F—f
Berthiaume Raoul—f
Bickerdike R—f
Blache C R—f
Blumenthal A—f
Boon R R—f
Boronow M—f
Borthwick John G—f
Breedlove W C—f
Bridge R H—f c
Brousseau F J—f
Brown E H—l
Brown Fayette—l
Brown J Stevenson—f
Brown W Chas—f
Brown W Godbee—f
Browne Fitz James E—f
Browning A—f 1 c
Bruneau J G—l
Bucknell J A—l
Burket P W A—f
Butcher W C—f
Byrne Chas A—f
Cairns Morris J—f
Cairns Wm—f
Callaghan S J—l c
Campbell A H—f
Carreau G P—l
Carter & Wood—f
Carter R A—f
Chamberland A N T—l
Champagne A C—l
Charlebois C—f

Charlton R L—f
Chateauvert & Martin—f
Chevalier Joe—f
Christmas & Sons—I
Christmas T H—I
City Realty Investment Co—f
Cleghorn C Power—f
Clelland Wm—f l c
Cole F Minden—f
Collins Francis—f
Courtois Eugene—f
Cox Geo G—f
Craddock, Simpson & Co —f
Crepeau Isidore—f
Dale & Co Ltd—f
Dandurand U H—f
Davidson & McRae—f
Davidson R—f
Decary Gervais—f
Decary Hercule—f
De Pencier T P—I c
Deacory Henry L—f
Desjardins J C O—f
Desjardins Paul—f
Dick Mrs L W—f
Dickson J E E—f
Dobbin Thos F—f
Dodds W O H—I
Dostaler A O—f
Ducharme Jos A—f
Dupont Gustave—f
Dupuy J A—f
Emo John—c
Einhart & Evans—f
Evans Fred W Co Ltd—f
Ewing & Ewing—f
Ewing S W—f
Faillie Joe—f
Fallick A—f
Ferrand Maurice—f
Findlay John Ltd—f
Findlay W E—f
Foster R B—I
Froemcke Alf C H—f
Fromings H A—f
Gaden W C—I
Gagnier A A—f
Gagnon A L—f
Gagnon J N A—f
Galibert C—f
Gandreau L G—f
Garland C S—f
Garon P—I
Gaudet W C—I
Gault A F Trust Co—f
Gault Percy R—f
Gauthier S Raoul—f
Gauthier Pierre—f
Geoffrion Chap E—f

Ltd—f
Hanna A A—f
Hare & McKenzie—f

Son

Hawthorne J A—f
Haycock A B—f
Heffernan J A—f
Henderson C L—f c
Herbert J A—f
Hinshaw M C—f
Howard Robt—f
Howell A E—f
Howell A W D—f
Hudson T H—c
Huot J Alfred—f
Hurtubise Ed—f
Hurtubise & St Cyr—f
Hyde Jno Agency—f
Irvine Arthur M—f
Jackson Wm—f
Jacobs E W—f
Jarvis Frank—f
Jary Jary—f
Jenkins John—f
Johnson C R G—f
Johnson F W G—f
Johnston H J—f
Joseph Horace—f
Joseph W I—f
Kay H H—f
Kennedy & Colley—f
Kleinberg N—f
Knox F J—f
Labeau Geo—f
Labelle J H—f
Lachapelle Severin Jr—f
Lambelle Jos—f
Lambert H M—f
Lambly J W—f
Lamontagne E—f
Langlois E J—f c
Langlois Theo—f
Lariviere F X—f
Laurent Joseph—f
Laurin Cyrille—f
Laurin J A—f
Lavers A H—f
Lavimodiere F O—f
Lebeau G L—f
Leblanc J—f
Lecavalier A—f
Leduc Simon—f
Lee J G—f
Lefavre Andre—f
Lefort Albert—f
Legault Alfred—f
Lemge L E—f
Lewis & Badgley—f
Lewis G G—f
Lewis Mostyn—f
Loranger J G A—f
Lukia Stewart & Co—f
Lyman P R—f

Martin Jos D C—f
 Masson Dominique Jr—f
 Mathias P F—f
 Menard C E—f
 Meunier Theo—f
 Miller J A—l
 Millette L—f
 Milord Jos—f
 Mitchell W J—f
 Molson & Hunter—f
 Molson Walter—f
 Moncel G N—f
 Montreal Agencies Ltd
 —f
 Moreau W A—f
 Morrissey T L—f
 Morrissey, Robinson &
 Freygang—f
 Mousseau J G—f
 Mudge H—f
 Muir John W—f
 Mumford E A—f
 Mussen H B—f
 Nairn A M—f
 Neuman J N—f
 Normandin & Desbro-
 siers—f
 Nutter John R—f
 O'Connor Ed G—f
 Oram J P—l
 Oswald M C—f
 Pacaud & Fauteux—f
 Paiement Hector L—f
 Painchaud L H—f c
 Parent Omer—f
 Parkins Frank F—l c
 Paterson R MacD & J B
 —f
 Payette J A—f
 Pellerin J H—f
 Pelton J G—l
 Perrault J R—f
 Perrin L—f
 Perry Louis V—f
 Picard L A—f
 Pierce M—f
 Pinkerton & Co—f
 Plow Arthur—f
 Poirier & Jennings Inc
 —f
 Poirier Romeo—f
 Poole J A C—f
 Popham H R—l
 Potter Percy E—f
 Provost A—f
 Prudential Trust Co Ltd
 —f
 Prudhomme A E—f
 Query C H—l
 Quesnel, Sharpe & Co—c
 Quinn T E—f
 Ramsay A—c
 Ranger A R—f
 Raphael H W—f
 Raymond A P—l
 Reech H E—f
 Reid F G—f
 Richard L J A—l
 Robert J B—f
 Robert Louis—f
 Robertson Duncan—f
 Robertson W Frew—f
 Robertson G R—f
 Robillard Adolphe—f
 Rocheleau C W—f
 Rolland, Lyman & Bur-
 nett—f c
 Ross Realty Co—f
 Routh C H—f

Rowat Jos—f
 Salisbury C—l c
 Saunderson T L H—f
 Scott Frank—f
 Sellon E M—f
 Severs & Co—f
 Shannon P H—f
 Sharpe C A—c
 Shaw H LeRoy—l
 Sherritt J M—f
 Shibley A D—f
 Ship A L—f
 Silverstone E—f
 Simard Arthur—f
 Simpson G H—l
 Sims & Morris—f
 Smith F E M—f
 Smith Pemberton—f
 Soly Hy—f
 Sprague C E—f
 Stanger Jas T—f
 Stanton J C Jr—l
 Stearns S P—l
 Stevenson A W—f
 Stewart Alexander—f
 Sweeney C L—l
 Sword C E—f
 Sylvain J H—f
 Taillon E J—f
 Tanguay Geo—f
 Tansey Denis—f
 Tatley J W—f
 Thompson J G—f
 Thornton D S—f
 Tory J C—l
 Tougas Jos—f
 Tremblay J A—f
 Tremblay J B—f
 Tremblay J M—f
 Tremblay J P—l
 Tresidder J M—f
 Turgeon E E—f
 Tyre Robt W—f
 Upton Henry—f
 Valentine F—l
 Veith J G—f
 Verville A—f
 Villeneuve J A—f
 Vipond A H—l
 Walkem Hugh C—f
 Walsh Mrs M E—f
 Weldon W S—f
 White Godfrey C—f
 Whitehead E A Co The
 Ltd—f l c
 Wickham P M—f
 Wilcocks F J—f
 Williams Geo E—l
 Wilson E W—l
 Wilson H W—f
 Wonham H W—f
 Yuile Herbert—f

NICOLET

Beauchemin Narcisse—f l
 Comeau H—f l
 Courchesne J O—f
 Dufresne Henri—f
 Laffamme J C H—f
 Leblanc F X—f l
 St Pierre Lorenzo—f l

ORMSTON

Gale H E—f
 Gudex L—f
 Leney W A—f
 McGerrigle J L G—f
 Patten H B—l

Rousseau L A—f
 Tomson J H—f

QUEBEC

Arel J F—f
 Belleau & Auger—f
 Belleau J F—f l
 Bignell H B—f
 Boutin P A—f l
 Brodie Geo—f l c
 Bruneau J G—l c
 Budden & Welch—f
 Champion C & W—f l
 Chateauvert Geo P—l
 Chenard Jos T—l
 Cote G J E—f l c
 Delaney W I—l c
 Demers Geo—f
 Dominion Brokerage Co
 —f
 Drum S Wilson—l c
 Fraser W J—f c
 Gagnon Chas—f
 Gagnon Oscar—l
 Gauvin Elz—f
 Glass Frank—l c
 Giroux & Cote—f l c
 Hunt Edward—l
 Lachance J T—l
 Lachance J Eng—f l c
 Larue Ernest—l
 Larue Alex—c
 Leclerc E—f l
 LeClerc Theo—f
 McGee D & Son—f
 McPherson W M—f l
 McGowan James A—c
 Massey W Morton—f l
 Mahony & Hay—f l c
 Marcotte Arthur—f
 Monast M—l
 Monaghan M—l
 Morin Oscar—l
 Morissette J B—f l c
 Murphy & Collier—f
 Oliver & Coolican—f l c
 Painchaud & Breton—l c
 Payette E J—l
 Quebec Fire Agcy—f
 Racine Pierre—f
 Scott Arthur E—f l c
 Tanguay G—f
 Trudell L A—l
 Vallieres Alfred—f
 Walcot C W—f

RICHMOND

Alexander G J—f l c
 Bedard David F—f
 Campbell Chas—l
 Cleveland E F—f
 Desmavais H—f
 Dresser G F—f
 Ewing William—f
 Ginn J O—f
 Hayes John M D—f
 McIver W E—f

RIVIERE DU LOUP

Boisvert F J—f l c
 Doucet E A—f l c
 Duclos M—l
 Dumas Ovide—f l c
 Marcotte J E—l
 Michaud J P—f l
 Morin D E—f
 Ouellette Emile—l
 Puize Azarie—f l c
 Saindon M G—f l c

ROCK ISLAND

Allard Peter—l c
 Hovey E W—f l c
 Parquette John—f l c

ST. HYACINTHE

Bartels F—f l c
 Benoit E—l
 Bernier L E—l
 Boisseau & Boisseau—f
 Borduas F—f
 Bonchard & Bernier—f
 Bourgeois E Jr—l
 Brousseau Louis—l
 Chabot E—f
 Duckett Ed—f l c
 Jodoin A—f c
 Marin D E—f
 Morin René—f c
 Raymond H & Co—f l
 St Germain H—f
 St Germain T A—f l c

ST JOHNS

Baudouin P—f c
 Beaudry J H—l
 Curran J—f c
 Hall F—f
 Hebert A N—f c
 Langes Jos—l
 Marcoux E—l

SHERBROOKE

Bélanger & Bégin—f c
 Burrage R R—f l c
 Dresser W S & Co—f l c
 Duberger C H—l
 Fraser C K—f c
 Kennedy J D—f c
 Langlois H—f
 Levesque U—l
 Palmer U—l
 Parkes T J—l
 Puize Azarie—f l c
 Somers T S & Co—f l c
 Southwood F J—f c

SOREL

Beaubien J E—f
 Guevremont A—f
 Lafreuiere J B T—f l
 Lesieur P—l
 Masse N—l
 Morgan W G M—f l c
 St Martin L N—f

THREE RIVERS

Gouin & Desilets—f l c
 Gravel A T—f l c
 Spenard Arthur—f l c

VALLEYFIELD

Aumais A—l
 Boyer L J—f
 Choquette Leo—l
 Fortier S—f l c
 Langevin L J H—f l c
 Lavimidiere N E—f
 Low J Jr—f l c
 Marleau —f
 Tremblay A—f

WATERLOO

Bridge W H—f
 Fontaine F—f
 Gingras J—f
 Harvey & Call—f l c
 Jodin L & Sons—f
 Racicot A A—f
 Shaw R F—f l c

SASKATCHEWAN

BATTLEFORD

Atkinson F G—l
 Boughy Chas—f l
 Brokovski E—f l c
 Cunningham A G—f l c
 Dodd R—f l
 Earle & Sparling—f
 Good L H—f l
 Hoover J H—f l
 Mill M B—f

Nicol J—f
 Soole W C—f
 Speers Robt—f
 White E H—f l c
 White Land Co Ltd—
 f l c

REGINA

Anderson, Lunney & Co
 —f c

Bell & Mitchell—f c
 Brook & Allison—f
 Campkin H H—f l c
 Compton & McNeil—f
 Flood Land Co—f
 Foncier Credit—f c
 Kerr Land Co—f c
 McAras Bros & Wallace—
 f l c
 McCallum, Hill Co—f c

Marsh G H—f
 Nay & James—f l c
 Peverett & Barrett—f
 Prudential Trust Co Ltd
 —f
 Rounding Land Co—f c
 Saskatchewan Under-
 writers Ltd—f l c
 Westman J A—f l c

MEDICAL EXAMINERS

SPECIALLY QUALIFIED TO

HANDLE INSURANCE CASES.

We take pleasure in presenting the following List of Physicians, each of whom can be recommended as being a competent examiner for insurance companies. Companies not having their own examiner in any of the localities mentioned will find it worth while to communicate with any name mentioned in the following list, according to the locality which it may be desired to cover:

The publishers desire to give credit to The Industrial Review of Chicago, and also to the American Association of Medical Examiners for names produced in the following pages:

ALABAMA	LOS ANGELES Allan J T M Beckett Wesley W Devitt Thos G Kelsey Arthur L	DERBY Dovonan S F	GEORGIA
ATHENS Hagan W J	OAKLAND Chamberlain Nelson H Crawford Alexander K Hall Thomas D	HARTFORD Couch Arthur R	ALBANY Hilaman A H
BIRMINGHAM Nice Charles M Shropshire Courtney W	PASADENA Abbott George E Ballard Wm H	LEBANON Danielson Edwin L	ATHENS Goas Isham H
FLORENCE Callaway W J	SAN FRANCISCO Easton D E F Gardner Samuel J Martin George H Palmer George H Sewall Edward Williamson Jno M	NEW BRITAIN O'Connell D W	ATLANTA Atkins Adjusting Agency
GADSDEN Faucett George L	SANTA ANA Wehrly John	NORWICH Donohue J J	AUGUSTA Howard T L Lee J J
MOBILE Schwartz Jos	COLORADO	SOUTH NORWALK Dumortier Jean	CARTERSVILLE Griffin W C
OPELIKA Dauden J W	BOULDER Queal E B	STAMFORD Crane Ralph W Harrison J F	CEDARTOWN Liddell & Hall
ARKANSAS	DENVER Berlin Wm C K Krohn H N	TORRINGTON Barker Abram J	COLUMBUS Mitchell T E
CLARENDON Murphy N E	EVANS Horton Daniel J	WATERBURY Engelke Chas	CORDELE Edwards W E
HOT SPRINGS Tribble Albert H	HUGO Bacon H Edw	DELAWARE	MINERAL BLUFF Christopher A F
LITTLE ROCK Harris A E	CONNECTICUT	WILMINGTON Bastian Joseph W	ROME Hamilton C
CALIFORNIA	BRIDGEPORT Bowers W C Gerber Jacob Wolf	DISTRICT OF COLUMBIA	SAVANNAH Orear Wm B
GILROY Thayer J W	DANBURY Bronson Wm T	WASHINGTON Ramaburgh Jesse H	THOMASVILLE Ainsworth Harry
		FLORIDA	WAYCROSS Bradley D M
		JACKSONVILLE Bowen Frederick	IDAHO
		ST PETERSBURG Wilcox F W	BOISE Brandt F H Compton Frederick W
			IDAHO FALLS Kinnaird Wm

ILLINOIS AURORA Reder A R BLOOMINGTON Vandervort F C BROOKPORT Waters P S CANTON Hayes T C CARBONDALE Whitacre H N CARROLTON Adams J W CHICAGO Emerson C B French W Gayle Gibbs S P Keller David H Will H C DU QUOIN Gillis F P EAST ST LOUIS Moeler C L Stanton R F EDWARDSVILLE Sutter John R FREEPORT Burns Robert J Shelly Emanuel E HERRIN Berry H H Boles D S JOLIET Benson John P JOPPA Tucker Charles E LE ROY Small G H MOLINE Arp A H West A D MURPHYSBORO Essick Ray B PEORIA Weiner E A ROCK ISLAND Snively W D SCIOTA Marrs Richard F SOUTH CHICAGO Barat Stephen S SPRINGFIELD Altman Maurice TUSCOLA Rice W E	INDIANA ANDERSON O'Neill T J Quickel D S ALEXANDER Shaefer & Shurtz BLOOMINGTON Tourner F F BLUFFTON Severin Louis CHARLESTOWN Jones C COLUMBUS Marshall D John Norton F D CONNERSVILLE Lamberson H M DELPHI Conway P W EDINBURGH Wright Walter W ELWOOD Hoppenrath W H FORT WAYNE Bower G B M FRANKLIN Darnall H O GARY Nieukirk J W GREENFIELD Sisson Ernest B HUNTINGTON Frost R F INDIANA HARBOR Orf George INDIANAPOLIS Christian Wilmer Henry Alfred Marlatt Clarence L Padgett E E Taylor Wm L JEFFERSONVILLE Graham O P KOKOMO Bartlett S M Hutto O D LAFAYETTE Vinnedge Wm W LEBANON Schultz G A LIBERTY Weist E P	LOGANSPORT Nelson Chas L Nicodemus J P MARTINSVILLE Sweet O A MONTPELIER Sellers Chas A MUNCIE Ball Clay A Bowles H S Dick P B NEW CASTLE Van Matre C E Westhafer E K NOBLESVILLE Catterson W E NORTH VERNON Grosman W L PERU Lynch O R RICHMOND Bramkamp A L Bulla M S Weist E P RUSHVILLE Green Lowell M SCOTTSBURG McClain Brothers SEYMOUR Kyte Henry R Luckey H R SHELBYVILLE Green Thomas G SOUTH BEND Bosenbury Chas S TERRE HAUTE Leavitt R H TIPTON Burkhardt A E UNION CITY Ruby F M VINCENNES Maxedon T H WABASH Jewett L E IOWA AMES Ghrist D M BURLINGTON Schaefer P H CEDAR FALLS Hearst W L CHARLES CITY Niemack Julius	COUNCIL BLUFFS Hill C A Warner Merle F DAVENPORT Lambach Frederick Middleton George M DES MOINES Duhigg Thos F Foulk Frank E Kelleher F T Lynch Robert J Osborn J W Will F J DUBUQUE Pond A M FAIRFIELD Conner Warren H FORT DODGE Olney Floyd B GRAND JUNCTION Kirby S C HAMPTON Hobson A J IOWA CITY Bywater W L MARSHALLTOWN Merrill N MASON CITY Marston Charles L MONTICELLO Redmond Thomas M NEW HAMPTON Feeney F S OELWEIN Cole J F OSAGE Whitley Ralph L PERRY Mowrer W P RED OAK Ashby A A RIVERSIDE Blythe E E SHELDON Brackney H J SIOUX RAPIDS Pond I O WEST LIBERTY Royal Lester A KANSAS BELLEVILLE McFarland Wm I
--	---	---	--

CLAY CENTER
Tull G A

ELLSWORTH
Bowles Arthur

FORT SCOTT
McDonald Wm S

JEWELL CITY
Vallette H Bernard

KENSINGTON
Golden L A

MCPHERSON
Engberg Andrew

PEABODY
Johnson Edward H

SALINA
Crawford Jas R

TOPEKA
McDonough W C
VanHorn C B

VALLEY FALLS
Marks J M

WICHITA
Logsdon Wm Z T
Mitchell W I
Purves Geo K

WINFIELD
Snyder H L

KENTUCKY

BOWLING GREEN
Martin S J

COVINGTON
Bledsoe R W

EMINENCE
Dawden A P

FRANKFORT
Coblin R M

GEORGETOWN
Porter R W

GLASGOW
Garnet Richard E

HOPKINSVILLE
Blake Thomas W
Jackson James Buchanan
Stone J E

LA GRANGE
Blaydes H B

LEXINGTON
Dale Charles F

LOUISVILLE
Fort F L
Willis T N

MURRAY
Yongue Sam D

PARIS
Vansan J T

RICHMOND
Harris John W

VERSAILLES
Phelps R M

WHITESBURG
Fitzpatrick J D

LOUISIANA

ALEXANDRIA
Bonnette J V

BATON ROUGE
Fridge J R

BERNICE
Colvin Clyde C

FARMERSVILLE
Love R L

HOUMA
Warren J W

LAKE CHARLES
Watkins Thos H

LEESVILLE
Willis D O

NEW ORLEANS

Dr. J. Birney Guthrie

Professor Clinical Medicine
Tulane University; Surgeon,
Frisco Lines; Surgeon, New
Orleans Terminal Co.; Sur-
geon, Louisiana Southern R.
R.; Examiner, Union Central
Life Ins. Co.; Fidelity Mutual
Life Ins. Co.; Postal Life Ins.
Co.; Illinois Commercial
Men's Association; Illinois
Commercial Men's Health
Association; Iowa State
Traveling Men's Association;
International Traveling Men's
Association; Western Travel-
ing Men's Association; Ex-
aminer, Panama Canal.

OFFICE
1206 MAISON BLANCHE BLDG.
Macdiarmid G A

WINFIELD
Peters J J

MAINE

BATH
Briry Edward E

LEWISTON
Emmons G P

LINCOLN
Porter Byron F

PORTLAND
Patterson H J

SANFORD
Blagden C W

SKOWHEGAN
Wadsworth John E

WATERVILLE
Goodrich M S

WESTBROOK
Barrett Felix

YARMOUTH
Sturdivant Gardiner L

MARYLAND

BALTIMORE
Linthicum G Milton
Magruder W Edward
Mitchell Robert L

CUMBERLAND
Brace Chas H

HAGERSTOWN
Beachley W E
Morrison W B

LEONARDTOWN
Greenwell Francis F

LIBERTY GROVE
Jack William Griffith
Greenwall Francis F

PORT DEPOSIT
Jack William Griffith

MASSACHUSETTS

AMESBURY
Biron J F Rodolphe
Mullen Peter J

ATHOL
Swain Oliver A T

BOSTON
Johnstone W C

CAMBRIDGE
Cunningham Edw A
Myles Leo T

CHELSEA
Plummer Frederick H

HAVERHILL
Clarke I J

HOLYOKE
Hunt Geo E
Sackett Harry R

NEW BEDFORD
Lewis G F

NORTHAMPTON
Clark Sidney A

PITTSFIELD
Reynolds George E

MICHIGAN

DETROIT
McKean Geo E
Pilcher Frank E

IONIA
Cope Chas S

ISHPEMING
Vandeventer V H

LANSING
Nottingham Brett

MONROE
Knapp Lewis C

MUSKEGON
Cooper John T

OWOSSO
Arnold A L

PORTLAND
Dellenbaugh A G

TRAVERSE CITY
Thirby Edwin L

MINNESOTA

FERGUS FALLS
McLean Thos N

MINNEAPOLIS
Bass G W
Leonard Wm E

OWATONNA
Hatch Theo L

MISSISSIPPI	FULLERTON Johnson F Warren	CARTERET Reason John L	PLAINFIELD Clawson Marcus L
GREENWOOD Mathews W T	GRETNA Elmore S Q	DOVER Cook Richard L	RAHWAY Cladek W E
GULFPORT Barnes I F	NEW HAMPSHIRE	EAST ORANGE Givenans B W	RED BANK Sayre Wm D
LOUISVILLE Davis H H		ELIZABETH Conover J H P	ROEBLING Traub Paul
YAZOO CITY Noblin Wm E		ENGLEWOOD-TENAFLY Ruch Valentine Jr	RUTHERFORD Stratton Howard R
	CONCORD Clark Edgar A Delaney Edw J	FLEMINGTON Fuhrmann Baraclay S	SOUTH ORANGE Chandler Henry M
MISSOURI	CLAREMONT Couter Joseph E	FREEHOLD Brown Harvey S	STANHOPE Thayer H W
KANSAS CITY Irwin Dr C B	EXETER Day Herbert C	FRENCHTOWN Carapenter Wm R	SUMMIT Baker R D
PARKVILLE Winter J H	FRANKLIN Bakeman F A	GRANTWOOD Brundage P E	TOMS RIVER Brouwer Frank
ST. JOSEPH Sampson Chris M	GORHAM Phipps Albert	HARRISON Mulligan A A	TRENTON Dorety Philip J Mitchell Chas H Slack Clarence J
ST. LOUIS Booth D S Bradley Arthur H Godfrey George B Walker Richard A	KEENE Proctor John O	HOBOKEN Branner Wm S Guggenheim M	UNION HILL Quigley Frederick J
SALISBURY Brummall J D	MANCHESTER Bastian George Leon	HOPEWELL Pierson Theodore A	VAILSBURG Satterer Wm
SPRINGFIELD Smith Wilbur	PORTSMOUTH Ladd S Tilden	IRVINGTON Bruce I N	WASHINGTON Bergen E J
TIBBETS Kidwell W R	PLYMOUTH Chase E C	JERSEY CITY Hommell P E	WEST ORANGE Dodd S W
	ROCHESTER Stokes D L	LAKEWOOD Lawrence Geo W	
MONTANA	WOODSVILLE Eastman O D	LAMBERTVILLE Larison F W	NEW YORK
		MATAWAN Ervin Nathan	
	NEW JERSEY	MONTCLAIR Carman Fletcher F	AKRON Helwig Frank A
BILLINGS Arnold Ernest B		MOUNT HOLLY Prickitt Elmer D	ALBANY Bartlett Ezra A Cochrane H D Harrig Percival W
BOZEMAN Patterson David H Ragsdale James E	AMPERE Giveans B W	NETCONG Thayer H W	AMSTERDAM Knapp R J
BUTTE Biddle A C Bryant Guy D Campana Eugene G Kingsbury Willis V	ATLANTIC CITY Guion Edward	NEWARK Bleick Theo Edward Dunker Frederick W Satterer Wm	AUBURN Jenkins J M
HELENA Miller Chas B Steele Wm L	BAYONNE Borgmeyer J G L	NEW BRUNSWICK Voorhees Haward C	BATAVIA Miller A F
	BELVIDERE Cummings G W	ORANGE Richards G H	BATH Hasson J E
	BLOOMFIELD Rnigland Robert F	ORANGE VALLEY Dodd S W	BINGHAMTON Allen Frank L Booth John W
NEBRASKA	BORDENTOWN Mendenhall C D	PASSAIC Orum Jos H	BROOKLYN Wild J Zimmerman
	BURLINGTON Newcomb Marcus W	PATERSON Hagen O R	BUFFALO Daniels J H Staniland George
COLUMBUS Evans Carroll D	CAMDEN Hoell Conrad G	PERTH AMBOY Cottrell J G	

CANANDAIGUA McClellan George W	NEW YORK CITY Bailey Theodorus Gennerich Charles Unger Henry H	WEST SENECA Drake John J Sullivan M A	CHILLICOTHE Hoyt Chas
CANASTOTA Germer H G	OLEAN Newton Chas I	WHITE PLAINS Strong R L	CINCINNATI Moss Edw H
COOPERTON Dewar B W and Atwell F J	ONEONTA Hendrick Stanton	YONKERS Osterheld Carl	CLEVELAND Anderson A W Connell A E Difford C L Goodman I K Jewitt R A Latimer J A Rieger W H Simpson A J Thomas C B Wells J H Wilkins G R
CORNING Starr Frank H	OWEGO Ayer Warren S	NO. CAROLINA	COLUMBUS Hatton Edgar M Platter H M
CUBA Gillette Herbert F	OSSINING Barnum Merritt W	BELHAVEN Kellam W D	CONNEAUT Watson F L
DESPATCH Hurley Albert R	PEEKSKILL Horton S F	DUNN Hicks Isham F	COSHOCTON McClain Jesse
DUNKIRK Sullivan Wm J	PENN YAN Matthews H W Sampson F S	HIGH POINT Burrus John T Gerran Garland A	DAYTON Bond Roscoe R Bucher L F Pennywit R C Ryan M Schreibenzuber D A
ELMIRA Annabel F C	PORT CHESTER Pietrafesa Rocco	NEW BERNE Rhem J F	DUBLIN Bargar G M
GENEVA Collie Jas J	PORT JERVIS Pobe G O	RALEIGH Horton W C	EAST LIVERPOOL Hobbs W A
HERKIMER Graves G and Graves J W	POUGHKEEPSIE Ackert Wm S	ROCKY MOUNT Bryan J W	EATON Ryder J C
HORNELL Blades J W Dunham Roy	RENSSELAER Miller Sam D	SALISBURY McKenzie W W	E. TOLEDO Kerr L E
HUDSON Smith H Hadley	ROCHESTER Davis Jas C Gage Geo H Winans Wm W	WILSON Moore C E	FINDLAY Biggs D B Van Horn A M
ILION Diss C J	SALAMANCA Bourne P H	OHIO	POSTORIA Hatfield C N Henry, Jr., C A
ITHACA Nash H W	SCHENECTADY Johnson Garrett V McPartlan Peter	AKRON Barton E W Caufield Edwin J Weber John H	FREMONT Bemis J D Kreilick B O
JAMESTOWN Brooks J M	SCOTSVILLE McAmmond John F	ASHLAND Rubel Geo P	GREENVILLE Anderson Jno M
KINGSTON VanGaasbeck G H	SKANEATELES Browne J W	ASHTABULA Flower W R	HAMILTON Silver Harry Wasson C C
LANCASTER Success C L	SYRACUSE Mesick Thos H	BARBERTON Livermore F B	LEETONIA Conrad S Alvin
LE ROY Davis Geo H	TARRYTOWN Chace Archibald E	BOWLING GREEN St John C S Stove F A	LEIPSIC Werner W L
LYONS Cole D DeF	UTICA Lenahan H H	BUCYRUS Yeomans W L	LIMA Chenoweth O E Dickey R V Steiner I F Witter W H
MATTEWAN Doughty P V V	WATERLOO Bellows Geo A	BYESVILLE Patton J E	LORAIN Baldwin W S McNamara A J
MIDDLETON Preston A W	WATERTOWN Cheeseman B C	CANTON Chamberlain H H Clouse W H Stoner L D	MANSFIELD Bushnell Wm S Davis M J
MT VERNON Meyers Oscar S	WATKINS Barnes J F		
NEWARK Johnson D F	WAVERLY Carpenter G S Griswold C F		
NEW BRIGHTON, S I Wilkinson Wm B	WESTFIELD Rood Edgar		
NEWBURGH Brooks E F			
NEW ROCHELLE Guion C C			

MARION
Brady E L
Ramroth Robert
Weeks Dana O

MASSILLON
Wolf G P
Zintsmaster L B

MIDDLETOWN
Weikal W F

MILLERSBURG
Wise S P

MT VERNON
Deeley Stanton E

NEWARK
Harbottle Jno T

NILES
Ormerod H V

NORTH BALTIMORE
Starr G F

NORWALK
Crecelius E W

BERLIN
Thatcher W F

ORRVILLE
Irvin Geo H

OTTAWA
Light Frank

PAINESVILLE
Carmedy M H

PIQUA
Hetherington Clark Edw

PORT CLINTON
Pool H J

PORTSMOUTH
Micklethwait O R

RAVENNA
Waggoner Geo J

ST MARYS
Heap J E

SALEM
Sallume G N

SANDUSKY
Crecelius W A
Knoble C R

SHELBY
Zebald A M

SIDNEY
Anderson F D
Hobby A W

SPRINGFIELD
Hiestand C M
Ramsey C S
Reade T M
Reichard G W

STEUENVILLE
Miller J E

TIFFIN
Chamberlain Robert C
West F D

TOLEDO
Bidwell P J
Brockway P Bruce
Dawley B W
Girardot A J
Moore J Lytle
Schooley E W
Titus Frank C
Whitham Gratian

TROY
Eagle P F
Shilling H E

URBANA
Longfellow Jos V

WAPAKONETA
Hunter Roy C

WARREN
Hatfield M I

WOOSTER
Hart H A

YOUNGSTOWN
Hayes M E

OKLAHOMA

ARDMORE
Moore R D

CHICKASHA
Leeds Alexander B

DURANT
Kendall Wm L

MAGNUM
Border & Campbell

MUSKOGEE
Tilly W T

ORLANDO
Simmons Charles D

RYAN
Lewis A R

SALLISAM
Hart A E

OREGON

EUGENE
Leep K A

PORTLAND
Howard W I
Montgomery John J
Stewart John A
Wilson Frank L

PENNSYLVANIA

ALLENTOWN
Gearhart E A
Hausman Jr W A

ALTOONA
Bloomhardt Fred H
McBurney Chas F

AMBLER
Fine Walter E

BATH
Hahn Frank J

BELLEFONTE
Fisher Philip S

BENTON
Hoffa J S

BERWICK
Hensyl W C

BETHLEHEM
Chase Walter D

BLOOMSBURG
Altmiller Chas F

BRADFORD
Johnston James
Winger Fred W

BRIDGEPORT
Mann C H

CAMBRIDGE SPRINGS
Wasson E C

CARBONDALE
Lowry W J

CATAWISSA
Sheernan Ambrose

CEMENTON
Peters N C

CHARLEROI
Hill H H

CHESTER
Neufeld M A

COATESVILLE
Dietrich G E

COLUMBIA
Dunning T Snively

CONSHOHOCKEN
Hall Wm M

CORRY
Chase J W

DANVILLE
Stock Geo A

DOYLESTOWN
Cochran John C

DUBOIS
Gann G W

EAST MAUCH CHUNK
Moyer R S

EASTON
Field B Rush

ERIE
Ray Geo S

FRANKLIN
Stone H S

GERMANTOWN
Geisler Howard D

GREENVILLE
Campbell C C

HARRISBURG
Wolford W L F

HAZELTON
Hanlon E F

JOHNSTOWN
Born Chas E

KULPSVILLE
Scholl H Nathaniel

LANSDALE
Bigony F G

LANSFORD
Ely W F

LEHIGHTON
Horn C T

LOCK HAVEN
Green G D

MANAYUNK
Schotterer Jos F

MEADVILLE
Gamble R Bruce

NAZARETH
Fraunfelder J A

NEW CASTLE
Knoll Louis P

NORRISTOWN
Eisenburg P Y

OAKMONT
Cooper Wm H

PERKASIE
Dill M B

PHILADELPHIA
Brady Chas P

Dr. C. H. Harbaugh
1143 So. Broad St.
Philadelphia, Pa.

Expert Examiner and Adjuster. Accident and health claims investigated and adjusted in any locality

Vaughn J W

PHOENIXVILLE
Benham Charles M

PITTSBURG
Felton H Moore
Shaw W C
Wallace Robert M

PORTLAND
Shook Jos H

POTTSTOWN Reed Henry D	RHODE ISLAND	JACKSON Arnold Jno M	BRATTLEBORO Lynch E R
POTTSVILLE Heebner Thomas F		KNOXVILLE Layman R B	BURLINGTON Hawley Donly C
QUAKERTOWN Biehn A C	PAWTUCKET Lynch J P	LENOIR CITY Padgett W D	CASTLETON Clark Edw R
ROYERSFORD Benham Chas M		MARYVILLE McCulloch J A	GRANVILLE Hamblin Jas R
SAYRE Hunter M C	SO. CAROLINA	MEMPHIS Baldwin, W H, M D Buford G G	HARDWICK Ferris A D
SCRANTON Bessy Herman Shields M J	CHARLESTON Scharloock Theodore M	NASHVILLE Hunt J C Johnson J T	ISLAND POND Mayo D B
SHARON Walker C I	GREENWOOD Harper J C		LUDLOW Bonney C H
SIEGFRIED Miller M G	NEWBERRY Houseal W G	TEXAS	MONTGOMERY CENTRE Clark G S
SLATINGTON Holben M D	UNION Maddox Theodore		MONTPELIER Newcomb L A Parmenter G H
SOUDERTON Oberholtzer M B		AMARILLO Jordan J D	PROCTOR Hack Thomas H
SOUTH BETHLEHEM Threlkeld-Edwards H	SO. DAKOTA	AUSTIN Morrow H C	RANDOLPH Rumvill C J
SPRINGDALE Irwin B C	DELL RAPIDS Grove M M	DALLAS Embree John W	RUTLAND Ryan H R
SPRING CITY Benham Chas M	MADISON Clough Alonzo E	DENISON Morrison Murphy M	ST. JOHNSBURY Miltimore H H
STEELTON Dailey W P	PROCTOR Hack Thos H	EL PASO Pickels W H	SOUTH ROYALTON Ellis O J
STROUDSBURG Gregory W E	RUTLAND Ryan H R	HOUSTON Hodges J Edward James A J Murray E Clinton	SPRINGFIELD Hazen C Hamilton
SUNBURY McCay Robert B Rice Fred	TENNESSEE	SAN ANTONIO Clavin Edw C	STOWE Barrows H W
TAMAQUA Little George		STEPHENVILLE Miller L H	TITUSVILLE Spicer C E
TITUSVILLE Spicer C E	BRISTOL Green James T	WORTHAM Sneed K W	WATERBURY Minard W F
TOWANDA Johnson T Ben Jr	BROWNSVILLE Young Alsey B	UTAH	WEST BENNINGTON Wager Geo V
TUNKHANNOCK Cress Walter M	CHATTANOOGA McGhee J B		VIRGINIA
TYRONE Crawford J C Crawford L F	CHESTNUT MOUND Gross E D	OGDEN Baker G W	COEBURN Banner E C
UNION CITY Humphrey W J	COVINGTON Gillespie G B	SALT LAKE CITY Lund Herbert Z	DANVILLE Irvin James S
WILKES-BARRE Brooks Allan C Tibbins Geo Hoy	FRANKLIN White Sam W	VERMONT	KENBRIDGE Kendig W D
WILLIAMSPORT Drick G R Haag John P Kunkle W F Shaffer H A	HALLS Massengill A P		MANCHESTER Jones Thos D
	HUNTINGDON Enochs W N	BETHEL Green O D and V V	NORFOLK Hunter E D

PETERSBURG Gamble R A	OLYMPIA Ingham George W Mitchell David	MORGANTOWN Simpson Jno N	OSKHOSH Corbett M E
RICHMOND Bassett Howard W	SEATTLE Chessman Frank W Davidson H J Loer Thomas R	PRINCETON Horton E W	RACINE Hahn C R
ROANOKE Huff I Eldridge	SPOKANE Barnhart Thomas C Chapman William Dutton Willard O Evans Thomas R Martin Harry S	WISCONSIN	WATERTOWN Nowack Louis H
SUFFOLK Pretlow R H			CANADA
WASHINGTON	WEST VIRGINIA	EAU CLAIRE Hahn A F	BRITISH COLUMBIA
		ELEVA Bowles Arthur	VANCOUVER Paulin Stanley
BURLINGTON Hunt Wilbur N	BLUEFIELD Smith F W	FOND du LAC McGauley Frank M	
EVERETT Cox W C	GRANTSVILLE Dye W T W	GREEN BAY Brett F N	QUEBEC
NORTH YAKIMA Chase Frank E Hill George J Payne William H Thompson James R Wells Horace R	HUNTINGTON Taylor C T	MADISON Gunn Frank H	BEEFE Gilfillan J C
	MADISON Smoot E W	MILWAUKEE Heffron James J Mocks F C Schlaeger H H	MONTREAL Smillie N C

ATTORNEYS AND COUNSELORS

SPECIALLY QUALIFIED TO HANDLE INSURANCE CASES.

It is a well-known fact that few lawyers are competent to properly handle an insurance case without a special knowledge of the business, however skillful they may be as general practitioners. We have requested from a large number of well-known underwriters the names of attorneys whom they have found to be competent and satisfactory in the conduct of cases placed in their charge. The following list is made up of the names thus voluntarily given, together with a few others who have given special attention to insurance law.

ALABAMA	DADEVILLE Dennis J C	LINDEN Canterbury J I Kirven Garland	VERNON Nesmith Walter
ABBEYVILLE Miller R W	DECATUR Callahan & Harris Godbey E W	LIVINGSTON Mitchell J A	WEDOWEE Burns H T
ANDALUSIA Powell A R	DOTHAN Epsy & Farmer	LUVERNE Sentell J O	WETUMPKA Lull F W
ANNISTON Knox, Acker, Blackmon & Merritt	DOUBLE SPRINGS McVay Z	MOBILE Bestor, Bestor & Young Smith R H & R M	ARIZONA
ASHLAND Cornelius C S	EUTAW Coleman T W	MONTGOMERY Ball Fred S Holloway & Mackenzie Thetford & Blakey Tyson John R	FLAGSTAFF Jones J E
ASHEVILLE Montgomery J P	FAYETTE Harris W L	MOULTON Irwin J M	FLORENCE Coker E W
ATHENS Sanders W T	FLORENCE Jordan C E	ONEONTA Darden Geo W Weaver W A	GLOBE Hill G R
BAY MINETTE Hall Chas Hawkins W H	FT PAYNE Hunt & Hunt	OPELIKA Dickinson W F	HOLBROOK Jordan Clarence H
BIRMINGHAM Cabaniss & Bowie	GADSDEN Goodhue, Brindley & White	OZARK Martin H L	KINGMAN Blakely Wm G
Wilbur T. Edwards ATTORNEY - AT - LAW	GENEVA Carmichael C D	PRATTSVILLE Smith M A	NOGALES Marsteller M
Suite 714 First National Bank Building Birmingham, Alabama	GOODWATER Darden J A	ROCKFORD Batson John W	PHOENIX Armstrong Thos Jr Forest J C Gust J L
Insurance, Commercial and Real Estate Law Specialties	GREENSBORO Knight T E	RUSSELLVILLE Key W H	PRESCOTT Andrews Henry T
Ridder Claude D	GREENVILLE Powell & Hamilton	SELMA Mallory & Mallory	TOMBSTONE Cunningham D L
BREWTON Leigh J D	GROVE HILL Wilson & Tucker	SHEFFIELD Wilhoite R H	TUCSON Hartman F M
BUTLER Lindsay J D	GUNTERSVILLE Lusk J A	TALLADEGA Manning M N	WINSLOW Jordan Clarence H
CENTER Reed Hugh M	HAMILTON Quinn R W	TUSCALOOSA Oliver, Verner & Rice Worthen G B Wright & Fite	YUMA Ingraham Fred L
CLANTON Smith A C	HEFLIN Barker & Stephens	TUSCUMBIA Kirk, Carmichael & Rather	ARKANSAS
CLAYTON Peach & Thomas	HUNTSVILLE Cooper Lawrence Grayson David A Spragins R E	TUSKOGEE Powell R H	ARKADELPHIA Webber & Webber
COLUMBIANA Haynes J J	JASPER Bankhead & Bankhead	UNION SPRINGS Moseley L M	
CULLMAN Brown J			

ARKANSAS CITY Pindall & Pindall ASHTOWN Webber & Webber AUGUSTA Summers J F BENTONVILLE McGill & Lindsey BRINKLEY Greenlie C F CAMDEN Goughan & Sifford CHARLESTON Pettigrew T A CLARENDON Thomas & Lee CLARKESVILLE Baskin Chas H Montgomery J J CORNING Hopson D DE QUEEN Dale Glenn H Webber & Webber DES ARC Willeford W L DE WITT Smith L C EL DORADO Mrash Neill C EUREKA SPRINGS Pendergrass Jno B FAYETTEVILLE Wall E B Wham Fred L FOREMAN Webber & Webber FORREST CITY Hargraves S S Lanier W J Norton N W FT. SMITH Oglesby Ira D FULTON Webber & Webber HAMBURG George & Butler HAMPTON Poole C L HARRISBURG Mardis J J HARRISON Crump & Crump HEBER Vinson M E HEBER SPRINGS Watt J D	HELENA Moore John I HOPE Webber & Webber HOT SPRINGS Henderson J P HUNTSVILLE Harris J B JASPER Ammons E E JONESBORO Hawthorne J C Scobey John W LAKE CITY Scobey John W LEWISVILLE Webber & Webber LITTLE ROCK House J M & W Mann & Shofner LONOKE Trimble & Robinson MAGNOLIA Stevens & Stevens MALVERNE Richmond N P MARIANNA Daggett J B MARSHALL Mills Wm T MELBOURNE Baker & Goodwin MENA Webber & Webber MONETTE Scobey John W MONTICELLO Wilson R W MORRILLTON Moose W L Sellers Jordan MT. HOME George Joe MOUNT IDA Witt & Witt MURFREESBORO Langley S S NASHVILLE Rodgers W C NEWPORT Mock Ira J Stayton & Stayton OSCEOLA Barham A F Gladish S L OZARK Barham G W	PARAGOULD Block J D PARIS Stroup Henry PERRYVILLE Vance James A PINE BLUFF Bridges & Wooldridge Danaher & Danaher POCAHONTAS Witt & Schoonover PRESCOTT Webber & Webber RUSSELLVILLE Wallace A G Wilson R B SALEM Anderson J E Short J L SHERIDAN McClellan Isaac STAMPS Webber & Webber TEXARKANA Webber & Webber WALDRON Smith O R WALNUT RIDGE Smith & Blackford WARREN Goodwin W S WILTON Webber & Webber WINTHROP Webber & Webber	BAKERSFIELD Allen T F Marshall Jno O BERKELEY Berlin F A BRIDGEPORT Virden W H COLUSA Rutledge Thomas CRESCENT CITY Howe Geo W DOWNIEVILLE Wehe & Redding EL CENTRO Isigi Herbert L EUREKA Huter Geo W FAIRFIELD Gregory T T C FRESNO Critchton W D GRIDLEY Corkin & Corkin HANFORD Irwin J L C HOLLISTER Jean G W INDEPENDENCE Yandel Ben H JACKSON McGee W J LAKEPORT Crawford & Crawford LOS ANGELES
<div><div><h2>JOHN E. CARSON</h2><p>511-519 Wilcox Building Los Angeles, Cal.</p><p>References: The National Bank of California, Los Angeles, Cal., and The First National Bank, South Pasadena, Cal.</p></div><div><div>WYNNE Killough O H</div><div>CALIFORNIA ALAMEDA Berlin F A Taylor E K ALTURAS Cornish N A AUBURN Tabor B P</div><div>Morton, Hollzer & Mor- ton Williams, Goudge & Chandler MADERA Hargrove R L MARIPOSA Wall J A MARKLEESVILLE Grau Otto K MARTINEZ Jones M R MERCED Knox J W</div></div></div>			

MODESTO Brown W J	SANT BARBARA Carrier C F	DEL NORTE Wilson Geo P	ROCKY FORD North Paul M
NAPA York John T	SANTA CRUZ Bias Harry J	DELTA Stephen Geo	SAGOUCHE Palmer J L
NEVADA CITY Searls Fred	SANTA ROSA Johnson A M	DENVER Dana & Blount Rogers, Ellis & John- son Williams Sylvester G	SILVERTON Mather I
OAKLAND Berlin F A	SONORA Hardin Rowan	DURANGO Ellis & Smith	STERLING McConley & Hinkley
OROVILLE Duncan W E Jr	STOCKTON Dodge R W	EADS Cowles & Hughes	TELLURIDE Adams E B
PETALUMA Fury Chas F	SUSANVILLE Kelly Frank A	FAIR PLAY Smith I S	TRINIDAD Tipton & Tipton
PLACERVILLE Irwin F	TURLOCK Johnson Andrew	FORT COLLINS Lee P W	WALSENBURG Hendershot Chas L
RED BLUFF McCoy & Gans	UKIAH Henley Ed V Thomas & Thomas	FORT MORGAN Van Bradt Irving	WRAY Bulkeley M M
REDDING Reid & Dozier	VENTURA Rogers M J	GLENWOOD SPRINGS Darrow C W	CONNECTICUT
REDWOOD CITY Ross & Ross	VISALIA Bradley & Bradley	GOLDEN Barnes J W	BRIDGEPORT Marsh, Stoddard & Day Spofford & Mallette
RIVERSIDE Hall F G	WEAVERSVILLE Given H R	GRAND JUNCTION McMullin & Sternberg	DANBURY Tweedy, Ives & Beers
SACRAMENTO Devlin & Devlin Thomas J C	WHITTIER Walters R T	GREELEY Townsend C C	GREENWICH Dalton C F McNall G G
SALINAS Pence Wallace M	WILLOW Freeman F	GUNNISON Sapp D T	HARTFORD Bill & Tuttle Eberle F G Gross, Hyde & Shipman Halliday W T Hungerford, Hyde, Jos- lyn & Gilman Johnson Warren B Reynolds Harry W Robinson & Robinson Sperry & McLean
SAN ANDREAS Snyder & Snyder	WOODLAND Bailey A G	HOLYOKE Zimmerman Philip	MERIDEN Fay G A
SAN BERNARDINO Chase Herbert H	YREKA Luttrell Chas J	JULESBURG Rolfson Chas M	MIDDLETOWN Bacon C E Haines F D Warner & Tyler
SAN DIEGO Stevens F Sweet A H	YUBA CITY Schillig L	LA JUNTA Haskins E W	NAUGATUCK O'Neill & Wiseman
SAN FRANCISCO Deering Frank P	COLORADO	LAKE CITY Avery H A	NEW BRITAIN Kirkman & Cooper
Henry G. W. Dinkelspiel ATTORNEY AT LAW 800-06 Claus Spreckels Building	AKRON Wilson Bros	LAMAR Goodale C C	NEW HAVEN Bristol, Stoddard, Beas- & Fisher Loomis S C White, Daggett & Tel- son
SAN FRANCISCO References: Union Trust Co. Anglo and London Paris National Bank Cable Address: Geadin	ASPEN Rucker Thos A	LAS ANIMAS Bell H G	NEW LONDON Calkins A B
Goodfellow & Eells Hewitt, Bancroft & Bal- lentyne Page, McCutcheon Hard- ing & Knight Riley J F Smith Willard P Van Ness T C	BRIGHTON Garard G A	LEADVILLE Bouck Francis E	NEW MILFORD Marsh F M
SAN JOSE McGinnis J S	BUENA VISTA Walker G A	LITTLETON Alexander W G	NORWALK Linxweiler & Hegeman Warner & Goldschmidt
SAN LUIS OBISPO Gregg P M	BURLINGTON Vogt Louis	MEEKER Gentry J O	
SAN RAFAEL Rigby W Jr	CANON CITY Ross W D	MONTE VISTA Howard H M	
SANTA ANA Davis S M	CORTEZ Mowry W F	MONTROSE Heath Fred W	
	CRIPPLE CREEK Ferguson J E	OURAY Bradshaw T Y	
		PAGOSA SPRINGS Emigh A M	
		PUEBLO Vates Wm B	

NORWICH
Allis Wallace S
Desmond J J

PUTNAM
Searls & Russell

ROCKVILLE
McCarthy D J
Phelps C

SALISBURY
Warner & Landon

SOUTHINGTON
Holcomb M L

SOUTH NORWALK
Keogh John J
Light J H
Linxweiler & Hegeman

STAMFORD
Carter G A
Cummings & Lockwood

WATERBURY
O'Neill J J

WILLIMANTIC
King Wm A

WINSTED
Herman S

DELAWARE

GEORGETOWN
Martin W

WILMINGTON
Hayes W H
Hilles Wm S
Ward, Gray & Neary

**DISTRICT OF CO-
LUMBIA**

WASHINGTON
Carusi Charles T
Darlington Jos J
Perry R R & Son
Wilson Andrew
Worthington A S

FLORIDA

APALACHICOLA
Burdine R Freeman

ARCADIA
Treadwell & Treadwell

BARTOW
Olliphant H K

BONIFAY
Cox C M

BRAIDENTOWN
Stewart J J

BRISTOL
Owens B F

BRONSON
Willis John R

BROOKSVILLE
Coogler F B

CRAWFORDSVILLE
Walker N R

DADE CITY
Dayton G W

DE FUNIAK
Campbell D & Son

DE LAND
Landis & Fish

FERNANDINA
Calkins Jas E

FT. MEYERS
Alderman F C

FT. PIERCE
Andrews Jas E
Fee Fred

GAINESVILLE
Adkins J C
Ellis T B

**GREEN COVE
SPRINGS**
Geiger Geo W

JACKSONVILLE
Cockrell A W & Son
Fletcher D W
Marks R P

JASPER
Stephens C A

KEY WEST
Allen Geo W

KISSIMMEE
Vans Agnew P A

LAKE CITY
Palmer G O

LIVE OAK
McCollum & Harrell

MACCLENNY
Brown Max M

MADISON
Hardee & Rowe

MARIANNA
Wilson C L

MAYO
Carter L G

MIAMI
Atkinson, Grambling &
Burdine
Hudson & Beggs
Rose & Phillips

MILTON
Laird & McGeachy

OCOLA
Izlar L T

ORLANDO
Starbuck L G

PALATKA
Bassett G W Jr
Hilburn S J

PENSACOLA
BLOUNT
& BLOUNT
& CARTER

**Attorneys and
Counsellors at Law**

Pensacola, Florida

General Insurance Practice
Nelson & Holsberry

PERRY
Davis W B

PLANT CITY
Drumright & Dunn

ST. AUGUSTINE
Dewhurst W W

STARKE
Long A V

TALLAHASSEE
Oven W J

TAMPA
Borchardt & Borchardt
Drumright & Dunn
Frazier Jos W
Simonton F M
Whittaker C C

TITUSVILLE
Robbins G M

WAUCHULA
Hammel Lee M

GEORGIA

ALBANY
Peacock & Gardner
Pope & Bennet

ASHBURN
Williams W T

ATHENS
Cobb & Erwin

Green & Michael
418-21
Southern Mutual Bldg.
ATHENS, GA.
Attorneys for
Maryland Casualty Company
Massachusetts Bonding Company

ATLANTA
Anderson & Anderson
Atkins Chas B
Dorsey, Brewster &
Howell
Gilbert J H
King, Spaulding & Little

W. Carroll Latimer

1509 Fourth National
Bank Building
ATLANTA, GA.

Insurance and
Corporation Law

Representing
Mass. Mutual Life Ins. Co.,
Springfield, Mass.; Fidelity
Mutual Life Ins. Co., Phila-
delphia, Penn.; Connecticut
Mutual Life Ins. Co., Hart-
ford, Conn.

McDuffie P C

**ROSSER, SLATON,
PHILLIPS & HOPKINS**
719 Grant Bldg., Atlanta, Ga.
Fidelity Phenix Fire Ins. Co.; Orient
Ins. Co.; Fidelity & Casualty Co.;
United States Casualty Co.; Fidelity
& Deposit Co.; Maryland Casualty Co

Swindel & Yeates
Watkins & Latimer

AUGUSTA
Cohen C H
Cummings J B & Bryan
Lamar J R

BAINBRIDGE
Krause Will H
Wilson John R

BAXLEY
Parker C H

BLAKELY
Collins Byron R

BLUE RIDGE
Hall A S J

BRUNSWICK
Crovatt & Whitman

BUCHANAN
Robinson W P

CAIRO
Ledford M L

CALHOUN
Lang J M

CANTON
Teasley G I

CARNESVILLE
King A N

CARROLLTON
Jackson R D
Smith & Smith

CARTERSVILLE
Norris J T

CEDARTOWN
Mundy W W

CLARKESVILLE
Edwards J C
McMillan & Erwin

COLQUIT
Geer W I

COLUMBUS
Little W A
Slade & Swift

CORDELE
Hill J T
Land Max E

CORNELLA
Edwards J C & Sons

CRAWFORDSVILLE
Golucke Alvin G

CUMMING
Patterson H L

CUSSETA
Howard H B

CUTHBERT
Moye Robt L

DAWSON
Hoyl L C
Parks Jas G

DECATUR
Green J H

DOUGLAS
Dart F W
Lankford & Dickerson

DOUGLASVILLE
Dorsett L Z

DUBLIN
Evans T W

EASTMAN
Morrison W M

ELBERTON
Rogers Z B

FAIRBURN
Parker Oscar

FAYETTEVILLE
Hollingsworth W B

FITZGERALD
Jay Clayton

FOLKSTON
Olliff W M

FORT GAINES
King & Castellow

FRANKLIN
Whitaker D B

GAINESVILLE
Adams J O

GIBSON
Walker B F

GREENSBORO
Brown J P

HAMILTON
Hardy A L

HARTWELL
McCurry A G & Julian B
Skelton J H

HOMER
Griffin A J

HOMERVILLE
Dickerson R G

JACKSON
Watkins W E

JEFFERSON
Ayres J S

JONESBORO
Wright W M

KNOXVILLE
Le Sueur R C

LAWRENCEVILLE
Brown Sam G

LOUISVILLE
Gamble R L
Phillips & Phillips

McRAE
Mann W S

MACON
Dressan W
Estes C
Hardeman, Jones, Calla-
way & Johnston
Harris N E & W A
Thomas J A
Wimberly R S

Wallace & LeSueur

Attorneys-at-Law

American National Bank Bldg.

MACON, GA.

INSURANCE LAW,

REPORTS AND

INVESTIGATIONS

MARIETTA
Blair D W

MILLEDGEVILLE
Sanford D B & D S

MILLEN
Anderson A S

MONTICELLO
Johnson G F

MORGAN
Boynton J L

MOULTREE
Mattox T W
Shipp & Kline

NASHVILLE
Hendricks & Hendricks
Smith Wm R

NEWNAN
Jones R O

NEWTON
Johnson A S

OCILLA
Oxford Homer E

PEARSON
Allen B T

PERRY
Duncan J P
Nunn Sam A

RAYSTON
Johnson Alex

RINGGOLD
Anderson J H

ROME
Dean & Dean
Denny & Harris

SAVANNAH
Cann, Barrows & Mc-
Intire
Clay Wm L
Lawton & Cunningham
O'Bryne, Hartridge &
Wright

SENOIA
Allen H A

SPARTA
Merritt R L

STATENVILLE
Tison R G

STATESBORO
Johnston & Cone
Hunter Francis B

SUMMERVILLE
Bellah J M

SWAINSBORO
Williams & Bradley

SYLVANIA
Boykin H A
Hollingsworth John C

SYLVESTER
Payton Claude

THOMASTON
Thurston Hugh

VALDOSTA
Franklin & Langdale

VIENNA
George & Woodward

WAYNESBORO
Brinson E L

WILLACOCHEE
Allen Benj T

WRIGHTSVILLE
Claxton Chas S
Hatcher A L

IDAHO

ALBION
Hale O R

BLACKFOOT
Hansborough G F

BOISE
Carter Pasco B
Kesler Harry S
Perky Kirtland I

CALDWELL
Griffiths & Griffiths

CHALLIS
Glennon L E

CŒUR D'ALENE
Frazier Jas H
Potts C H

GRANGEVILLE
Hardy A S

HAILEY
Sullivan & Sullivan

IDAHO FALLS
Hasbrouck H J

JEROME
Peters Wm A

LEWISTON
Babb J E

MALAD CITY
Jones T D

MOSCOW
Orland C J

MOUNTAIN HOME
Wolfe E M

POCATELLO
Witty W H

RATHDRUM
Poleson Martin

SALMON
Padgham J H

SAND POINT
Martin G H

SHOSHONE
Walters Edw A

SILVER CITY
Healey Wm

ST. ANTHONY
Soule & Soule

WALLACE
Fox Carleton

WEISER
Ayres R B
Ryan Frank D

ILLINOIS

ALBION
Strawn H J & J H

ALEDO
Graham W J

ALTON
Marsh Jas Van E

BELLEVILLE
Halbert Wm U
Turner L D

BELVIDERE
O'Donnell P H

BENTON
Hickman G A

BLOOMINGTON
Bach Wm R
Barry Ed

BRIGHTON
Brown Spencer G

BUDA
Renwick F W

CAIRO
Gilbert M F

CAMBRIDGE
Linn A H
Tyler Burton A

CANTON
Taylor B H

CARBONDALE
Caldwell A S

CARLINVILLE
Anderson W E P

CARLYLE
Beckemeyer H J C

CARMI
Kern & Pearce

CARROLLTON
Rainey & Jones

CHAMPAIGN
Boyer Harry B

CARTHAGE
Risse Wm B

CHARLESTON
Neal H A

CHESTER
Detrich D E

CHICAGO
Barger & Hicks
Bates, Harding, Edgerton
& Bates
Brown Frederick A
Brown S R
Fulkerson Monroe
Paden Jos E
Stebbins L A

CHICAGO HEIGHTS
Meier Robert A Jr

CLINTON
Lemon & Lemon

DANVILLE
**LINDLEY, PENWELL
& LINDLEY**

Attorneys & Counsellors-at-Law
409-416 Daniel Bldg.
Danville, Ill.

Insurance Litigation a specialty.
References in any city upon
request.

DECATUR
Baldwin & Carey
Corley D C

DIXON
Smith Clyde

EAST ST. LOUIS
Eggmann E W
Hunt A A
Whitnel L O
Wise, Kiefe & Wheeler

EDWARDSVILLE
Warnock, Williamson &
Borroughs

ELIZABETHTOWN
Oxford J C

EUREKA
Foster W H

FAIRFIELD
Cooper & Burgess

FREEPORT
Stearns & Zipf

GALENA
Blewett D B

GALESBURG
Arnold & Arnold

GOLCONDA
Moore Wm H

GREENVILLE
Cook C E

HARDIN
Selby T J

HARRISBURG
Scott W F

HAVANNA
Northrup H R

HENNEPIN
Taylor J E

HIGHLAND PARK
Gail Ernest S

HILLSBORO
Baker Jos M

JACKSONVILLE
Barnes C A

JERSEYVILLE
Hamilton & Hamilton

JOLIET
Antram C E
Dibell Chas S
Hill F A

JONESBORO
Hileman P E

KANKAKEE
Dyer & Whittemore

LACON
Barnes & Magoon

LAWRENCEVILLE
Gee Sylvester J

LEWISTON
Atherton H H

LINCOLN
Blinn & Covey

LOUISVILLE
Booney J R

McLEANSBORO
Anderson H

MACOMB
Vose & Creel

MARION
Dennison E E

MARSHALL
Davidson & Bartlett

MATTOON
Craig E C
Craig & Kinzel

MORRISON
McCalmont & Ramsey

MOUND CITY
Martin Geo E

MOUNT CARMEL
Green & Risley

MOUNT CARROLL
Smith F S

MOUNT STERLING
Manny W I

MOUNT VERNON
Ore Geo L

MURPHREYSBORO
Herbert J M
Martin J H

NASHVILLE
Hosmer H H

NEWTON
Fithian Chas D

OLNEY
Ritter John C

OQUAWKA
Werts E L

OREGON
Crowell Solon W

OTTAWA
Duncan, Doyle & O'Con-
nor
Hinebaugh W H
Hitt Rector C
McDougall & Chapman

PARIS
Kincaid S W

PAXTON
Wylie Oscar H

PEKIN
Curran W R

PEORIA

Page, Hunter, Page & Dallwig

Jefferson Building, PEORIA, ILLINOIS

INSURANCE LAW

REFER TO:—

German Fire Insurance Co. of Peoria; Maryland Casualty Co.
Employers' Liability Assurance Corp.; Fidelity and Casualty Co.;
N. Y.; Equitable Life Assurance Society; Travelers Insurance
Co. of Hartford; John Hancock Mutual Life Insurance Co.;
Mutual Life Insurance Co. of N. Y.

METROPOLIS
Courtney J C

MOLINE
Dietz & Dietz

MONMOUTH
Brown & Soule

MONTICELLO
Edie A C

MORRIS
Reardon C

PINCKNEYVILLE
Dry A R

PITTSFIELD
Graham Louis T

PONTIAC
Graves W C
Strawn C C & Louis

PRINCETON
Trimble H M & Cairo A

QUINCY
Emmons & Emmons
Wilson & Wall

ROBINSON
McCarty & Arnold

ROCKFORD
Smith A Philip

ROCK ISLAND
Jackson, Hurst & Staf-
ford
Sweeney & Walker

RUSHVILLE
Willard B O

SALEM
Kagy L M

SANDWICH
Blee John W

SHAWNEETOWN
Lambert M E

SHELBYVILLE
Milligan D A

SPRINGFIELD
Barber & Barber

SULLIVAN
Meeker R D

SYCAMORE
Brower F E

TAYLORVILLE
Taylor J M

TOLEDO
Bussard A F

TOULTON
Miller Allen P

TUSCOLA
Eckert C G

URBANA
Carson Francis T

VANDALIA
Roe Arthur

VIENNA
Cowan John

VIRGINIA
Gridley J N

WATERLOO
Gauen R E

WATSEKA
Kay & Kay
Pallissard & Benjamin

WAUKEGAN
King Chas H

WHEATON
Hadley Chas W

WINCHESTER
Riggs R M

WOODSTOCK
Mullin & Hoy

YORKVILLE
Fitzgerald J

INDIANA

ALBION
Taylor David S

ANDERSON
Jones Arthur H
Teegarden John C

ANGOLA
Woodhull & Beckholt

AUBURN
West P D

BEDFORD
Alexander J D

BLOOMFIELD
Davis C E

BLUFFTON
Mock & Sons

BOONEVILLE
Lutz & Lutz
Moore R S

BRAZIL
McNutt & Shattuck

BROOKVILLE
O'Byrne Geo F

BROWNSTOWN
Branaman & Branaman

CANNELTON
Minor O

COLUMBIA CITY
Strong E K

COLUMBUS
Baker & Richman

CONNERSVILLE
McKee, Frost & Elliott

CORYDON
Funk M W

COVINGTON
Dice C W

CRAWFORDSVILLE
Crane & McCabe

CROWNPOINT
Barr & Wheeler

DANVILLE
Downard J A

DECATUR
Beatty A P

DELPHI
Hanna & Hall

ELKHART
Surbarth J L

ENGLISH
Surbarth

EVANSVILLE
Craig Edmund L
Denton G K

FORT WAYNE
Ninde D B
Williams Creighton H

FOWLER
Hall E G

FRANKFORT
Guenther & Clark

FRANKLIN
White & Owens

GOSHEN
Harper Geo R
Vail Lou V

GREENFIELD
Robb E A

GREENSBURG
Tremain & Turner
Wickens & Osborn

GREENCASTLE
Southerlin W M

HAMMOND
Barnett Fred
Bomberger, Curtis, Starr
& Peters
Sproat E S

HARTFORD CITY
Secrest Ethan W

HUNTINGTON
Branyan W A
France J F

INDIANAPOLIS
JAMES BINGHAM
Attorney at Law

Rooms 1005-6 Fletcher Sav-
ings & Trust Building.

INDIANAPOLIS, IND.
Insurance and Corporation
Law a Specialty

JEFFERSONVILLE
Stannard M Z

KENTLAND
Darroch W

KNOX
Robbins Henry R

KOKOMO
Blackledge, Wolf &
Barnes

LA FAYETTE
Baird S P
Kumler & Gaylord

LA GRANGE
Merritt & Duff
Wade & Wade

LA PORTE
Leliter M E

LAWRENCEBURG
Russe J H

LEBANON
Mahan O P

LIBERTY
Stanford L H

LOGANSPOUT
McConnell, Jenkins &
Stuart
Yarlott C E

MADISON
Leland S E

MARION
Rauch Geo W
St John, Charles & Gem-
mill

MARTINSVILLE
Pryor E E

MONTICELLO
Uhl Wm E

Gavin & Gavin

1012-13-14-15 Hume-Mannor Bldg.

INDIANAPOLIS, IND.

ATTORNEYS FOR

New York Life Insurance Co.
Mass. Bonding & Insurance Co.
Medical Protective Co.
Northwestern State Bank
Commercial National Bank

ADDITIONAL REFERENCES:

Continental Casualty Co.
Illinois Life Insurance Co.
Life Insurance Co. of Virginia
Willis G. Robb, Mgr. New York
Fire Insurance Exchange

BURKE G. SLAYMAKER

1156-1157 Lemcke Annex

Indianapolis, Indiana

Practice Limited to Insurance Law

Refer to: Aetna Insurance Co.; Continental In-
surance Co.; Home Insurance Co. of New York;
Insurance Co. of North America; Liverpool &
London & Globe Insurance Co.; Royal Insurance
Co., Ltd.; Western Adjustment & Inspection Co.

Pickens, Moores, David-
son & Pickens
Pickens Wm A
Woollen, Woollen &
Byers

JASPER
McFall John E

MT. VERNON
Jackson W S

MUNCIE
Ryan T L
Thompson & Sprague

NASHVILLE
Jones James M
Percifield A

NEW ALBANY
Dowling Alexander
Jewett C L & H E

NEWCASTLE
Bundy E H

NEWPORT
Fultz Chas N
Overmyer J

NOBLESVILLE
Fariss Phil J

NORTH VERNON
Dixon Lincoln
Montgomery & Emmons

PAOLI
Lambdin Sam R

PERU
Antrim & McClintic

PETERSBURG
Curl Wm D

PITTSBORO
Palmer I H

PLYMOUTH
Lauer L M

PORTLAND
Smith & Fleming

PRINCETON
Brady J W
Goodman John Q A

RENSSELAER
Foltz F

ROCKPORT
Swan & Mason

RICHMOND
Shiveley & Shiveley

ROCKVILLE
Hancock H L

RUSHVILLE
Watson, Titsworth &
Green

SALEM
Hobbs O K

SCOTTSBURG
Mace L N

SHELBYVILLE
Billman J W

SHOAL
Marshall J B

SOUTH BEND
Crane Geo A
Hildebrand Andrew N

SPENCER
Miller J R

SULLIVAN
Hays & Hays

TERRE HAUTE
Batt C S
McNutt & Wallace
Piety J O

TIPTON
Daniels Edw

VALPARAISO
Fabing Walter J

VERSAILLES
Creath T L

VEVY
Griffith F M

VINCENNES
Cullop & Shaw
Williams Samuel W

WARSAW
Frazer & Frazer

WASHINGTON
Mattingly & Myers

WILLIAMSPORT
Stansbury & Billings

WINAMAC
Dukes F L

WINCHESTER
Focht & Hutchens

IOWA

ADEL
White & Clark

ALBIA
Mabry J C

ALGONA
Sullivan & McMahon

ALLISON
Shepard W C

ANAMOSIA
Remley & Remley

ATLANTIC
Rockafellow J B

AUDUBON
Cosson & Ross

BEDFORD
Jackson W M

BLOOMFIELD
Payne D H
Scraborough John F

BOONE
Britt, Senneff & Bliss
Dyer S R
Power & Power
Senneff & Bliss

BRITT
Senneff & Bliss

BURLINGTON
Power & Power

CARROLL
Lee & Robb

CEDAR RAPIDS
Barnes & Chamberlain
Grimm & Trewin
Powell & Randall

CENTERVILLE
Mechem L C

CHARITON
Anderson E A

CHARLES CITY
Campbell J C

CHEROKEE
Herrick E C

CLARINDA
Stipe & Clark

CLARION
Birdsall & Birdsall
Nagle & Nagle

CLINTON
Ellis & McCoy

CORNING
Okey F C

CORYDON
Miles & Steele

COUNCIL BLUFFS
Flickinger Bros
Organ J P

CRESTON
Davenport D

DAVENPORT
Lane & Waterman
Petersburger Isaac

DECORAH
Barthell H F

DENISON
Lally P E C

DES MOINES
B. J. Cavanagh
Attorney at Law
Suite 600 Fleming Building
DES MOINES IOWA
Cable Address—"Cavbar"
References: Any Bank in Des Moines
Attorney for Maryland Casualty Co.
of Baltimore, Maryland.

Cheshire T A
Read & Read

DUBUQUE
Kenline & Roedell

EAGLE GROVE
McGrath J W

ELDORA
Lundy & Wood

ELKADER
Schulte G H

ELKHART
Keller M M

EMMETSBURG
Morling E A

ESTHERVILLE
Lee N J

FAIRFIELD
Leggett & McKenney

FOREST CITY
Gordon O

FORT DODGE
Healy & Healy
Nugent P F

FT. MADISON
Johnson R N

GARNER
Ramsey & Blackstone

GLENWOOD
Stone John Y

GREENFIELD
Chapman J H

GRINNELL
Beyer Harold L

GRUNDY
Crary E A

GUTHRIE CENTER
Weeks & Hughes

HAMPTON
Andrews E P

HARLON
Whitney J B

HUMBOLDT
Coyle Clyde C
Finch P

IDA GROVE
White M M

INDEPENDENCE
Cook & Cock

INDIANOLA
Watson J O

IOWA CITY
Ball G W

IOWA FALLS
Williams F M

JEFFERSON
Wilson & Albert

KEOKUK
Howell Wm C
Sawyer H I

KEOSAUQUA
Calhoun J C

KNOXVILLE
Amos C

LEMARS
Bedell E T

LEON
Baker G W

LIVERMORE
Miles Frank

LOGAN Smith T C	SAC CITY Goldsmith Chas D	BELIOT Kagey & Anderson Lutz & Jordan	GREENSBURG Beck J D
MANCHESTER Carr H	SHELDON McIntire I N	BURLINGTON Hannen L H Rolston Joe	HAYS CITY Holmquist C M
MAQUOKETA Kelsey F D	SIBLEY Hunter R M	CALDWELL Hackney & Hackney	HIAWATHA Pearl F M
MARENGO Popham & Havner	SIDNEY Hoop P H	CIMARRON Brice Harry	HILL CITY Turk & Pedroja
MARION Anderson F L	SIGOURNEY Brown C M	CLAY CENTER Jones C V	HOLTON Hursh G L
MARSHALLTOWN Carney J L	SIOUX CITY Robinson F B Wright & Sargent	COLBY Taylor A L	HOWARD Sims A F
MASON CITY Blythe, Markley, Rule & Smith	SPIRIT LAKE Francis & Owen	COLDWATER Rich D H	HOXIE Clark Wm H
MONTEZUMA Clark & Clark	STORM LAKE Edson W C	COLUMBUS Skidmore & Walker Williams Al F	HUTCHINSON Martin F L
MT. AYR Fuller & Fuller	TIPTON Moffit J T	COTTONWOOD FALLS Johnston Bros	INDEPENDENCE Banks & Bertenshaw Courtright P L
MT. PLEASANT Kopp W F	TOLEDO Walters C E	COUNCIL GROVE Crowley C A	IOLA Faust Oscar E
MUSCATINE Bihlmeier F L	WAUKON Hart W S	DIGHTON Simmons & Simmons	JETMORE Wilson R H
NEVADA McCall Edw M	WEBSTER CITY Martin Wesley	DODGE CITY Scates & Watkins	JUNCTION CITY Roark W S
NEW HAMPTON Smith & O'Connor	WEST LIBERTY Biehlmeier F L	ELDORADO Aikman C L Leland, Geddes & Ral- ston	KANSAS CITY Angevine & Cubbison McFadden & Chafin
NEWTON Mowry Ross R	WEST UNION Ainsworth & Hughes	ELLSWORTH Lloyd Ira E	KINGMAN Calkins C C
NORTH ENGLISH Swift & Bryson	WILTON JUNCTION Biehlmeier F L	EMPORIA Graves C B Madden D	KINSLEY Dyer A C
NORTHWOOD Kepler M H	WINTERSET Steele J P	ERIE Cline & Stratton	LA CROSSE Russell W H
ONAWA Anderson J W	KANSAS	EUREKA Jackson & Darby	LAKIN Hetzer A R
ORANGE CITY Van Oosterhout P D	ABILENE Hurd G W Smith S S	FORT SCOTT Padgett W W	LRANED Vernon W H Sr
OSAGE Marsh G E	ALMA Wilson John H	FREDONIA Mikesell E D	LAWRENCE Clingman O Means & Rice
OSCEOLA Temple M L	ANTHONY Wilcox E C	GALENA Westcott S C	LEAVENWORTH Bond Lee Fenlon & Endres
OSKALOOSA Johnson Irving C	ARKANSAS CITY Cunningham W L	GARDEN CITY Hopkins & Hopkins	LEOTI Dickey W C
OTTUMWA Tisdale & Heindel	ASHLAND Price F C	GARNETT Knight W O	LIBERAL McCoy F A
POCAHONTAS Ralston & Shaw	ATCHISON Waggener & Challies	GIRARD Ryan & Hancy	LINCOLN McCurdy J J
PRINGAR Locke R J	ATWOOD Robertson F	GOODLAND Hartzler J	LYNDON Crum A B
RED OAK Richards P W	BELLEVILLE Ward N J	GOVE Jones O B	LYONS Hopkins O S
ROCK RAPIDS Fisher S		GREAT BEND Russell & Russell	McPHERSON Johnson F O
ROCKWELL CITY Frick M W			MANHATTAN Springer Alvin R

MANKATO Mitchell W R	SENECA Wells & Wells	BARDWELL Collins T M Nichols Jesse F	FALMOUTH Colvin J B
MARION Wheeler D W	SHARON SPRINGS Ward E	BEATTYVILLE Roberts J K	FLEMINGSBURG McIntire J M Power J H
MARYSVILLE Broughton J A	SMITH CENTRE Kingsbury A S	BEAVER DAM Porter J M	FRANKFORT McGregor Thomas B
MEADE Jones H L	ST. FRANCIS Finley J L	BEDFORD Terrell C B	FRANKLIN Finn L B
MEDICINE LODGE McGague W H	ST. JOHN Nagle P R	BENTON Shemwell & Reeder	FRENCHBURG Caudle & Day
MINNEAPOLIS Boyce F D	STERLING Green Fred P	BOONEVILLE Hogg E E	FULTON Carr & Carr
MOUND CITY Cannon J C	SYRACUSE Downer G J	BOWLING GREEN Dulaney Albert C Harlin Max B	GEORGETOWN Bradley & Bradley
NESS CITY Foulks A S	TOPEKA McClintock & Quant Mulvane & Galt Quinton & Quinton	BRANDENBURG Hardin J D	GLASGOW Jones S E
NEWTON Bowman & Bowman	TRIBUNE Glenn W M	BROOKSVILLE Cook P T	GRAYSON Theobald & Theobald
NORTON Hamilton J R Wilden L H	TROY Reeder C W	BROWNSVILLE Logan & Hazelip	GREENSBURG Henry J
OBERLIN Peters J F	WAKEENEY Long H	BURKESVILLE Ewing J O	GREENUP Fullerton E E Strother John P
OLATHE Gorsuch C W	WASHINGTON Rector J W	BURLINGTON Gaines S	GREENVILLE Hardison R Jr
OSBORNE Hawkes & Elae Nicholas C H	WELLINGTON Finney L H Hackney & Hackney Lawrence James	CADIZ Garnett J B Thomas G P	HARDINSBURG Barnes W K
OSWEGO Mattox S J	WESTMORELAND Challis & Brookens	CAMPBELLSVILLE Robinson Henry S	HARLAN Stewart Zeb A
OTTAWA Waddle F A	WICHITA Stanley, Stanley & Hegler Stanley, Vermillion & Evans	CARLISLE Burroughs G S	HARRODSBURG Gaither E H
PAOLO Lane A	WINFIELD Hackney & Lafferty	CARROLLTON Winslow & Howe	HARTFORD Likens G B
PHILIPSBURG Mills C M	YATES CENTRE Holmes S C	CATLETTSBURG Ewing Thos J Strother John P	HAWESVILLE Higdon J R
PITTSBURG Keller & Malcolm True W J		CLINTON Robbins, Thomas & Bennett Shelbourne & Skelton	HAZARD Williams A
PRATT Barnes E B Crick R F	KENTUCKY	COLUMBIA Garnett Jas	HENDERSON Yeaman & Yeaman
RICHFIELD Craddock G P		COVINGTON HERBERT JACKSON	HICKMAN Davis B T
RUSSELL Beardsley L B	ALBANY Bertram E	CYNTHIANA Peterson H	HINDMAN Baker J M
SALINA Burch & Litowich	ASHLAND Hager & Stewart Malin P K Woods John W	DIXON Baker & Baker	HODGENVILLE Handley L B
SANTA FE Dennis C G	AUGUSTA Hargett M	EDDYVILLE Uttley N W	HOPKINSVILLE Wood & Son
SCOTT CITY Armstrong R D	BARBOURSVILLE Tinsley T D	EDMONTON Kinnaird J W	HYDEN Calvert C K
SEDAN Brooks J E	BARDSTOWN Kelly J H	ELIZABETHTOWN Bush S H	INEZ Kirk M C
SEDWICK Foster C L		ELKTON Mallory Jas R	IRVINE Miller Clarence
			JACKSON Byrd A F

<p>JAMESTOWN Meadows J N</p> <p>LANCASTER Walker L L</p> <p>LAWRENCEBURG Feland F R</p> <p>LEBANON McChord J</p> <p>LEITCHFIELD Graham J C</p> <p>LEXINGTON Allen & Duncan Forman & Forman</p> <p>LIBERTY Godbey Q C</p> <p>LONDON Clay H C</p> <p>LOUISA Stewart F L</p> <p>LOUISVILLE Bruce & Bullitt</p> <p>Baskin, Duffin, Kinhead, Sapinsky & Duffin Attorneys and Counsellors-at-Law LOUISVILLE, KY.</p> <p>Humphrey & Humphrey</p> <p>McKEE Moore C P</p> <p>MADISONVILLE Gordon & Gordon Jonson J A</p> <p>MANCHESTER Rawlings W W</p> <p>MARION Nunn C S</p> <p>MAYSVILE Robbins & Robbins Strother John P</p> <p>MIDDLESBORO Rohrer M H</p> <p>MONTICELLO Stone J B</p> <p>MOREHEAD Clarke J E</p> <p>MORGANFIELD Harris Wm T Morton H X</p> <p>MORGANTOWN Thatcher A</p> <p>MT. OLIVET Buckler R</p>	<p>MT. STERLING Bigstaff T J</p> <p>MT. VERNON Brown J W</p> <p>MUNDFORDVILLE Watkins & Carden</p> <p>MURRAY Thompson A D</p> <p>NEW CASTLE Barbour W B</p> <p>NEWPORT Wright & Wright</p> <p>NICHOLASVILLE Welch J H</p> <p>OWENSBORO Anderson E B Ellis W T</p> <p>OWENTON Botts H G</p> <p>OWINGSVILLE Nesbit J J</p> <p>PADUCAH Alexander L B Mocquot J D Oliver, Oliver & Wick- liffe</p> <p>PAINTSVILLE Fogg & Kirk Wheeler D J</p> <p>PRAIS McMillan W H</p> <p>PIKEVILLE Auxier, Harman & Fran- cis</p> <p>PINEVILLE Logan D B Metcalf J T</p> <p>PRESTONSBURG May Wm H Stephens Claude</p> <p>PRINCETON Hodge & Hodge Johnson J King</p> <p>RICHMOND Sullivan J A</p> <p>RUSSELLVILLE Browder & Browder</p> <p>SALYERSVILLE Ramey H H</p> <p>SANDY HOOK Redwine A T</p> <p>SCOTTSDALE Gilliam J H</p> <p>SHELBYVILLE Beard E W</p> <p>SHEPHERDSVILLE Bradbury C P</p> <p>SMITHLAND Wilson C H</p>	<p>SOMERSET Smith & Brown</p> <p>SPRINGFIELD Gingsby W F Polin John A</p> <p>STANFORD McRoberts P M</p> <p>STANTON Norton A H</p> <p>TAYLORSVILLE Ross L W</p> <p>TOMPKINSVILLE Miller G M</p> <p>VANCEBURG Pugh S J Strother John P</p> <p>VERSAILLES Thornton D W</p> <p>WARSHAW Brown R B</p> <p>WEST LIBERTY Gardner W M</p> <p>WHITESBURG Lewis J P</p> <p>WICKLIFFE Turner & Turner</p> <p>WILLIAMSBURG Tye & Siler</p> <p>WILLIAMSTOWN Beasley C H</p> <p>WINCHESTER Jouett & Jouett</p> <p>LOUISIANA</p> <p>ALEXANDRI White, Thornton & Hol- loman</p> <p>ARCADIA Reynolds & Williams</p> <p>BATON ROUGE Laycock & Beale</p> <p>BOGALUSA Ott, Johnson & Ott</p>	<p>CLINTON Walker R T</p> <p>DONALDSONVILLE Lemann Walter</p> <p>FRANKLIN Caffrey, Quintero & Brumby</p> <p>JENNINGS Modisette & Adams</p> <p>LAFAYETTE Mouton C H</p> <p>LAKE CHARLES McCoy, Moss & Knox</p> <p>LEESVILLE Monk & O'Neal</p> <p>MONROE Hudson, Potts & Bern- stein Randle Robt O</p> <p>NATCHITOCHE Scarborough & Carver</p> <p>NEW IBERIA Hacker & Muller</p> <p>NEW ORLEANS</p> <p>DART, KERNAN & DART ATTORNEYS 837-41 Maison Blanche Building NEW ORLEANS, LA. Attorneys for: Lafayette Fire Ins. Co. of New Orleans Willcox, Peck & Hughes, St. Paul Fire & Marine; Ins. Co.; Penn Mutual Life Ins. Co. Refer to: Canal Bank & Trust Co. City Bank & Trust Co.</p> <p>FARRAR, JONAS, GOLDBOROUGH & GOLDBERG Hall & Monroe Howe, Fenner, Spencer & Cocke May John</p> <p>OPELOUSAS Dupree G L Lewis & Lewis</p> <p>RUSTON Barksdale J D</p> <p>ST. FRANCISVILLE Lawrason S McC</p> <p>SHREVEPORT Herndon & Herndon Randolph, Rendall & Fryer</p> <p>MAINE</p> <p>AUBURN Smith R W</p> <p>AUGUSTA Bassett N L</p>
--	---	---	--

BANGOR
Brooks Bartlett
Clifford M S

BATH
Dunton Arthur J

BELFAST
Ritchie Arthur

BREWER
Brooks Bartlett

CARIBOU
Donworth A B

DANFORTH
Putnam E B

DEXTER
Brown W S

DOVER
Guernsey Frank E

ELLSWORTH
Crabtree Harry L

FARMINGTON
Richards Elmer E

GREENVILLE
St. German Ross

HOULTON
Lewin Willard L
Madigan & Madigan

LEWISTON
Newell & Skelton

MACHIAS
Donworth C B & E C

NORTH ANSON
Steward Daniel

ORONTO
Thompson Geo F

PORTLAND
Cram Harry L
Libby, Robinson & Ives

MARYLAND
ANNAPOLIS
Pardee, S Colquitt
BALTIMORE
Gans & Haman

ELKTON
Blake Geo A
ELLICOTT CITY
Clark James
FREDERICK
Willard A D

Thomas Howard Embert
Fidelity Building
BALTIMORE, MARYLAND
Corporation, Insurance and Commercial Law.
Maryland Counsel for Independent Order of Foresters.
Refer to Bonded Attorneys Department of the National
Surety Co., New York.

MALLOY & BRADY
Suite 1403 Fidelity
Building
BALTIMORE
MD.
Corporation
INSURANCE
and Banking Law

Pardee, S Colquitt
Ritchie, Janney, Gris-
wold & Hamilton
Whitelock, Deming &
Kemp

BELAIR
Preston W W
CAMBRIDGE
Goldsboro P L
Joyce H A Jr

HAGERSTOWN
Little C A
HANCOCK
Mason John T
LA PLATA
Mitchell W J
LAUREL
Gilbert Lee E
LEONARDSTOWN
Loker W M

OAKLAND
Hamill G Semmes Jr
Sincell E H

**PRINCE FREDER-
ICKSTOWN**
Gray John B

PRINCESS ANNE
Tull Gordon

ROCKVILLE
Henderson J Alby
Walters Bowle F

SALISBURY
Douglass S R
Ellegood Jas E
Long Curtis W

SNOW HILL
Collins O D

UPPER MARLBORO
Stanley C H

MASSACHUSETTS

BARNSTABLE
Baker Henry H

BOSTON
Badger W I
Brown Fred'k W
Bryant J D
Dickson & Knowles
Foster R
Matthews, Thompson &
Spring

BOURNE
Ellis E S
BROCKTON
Barker A F
CAMBRIDGE
Appleton John H
DEDHAM
Bradbury Frank E
EAST BRIDGEWATER
Harris Robt O
EDGARTON
Hillman B T
ESSEX
Russell Chas A

FITCHBURG
Flynn Chas T
Goodfellow A Z
GLOUCESTER
Russell Chas A
GREAT BARRINGTON
Joyner Herbert C
GREENFIELD
Malone B

HOLYOKE
Callahan C T

LOWELL
Dunbar F E

LYNN
Niles W H

NANTUCKET
Fritz-Randolph R T
NATICK
Adams F N

NEW BEDFORD
Briggs Justus A Jr
Hervey Homer W

NEWBURYPORT
Jones & Foss

NORTHAMPTON
Mason & Morse

PITTSFIELD
Hawkins W F
Hibbard C E

PLYMOUTH
Burnett E A

ROCKPORT
Russell Chas A

SALEM
Rollins W H

SPRINGFIELD
Brooks & Hamilton

TAUNTON
Dean Wm M
Reed Silas D
Woods W S

WELLSLEY
Sweetser Geo A

H. P. SWEETSER

Attorney and Counselor-at-Law

Corporation and Insurance Matters
a Specialty

85 Exchange Street, Portland, Maine

Verrill, Hale & Booth

ROCKLAND
Littlefield A S
Mortland D N

SACO
Bradbury J O

SKOWHEGAN
Danforth E F
Gould & Lawrence
Gower Geo W

WATERVILLE
Eaton H D

CENTERVILLE
Legg J H C

CHESTERTOWN
Townsend S P

CUMBERLAND
Sloan D L

DENTON
Cooper Harvey L
Owens Fred R

EASTON
Butler Chas J

WORCESTER
Hunt John H S
Katz Maurice L
Pinkerton Alfred S

MICHIGAN

ADRIAN
Clark R H
Joslin Theo M

ALLEGAN
Wilkes & Hoffman

ALPENA
Cobb Jas H

ANN ARBOR
Sawyer A J

BAD AXE
Hall Charles L

BAY CITY
Baker O W
Gillett & Clark
Lane Robt H

BELLAIRE
Leavitt R

BESSEMER
Baird Wm S

BIG RAPIDS
Marsh E J

CADILLAC
Wetmore & Breen

CALUMET
Gailbraith & McCormack

CARO
Ransford B L

CASSAPOLIS
Lyle C M

CENTERVILLE
Akey Alfred

CHARLEVOIX
Kane R W
Lewis R L

CHARLOTTE
Peters Elmer N

CHEBOYGAN
Shepherd James F

COLDWATER
Barlow H H & B E
Palmer & Palmer

CORUNNA
McCurdy John T

CRYSTAL FALLS
Moriarty M H

DETROIT
Bates G W
Lucking, Emmons & Helt-
man
Miller, Smith, Paddock
& Perry

HILLSDALE
Chase Paul W
HOUGHTON
Rees A F

SELLING & BRAND

502-3-4-5-6-7-8-9 Hammond Building
DETROIT, MICHIGAN

Corporation and Insurance Litigation.

Bernard B. Selling
Sylvan S. Grosner

George E. Brand
Henry P. Seaborg

Rosco C. Griffith

WARREN, CADY, LADD & HILL

Claudius B. Grant, Counsel
Corporation, Admiralty
and Insurance Law
Union Trust Building, DETROIT
Charles B. Warren William B. Cady
Sanford W. Ladd
Joseph G. Hamblen Sherwin A. Hill
Carl V. Emery Charles E. Lewis

EAST JORDAN
Wilson Dwight L

ESCANABA
Ryall A H

FLINT
Aitken D D

FRANKFORT
Nevius L

GAYLORD
Farrar O W

GLADWEIN
Campbell & Foster

GRAND HAVEN
Lillie W I

GRAND RAPIDS
Kleinhans, Knappen &
Uhl

HOWELL
Howlett Louis E

IONIA
Horrigan H J
Smith L W

IRON MOUNTAIN
Spencer Jas E

IRONWOOD
Driscoll Geo O

ITHACA
McCall Bros

JACKSON
Wilson & Cobb

KALAMAZOO
Driver J D
Howard H C

KALKASA
Smith Ernest C

LAKE CITY
Gaffney & Miltner

L'ANSE
Mason W L

LANSING
Brown J Earle
Cummings & Nichols

Mark Norris
Leon W. Harrington

Charles McPherson
Oscar E. Waer

NORRIS, McPHERSON, HARRINGTON & WAER

Attorneys and Counsellors

721-730 Michigan Trust Bldg., Grand Rapids, Mich.

GRAYLING
Alexanader G L

HARRISON
Quinn John

HARRISVILLE
Beede Fred A

HART
Skeels Rufus F

HASTINGS
Potter W W

LAPEER
Halpin T D

LAURIUM
O'Brien P H

LELAND
Dayton Clinton L

LUDINGTON
Fitch E N

MANISTEE
Belcher Chas N

MANISTIQUE
Hixson Virgil I

MARQUETTE
Clark Harlow

MARSHALL
Winsor H E

MASON
Bergman A A

MENOMINEE
Boyle M J

MIDLAND
Gordon W D

MONROE
Gilday E R

MT. CLEMENS
Jenney Wm S

MT. PLEASANT
McNamara Francis

MUNISING
Simmons D E

NEWAYGO
Day A G

NEWBERRY
Fead Louis H

ONTANAGON
Brown A H

PAW PAW
Anderson David

PETOSKY
Gilbert E E

PONTIAC
Patterson John E

PORT HURON
Stevens & Graham

ROGERS
Covey G Jr

ROSCOMMON
Smith Hiram R
Woodruff Henry H

SAGINAW
Hanchet B
Humphrey & Grant

ST. IGNACE
Hoffman Henry

SANDUSKY
Burgess W H

ST. JOHNS
Brown J E

SAULT STE. MARIE
Davidson, Hudson &
Green

STANDISH
Snow M D

STANTON
Palmer L C

TAWAS CITY
Rawdin Edwin

TRAVERSE CITY
Alway Curtis D
WEST BRANCH
Bennett Geo

MINNESOTA

ADA
Matson Peter
AITKIN
Krelwitz E H
ALBERT LEA
Carlson H C
ALEXANDRIA
Treat Geo L
ANOKA
Blnachard Will A
AUSTIN
Wright Arthur W
BAGLEY
McGlennan W A
BAUDETTE
Koefod S M
BEMIDJI
Gibbons John F
BENSON
Hudson H S
BLUE EARTH
Putnam & Carlson
BRAINERD
Albright Clifton A
BRECKENRIDGE
Jones Lewis F
BUFFALO
West H C
CALEDONIA
Duxbury F A
CAMBRIDGE
Clover John W
CARLTON
Green John E
Oldenburg H
CENTER CITY
Stolberg A P
CHASKA
Odell W C
CROOKSTON
Miller & Foote
CROSBY
Uhl A W
DETROIT CITY
Johnston C M
DULUTH
Alford & Hunt
Stearns & Hunter

ELBOW LAKE
Stromme R J
ELK RIVER
Tyler Geo H
FAIRMONT
Dean & Palmer
FARIBAULT
Gipson E H
GLENCOE
Allen F R
GLENWOOD
Reeves Chas P
GRAND RAPIDS
Spear & Stone
Thwing Alfred L
GRANITE FALLS
Bengston H P
HALLOCK
Yetter & Blethen
HASTINGS
Whitford E A
HENDERSON
Leeman W H
HIBBING
Silliman Thos S
IVANHOE
Johnson Louis P
JACKSON
Faber F B
LE SUER CENTER
Prendergast L W
LITCHFIELD
Hunt Alva R
LITTLE FALLS
Adams E P
LONG PRAIRIE
Church Arthur B
LUVERNE
Chunn M W
MADISON
Borgendale & Schultz
MANKATO
Smith B D
MANTORVILLE
Norton G A
MARSHALL
Hall J H
MINNEAPOLIS
Brown & Albert
Deutsch Henry
Furst William
Kerr & Fowler
Keith, Evans, Thompson
& Fairchild
Tryon Charles J
MONTEVIDEO
Peterson & McCargar
Utley L E

MOORHEAD
Sharp E E
MORA
King J C
MORRIS
Randall C B
NEW ULM
Pfaender Albert
OLIVIA
Freeman J M
ONTONVILLE
Cliff & Purcell
OWATONA
Alexander F A
PARK RAPIDS
Vanderpool F A
Wray W G
PIPESTONE
Cady P P
PRESTON
Gray & Thompson
RED LAKE FALLS
Farley Fred L
RED WING
Mohn & Mohn
REDWOOD FALLS
Clague Frank
ROCHESTER
Allen Geo J
Eaton B W
ROSEAU
Bell Rodger J
ST. CLOUD
Brower Ripley B
ST. JAMES
Hammond & Farmer
ST. PAUL
Butler, Mitchell & Hoke
Attorneys at Law
Merchants Bank Building
St. Paul, Minn.
Attorneys for: St. Paul Fire & Marine
Insurance Co.; Minnesota Mutual Life
Insurance Co.; National Surety Co.,
and Travelers Insurance Co.
Clapp & Macartney
Dumont, Moore & San-
born
Hess Sylvan E
Lawler W D
ST. PETER
Benson Henry N
SHAKOPEE
Peck H J
SLAYTON
Whitney B H
STEWARTVILLE
Smith Walter Wyman
STILLWATER
McBeath S B

TWO HARBORS
Dwan Jno
VIRGINIA
Archer Wm J
WABASHA
Murdoch John W
WADENA
Hughes & Mark
WALKER
Rogers Edw L
WARREN
Eckstrom A N
Olson Julius J
WASECA
McGovern Peter
WHEATON
Murphy F W
WILLMAR
Stanford R W
WINDOM
Borst-Wilson
WORTHINGTON
Wilson Geo W
MISSISSIPPI
ABERDEEN
Leftwick & Tubbs
ASHLAND
McDonald W A
BATESVILLE
Lamb L B
BAY ST. LOUIS
Gex W J
Marshall Carl
BELEN
Mack J W
BILOXI
Ford & White
BOONEVILLE
Sharp E C
BROOKHAVEN
Cassedy H
CANTON
Greaves H B
CARROLLTON
Hughton & McEachern
CARTHAGE
Ellis W A
CHARLESTON
Wynne W T
CLARKSDALE
Cutrer J W
COAHOMA
Malone G W

CLEVELAND Somerville & Somerville	LEXINGTON McMorrhough G H	POPLARVILLE Lock L	YAZOO CITY Barbour & Henry
COFFEEVILLE Creekmore & Stone	LOUISVILLE Brantley Z A	PORT GIBSON Satterfield M M	
COLUMBIA Hennington Lamar	MACON Allgood D F	PRENTISS Scott W L	
COLUMBUS Frierson John F	MAGNOLIA Cutrer R W Price & Price	PURVIS Mayson C G	MISSOURI
CORINTH Candler & Candler	MARKS Donaldson W M	QUITMAN Terral S H	
DECATUR Foy & Banks	MAYERSVILLE Peyton M	RAYMOND Ratliff Paul D	ALBANY Dalbey W F
ELLISVILLE Pack W J	MEADVILLE Griffing D Q	RIPLEY Spight & Street	AVA Pitts Jos V
FAYETTE Torrey & Logan	MERIDIAN Robt. F. Cochran Allan McCants	ROSEDALE Scott Chas Somerville & Somerville	BENTON Arnold M
FOREST Kent Jeff	Cochran & McCants Attorneys-At-Law Rosenbaum Bldg. MERIDIAN, - MISS SPECIALTIES: Corporation, Commercial and Insurance Law	SARDIS Rainwater L F	BLOOMFIELD Williams E J
FULTON Benson M C		SCRANTON Denny & Denny.	BOLIVAR Burnside G C
GLOSTER Street A J		SENATOBIA Johnson Harper	BOONVILLE Williams Wm M
GREENVILLE Hartman M M		SHAW Gibert J M	BOWLING GREEN Motley Robt L
GREENWOOD Coleman & McClurg	Hill, Hall & Jacobson	STARKVILLE Magruder W W	BUTLER Horn M B
GRENADA Doty W S P	MIZE James W W	SUMNER Hays Rowe Stephen A H	CALIFORNIA Gordon C M
GULFPORT Bowers E J Gex Walter J	MONTICELLO Arrington John H Grice Luther E	TUNICA Henderson J W	CAPE GIRARDEAU Caruthers J Henry Wilson R L
HAZLEHURST Sexton J S	MOSS POINT McInnis Frank S	TUPELO Allen J M	CARROLLTON Lozier & Morris
HERANDO Holmes F C	NATCHEZ Martin W C Reed & Brandon	TUTWILER Whittington E O	CARTHAGE McReynolds & Halliburton Phelps Harry
HOLLY SPRINGS Fant & Fant	NEW ALBANY Bias Wm G	VAIDEN Glass F M	CARUTHERSVILLE Hawkins N C
HOUSTON Ford J H	OKLOLONA Stovall A T	VICKSBURG Dabney & McCabe McLaurin, Armistead & Brien	CASSVILLE Wear W A
INDIANOLA Chapman Porter C	OXFORD Slough C E	WALTHALL Cooke Sam'l	CENTERVILLE January R I Keith J H
IUKA Pyle J A E	PHILADELPHIA Austin H L	WATER VALLEY McGovern Jos G	CHARLESTON Haw J M Lindsay T T Russell John J
JACKSON Green & Green		WAYNESBORO Heidelberg M L	CHILLICOTHE Davis J M & Son
R. H. & J. H. THOMPSON Attorneys At Law JACKSON, MISS. General Civil Practice			
Refer to the banks and business houses of Jackson and to the Judges of the Supreme Court of Mississippi. Also: Mutual Life Ins. Co., N.Y. and National Surety Co. N.Y.			
LAUREL Deavours Stone Halliell R F	PITTSBORO Smith A T	WEST POINT McClellan J J	CLAYTON Greenafelder M B
LEAKESVILLE Backstrom J W	PONTOTOC Mitchell John H	WIGGINS Batson W C	CLINTON Lindsay Jas D
		WINONA Knox W T	COLUMBIA Holloway Russell E McBaine & Clark
		WOODVILLE Bramlette & Tucker	DIXON Terrill & Coffey

DONIPHAN
Borth Chas O

EDINA
Balthrope Geo R

ELDON
Donnelly H L

EMINENCE
Sizemore G S

FARMINGTON
Rozier E A
Young Thos C

FAYETTE
Bagby R M
Thompson Jasper

FORSYTHE
McConkey D F

FREDERICKSTOWN
Anthony R A

FULTON
Hale R G

GALENA
Scott Rufe

GALLATIN
Gilliam & Gilliam

GLASGOW
Denny Jas H

GRANT CITY
Hudson & Engle

GREENFIELD
Shafer Fred L

GREENVILLE
Raney J H

HANNIBAL
Schofield F L

HARRISONVILLE
Byram W S

HARTVILLE
Jackson J W

HERMANN
Walker Robt

HERMITAGE
Montgomery J W

HILLSBORO
Williams Clyde

HOUSTON
Barton W E

HUNTSVILLE
Hamilton J N

INDEPENDENCE
Hardin John H
Paxton John G

IRONTON
Damron Chas P

JACKSON
Hines Thos P

JEFFERSON CITY
Pope & Lohman
Attorneys and
Counselors at Law

JOPLIN
Kelsey Fred W
Mead J P
Merritt & Spiva

KAHOKA
Llewellyn C T

KANSAS CITY
Boyle & Howell
COMMERCE BUILDING
Suites 1114-1115
Special Attention to In-
surance Matters
Kansas City, Mo.
Fyke & Snider

**Lathrop, Morrow,
Fox & Moore**
First National Bank
Building
Special attention to
Insurance Litigation.
KANSAS CITY, MO.

McVey E H
New, Miller, Camack &
Winger
Reed, Yates, Martin &
Howell

J. C. ROSENBERGER
(Rosenberger & Reed)
Attorney and Counselor at Law
New York Life Building
KANSAS CITY, MO.
Cable Address. "SURANCE."
Devotes himself exclusively to the
Law of Life, Accident and Liability
Insurance. Personal attention given
to adjustment of intricate cases
throughout Central West.
Counsel for Fidelity & Cas-
ualty Co.; Williamsburgh City
Fire Ins. Co.; Minn. Mut. Life Ins.
Co.; Pacific Mutual Life Ins.
Co.; United States Casualty Co.;
Continental Casualty Co.; North
American Accident Ins. Co.; General
Accident Assurance Corporation and
other companies.
Refers to any officer of above
named companies.

Williams, Hunter & Guf-
fin

KENNETT
Walker W S C

KEYTESVILLE
Rucker R W

KINGSTON
Dodge Geo K

LAMAR
Timmonds H W

LANCASTER
Highbee W A

LEBANON
Kellerman E B

LEXINGTON
Wilson S N

LIBERTY
Lawson Martin E

LINN
Vorshall J W

LINN CREEK
Roach S C

LINNEUS
Powers F W

MACON
Dysart B R

MARBLEHILL
Chandler W K

MARSHALL
Chandler W K

MARSHFIELD
Haynes J E
Smith J P

MARYVILLE
Aldermann Ira K

MAYSVILLE
Hewitt & Hewitt

MILAN
Bingham John W

MONTICELLO
Rouse Harry S

MT. VERNON
Henson Chas L

NEOSHA
Hubbert Geo

NEW LONDON
Hulse Ben E

NEW MADRID
Brewer & Riley

OREGON
Petree F

OSCEOLA
Johnson Waldo P

PINEVILLE
Prater H C

PLATTE CITY
Park Guy B

PLATTSBURG
Herndon W S

POPLAR BLUFF
Green & Green

POTOSI
Eversole E T

PRINCETON
Hyde Ira B & Son

RICH HILL
Heck H H

RICHMOND
Black J E

ROCKPORT
Gore Jos F

ROLLA
Jones Bros

ST. CHARLES
Bruere T C

STE. GENEVIEVE
Mahoney Jas M

ST. JOSEPH
Spencer & Landis

Wm. E. Stringfellow
Successor to RUSK & STRINGFELLOW

Donnell Court

ST. JOSEPH, MO.

We make a specialty of the
defense of personal injury
litigation and of fire, life and
accident cases.

ST. LOUIS
Barclay & Fauntleroy

ABBOTT & EDWARDS

1117-1123 New Bank of Commerce Building

ST. LOUIS, MO.

Augustus L. Abbott, John B. Edwards, Ralph J. Roeder
Edwin C. Luedde, James P. Gray, James McCann.

OZARK
Barrett Fred W

PALMYRA
Glahn Ben F

PARIS
Barnes Wm W

PERRYVILLE
Greenwall J T

CLAUD D. HALL

Attorney and Counselor at Law
915 Central National Bank
Building, ST. LOUIS, MO.
Long Distance Phone Main 842

Practice in State and Federal Courts.
Corporation, Insurance Cases and
Defense of Employers. Liability Cases
a Specialty. Counsel for leading Life,
Casualty and Surety Companies. Ref-
erences upon request in all principal
cities.

**HOLLAND,
RUTLEDGE
& LASHLY**
Central Nat'l Bank Bldg.
ST. LOUIS, MO.

WARSAW
Jones J R

WAYNESVILLE
Scott Fred L

WEST PLAINS
Orr & Orr

RED LODGE
Wiggenhorn R G

NEBRASKA

DAVID CITY
Skiles & Harris

ELWOOD
Bozarth O E

FAIRBURY
Denney H C

FALLS CITY
Wiltse John

Jones, Hocker, Hawes & Angert

1001 Third National Bank Bldg.. St. Louis, Mo.

Refer to:

Missouri State Life Ins. Co.; New York Life Ins. Co.;
Pacific Mutual Life Ins. Co.; Fidelity Mutual Life Ins.
Co.; Manhattan Life Ins. Co.; Franklin Life Ins. Co.;
Mutual Benefit Life Ins. Co.; Fidelity and Casualty Co.
of N. Y.; Continental Casualty Co.; Aetna Life Ins. Co.

SALEM
Arthur A J

SALISBURY
Johnson A W

SAVANNAH
Hine W G

SEDALIA
Lamm H
Sangree & Bohling

SHELBYVILLE
Drain V L

SPRINGFIELD
Avery, Young, Dudley &
Killam
Barbour & McDavid
McCammon J P
Williams & Galt

STEELVILLE
Reeves A L

STOCKTON
Ragland C A

TRENTON
Burkeholder A H

TROY
Sutton Robt L

TUSCUMBIA
Donnelly H L
Stillwell W S

UNION
Owen Jesse M

UNIONVILLE
Bonfoey B H

VAN BUREN
Carnahan J M

VERSAILLES
Livesay R M

VIENNA
Terrill R W

WARRENSBURG
Aber M D
Suddath J W

WARRENTON
Delventhal J W

MONTANA

BAKER
Cornish P C

BILLINGS
Nichols & Wilson

BUTTE

**VICTOR
A. BERRY**

**Attorney
at-Law**

**51 East Broadway
BUTTE, MONTANA**

Commercial and Insurance
Litigation.

Confidential Reports
Promptly Made.

Attorney for the Banking
Corporation of Montana,
Butte Branch.

Frank & Cary

DILLON
Callaway E J

HAMILTON
Shandy J E

HELENA
Gunn M S
McIntyre H G
Walsh & Nolan

LAUREL
Stow Arthur W

LEWISTON
Belden O W

MEDICINE LAKE
Heder J A

AINSWORTH
Ely W M

ALBION
Needham & Doten

ALLIANCE
Berry L A

ALMA
Thompson J G

ARAPAHOE
Proud G C

AUBURN
Lambert H A
McIninch M S

AURORA
Grosvenor J H

BARTLETT
Bishop A L

BASSETT
Douglas J A

BEATRICE
Hazlett A

BEAVER CITY
Perry, Lambe & Butler

BENKLEMAN
Hines David G

BLAIR
Walton W C

BLOOMINGTON
Montgomery I E

BREWSTER
Riggs E H

BURWELL
White E M

BUTTE
Davies John A

CENTRAL CITY
Patterson John Jr

CHADRON
Jenckes D B

CHAPPELL
Pfeiffer L O

CLAY CENTRE
Martin Thos H

COLUMBUS
Albert I L
Galrow C J

DAKOTA
Evans R E

FREMONT
Abbott C E

FULLERTON
Shields J R

GENEVA
Sloan Frank W

GERING
Wright & Wright

GRAND ISLAND
Garlow M T
Harrison & Price
Paine B H

GRANT
Hastings B F

GREELEY
Scott Geo W

HARRISON
O'Connell M J

HARTINGTON
Burkett H E

HASTINGS
Tibbetts, Morey & Fu-
ler

HAYES CENTRE
Ready C A

HEBRON
Goodhue W E

HOLDREDGE
Rhea James I

IMPERIAL
Scott P W

KEARNEY
Sinclair H M

KIMBALL
Kinney J J

LEXINGTON
Gillan Geo C

LINCOLN
Bishop John S
Burkett, Wilson &
Brown
Field, Ricketts & Rick-
etts
Tibbetts & Anderson

LOUP
Mathew R H

MCCOOK
Eldred C E

MADISON
Foster M B

MINDEN
Chappell Chas A

MULLEN
Humphrey A G

NEBRASKA CITY
Pitzer W H

NELIGH
Williams O A

NELSON
Cole T W

NORTH PLATTE
Muldoon A

OGALLALA
De Voe L A

OMAHA
Adams Jas H
Crane, Boucher & Stern-
berg
Green, Breckenridge

**GURLEY, WOODROUGH
& FITCH**
Attorneys & Counsellors-at-Law
References: Aetna Life, Hart-
ford; Employer's Liability of Lon-
don, U. S. Branch Main Office Bos-
ton, Mass.; Equitable Life of New
York; Security Mutual Casualty,
Chicago; Travelers, Hartford; U.
S. Casualty, New York.
1429-36 City Nat. Bank Bldg.
OMAHA, NEB.

Omaha, Neb.
MONTGOMERY, HALL & YOUNG
619-629 Omaha Nat'l Bank Bldg.
Refer to:—Mutual Life Ins. Co.
of N. Y.; Penn Mutual Life Ins. Co. of
Phila.; Maryland Casualty Co. of
Balt.; General Acc. F. & L. Assur. Corp.
Ltd. N. Y.; Royal Ins. Co., Chicago; St.
Paul F. & M. Ins. Co., St. Paul; Aetna
Ins. Co., Hartford; Omaha National
Bank, Omaha; American Surety Co.,
New York; Globe Indemnity Co.

O'NEIL
Donohue J A

ORD
Clements E P

OSCEOLA
Mills, Mills & Beebe

PAPILLION
Begley James

PAWNEE CITY
Dort J C

PENDER
Saxton Howard

PIERCE
Cones Douglas

PLATTSMOUTH
Tidd A L

PONCA
Kingsbury C A

RANDOLPH
Wiltsee Geo W

RED CLOUD
Maurer Fred

RUSHVILLE
Edmunds J H

ST. PAUL
Templin John W

SCHUYLER
Wertz Geo W

SEWARD
Norvall Bros

SIDNEY
Devoe R W

SPRINGVIEW
Brown W C

STANTON
Egberly G A

STOCKVILLE
Cheney L H

TAYLOR
Moon A S

TECUMSEH
Defoe A N

TEKAMAH
Enyart B C

THEDFORD
Kirby H W

TRENTON
Shurtleff C W

VALENTINE
Tucker John M
Walcott F M

WAHOO
Hendricks B E

WAYNE
Berry Frank A

WEST POINT
Anderson O C

WILBER
Dodson A N
Grimm J L

YORK
Stroman Chas F

NEVADA

AUSTIN
Maestretti A J

CARSON CITY
Finch J D

DAYTON
Lothrop John

ELKO
Henderson Chas B

ELY
Chandler & Quale

FALLON
Hart Thos C

GOLDFIELD
Hatton & Hatton

RENO
Ayres Albert D

TONOPAH
Keeler P E

WINNEMUCCA
Ducker E A

NEW HAMPSHIRE

BERLIN
Coulombe O J
Rich & Markle

COLEBROOK
Holden H J

CONCORD
Leach, Stevens & Couch
Martin & Howe
Sargent, Remick & Niles
Streeter & Hollis

CONWAY CENTRE
Nash John B

DOVER
Kivel & Hughes

EXETER
Scammon Jno

GORHAM
Libby J F

KEENE
Batchelder & Faulkner
Cain & Benton
Madden Jos

LACONIA
Young Oscar L

LANCASTER
Drew, Jordan Shurtleff &
Morris

LITTLETON
Batchellor & Mitchell
Bingham Harry

MANCHESTER
Branch & Branch
Jones, Warren, Wilson &
Manning

NASHUA
Doyle & Lucier
French Geo B
Hamblett & Spring

NEWPORT
Barton J M
Carey B W

NORTH CONWAY
Hill W D

PORTSMOUTH
Torrey Harry K

ROCHESTER
Snow Leslie P

SANBORNVILLE
Gage John

WOODSVILLE
Lang F B

NEW JERSEY

ATLANTIC CITY
Gaskill Edmund C Jr
Thompson J

BAYONNE
Benny Jas
Coldwater & Coldwater

BELVIDERE
Taylor L D

BRIDGETOWN
Powell Jos H

CAMDEN
Armstrong E A
French Thos B
Starr L

CAPE MAY
Bonnell Chas A

ELIZABETH
Noe L H

FLEMINGTON
Bullock John A

FREEBOLD
Burtis W Ryall

GLASSBORO
Beckett S H

HACKENSACK
Irion Edwin C
Mable & Maidment

JERSEY CITY
Bedle J D
Hartshorne, Insley &
Leake
Higgins Frank J

MANASQUAN
Wainright Halstead H

MORRISTOWN
Quayle E H

MOUNT HOLLY
Slaughter Wm A

NEWARK
Bilder & Bilder
Lum Tamblen & Colyer

NEW BRUNSWICK
Reynolds H A

NEWTON
Van Blarcom Lewis

PASSAIC
Foulds Andrew

PATERSON
Blauvelt J G
Newman Clifford L
Scott Francis

PERTH AMBOY
Coan Francis P

PHILLIPSBURG
Smith Edw L

SALEM
Mercum Chas

SOMERVILLE
Johnson Edw P Jr

TOMS RIVER
Carmichael I W

WOODBURY
Miller W Earle
Starr L

NEW MEXICO

ALBUQUERQUE
Lester F H

ARTESIA
Pistole Wm B

CARLSBAD
Armstrong John W

CARRIZOZO
Barber Geo B

DEMING
Waddill Hon Jas R

EAST LAS VEGAS
Clark Herbert W

ESTANCIA
Ayres F H

GALLUP
Bushman Sam

HILLSBORO
Wolford H A

LAS VEGAS
Clark Herbert W

LAS CRUCES
Holt Herbert B

LINCOLN
Barber Geo B

PORTALES
Reese G L

RATON
Leib T D

ROSWELL
Bowers R D

SANTA FE
Laughlin N B

SANTA ROSA
McGinnis C E

SILVER CITY
Appel Oscar A

SOCORRO
Dougherty & Griffith

SPRINGER
Mills M W

TIERRA AMARILLA
Read Alexander

TECUMCARI
McElroy Harry M

NEW YORK

ALBANY
Hubbard Lester T
Parker Amasa J Jr
Rosendale & Hessberg
Sanford R B
Visscher, Whalen & Austin

ALBION
Fitch G W

BALLSTON SPA
Lamareaux J S

BATAVIA
Dunham F H

BATH
Nichols Wm H

BELMONT
Reynolds & Ackerman

BINGHAMTON
Page & Hays

BROOKLYN
Grout Edw M
Grout Paul
Karutz, Bromwell & Olsen
Magner T F

BUFFALO
Bushnell & Metcalf
Clark Martin

CLINTON B. GIBBS
TRIAL LAWYER

Specializing Life, Accident
and Liability Insurance Law

85 ERIE COUNTY SAVINGS
BANK BUILDING

BUFFALO, N. Y
Smith, Davis & Co

CANANDAIGUA
Short & Hamlin

CANTON
Brown Joseph F

CARMEL
Hill Thos T

CATSKILL
Howland Clarence

COHOES
McElwain Daniel C
Scanlon John

COOPERSTOWN
Arnold & Cooke

CORNING
Ferris Frank H

CORTLAND
Dougherty James F
Herenden & Mandeville

DELHI
Palmer M M

DUNKIRK
Hulbert J L

ELIZABETHTOWN
Smith & Wickes

ELMIRA
Elmira, Chemung Co.
Fire, Life and Casualty

**HERENDEEN &
MANDEVILLE**

Attys. for: Mutual Life Ins. Co. of
N. Y.; Aetna Life Ins. Co. and Conn.
Mut. Life Ins. Co., Hartford.
Attys. for: Ocean Acc. & Guar.
Corp., N. Y.

FONDA
Seitterly Jere S

FREEPORT
Johnson & Johnson

FULTONVILLE
Sitterly & Burtch

GENESEO
Abbott J B

GLENS FALLS
Brown S & L M
Cunningham John H

GOSHEN
Bacon & Rorty
Dalton J Murray

HERKIMER
Bunce Geo H
Cameron Burr G

HORNELL
Cameron Francis M

HUDSON
McNamee & Brennan

ITHACA
Cobb & Cobb
Tarbell Geo S

JAMAICA
Kochendorfer John

KINGSTON
Atkins D G
Brinnier W D
Elting & Darow
Walton Chas W

LITTLE FALLS
McIntosh Fred D

LOCKPORT
Lee & Ward
Tice D

LOWVILLE
Boshart Edw J
Williams Perry G

LYONS
Ennis Chas T

MALONE
Bryant & Lawrence
McClary & Allen

MATTEAWAN
Phillips S K

MAYVILLE
Van Dusen & Martin

MIDDLETOWN
Royce Wm B & H B

MINEOLA
Graham John J

MONTICELLO
Lyons John D

MORRISVILLE
Johnson John A

NEW YORK CITY
Affield F O Jr
Alexander & Green
Badger W O Jr
Brosmith Allen E
Cabell H
Cardozo & Nathan
Case Fredk T
Clement G A
Coudert Bros
Elliott Wm A
Ellison William B
Fox Robt J

FULLER & FULLER

Attorneys and
Counselors :

RAYMOND D. FULLER
HERBERT LEE FULLER
ONE LIBERTY STREET
Tel. John 26 NEW YORK
Grochl F J
Harrington, Bigham &
Englor
House, Grossman & Vorhaus

LEO LEVY

90 Wall St.

NEW YORK CITY
N. Y.

Murray W D
Parker, Davis, Wagner &
Walton
Prince & Nathan
Richards & Heald
Richards & Richards
Thorne Robert
Van Iderstine Duncan &
Barker
Van Sinderen Howard
Woodford, Bovee &
Butcher
Wyatt Henry J

NEWBURGH
Witschief Graham

NIAGARA FALLS
Dudlye, Gray & Highland

NORWICH
Brown H L

NORWOOD
Fletcher W J

NYACK
McFarlane John F

OGDENSBURG
Akin James F, City
Treasurer
Malby & Lucey

OLEAN
Hastings & Larkin

OSSINING
Young Frank L

OSWEGO
King & Bentley

OVID
Sutton John M

OWEGO
Davis F J
Gorman John T

PENN YAN
Huson & Lincoln

PLATTSBURG
Weeds G H

PORTCHESTER
Dalton Chas F

PORT HENRY
Pyrke & Dudley

PORT JERVIS
Lybolt F

POUGHKEEPSIE
Ackerman F E
Cossum C F
Lown F B
Wilkinson R

PULASKI
Miller & Bentley

RICHFIELD SPRINGS
Getman H H

RIVERHEAD
Hildreth Geo W
Tooker E W

ROCHESTER
McGuire & Wood
Plumb & Plumb
White, Cheney, Shina-
mon & O'Neil

ROME
McMahon & Larkin

ROUDANT
Van Etton Amos

RYE
Sherman F W

SANDY CREEK
Wallace H Louis

SARATOGA SPRINGS
Brackett Edgar T

SAUGERTIES
Darrow Fredk E W
Rowe Benjamin

SCHENECTADY
Maynard Wm C
Salmon Del B

SCOHARIE
Proper Clyde H

SENECA FALLS
Gould C E

SYRACUSE
BOND & SCHOENECK

Insurance Attorneys
431 UNION BLDG.

SYRACUSE
N. Y.
Clymer Virgil H
Goodelle & Harding

Insurance Attorneys

Gurney Bldg.
Syracuse, N. Y.

WATERTOWN
Purcell, Cullen & Purce.

WATKINS
Roe John M

WHITE PLAINS
Farley & Rumsey

WHITESTONE
Roe Clinton T

YONKERS
Prime R E & A J

NO CAROLINA

ALBEMARLE
Huneycutt A C

ASHBORO
Brittain John T

ASHEVILLE
Bernard Silas G

BAKERSVILLE
Black S J

BEAUFORT
Duncan J F

BOONE
Linney F A

CLINTON
Butler Geo E
Grady Henry Alex

COLUMBUS
Cloud E B

CONCORD
Hartsell L T
Hutchinson John W

DANBURY
King Walter W

DOBSON
Reece W L

DUNN
Smith Clarence J

DURHAM
Bryant & Brogden
Morehead J L

EDENTEN
Pruden & Pruden

ELIZABETH CITY
Aydlett E F
Ehringhaus J C B

ELIZABETH TOWN
Lyon C C

FARMVILLE
Cox E M

FAYETTEVILLE
Cook H L

FRANKLIN
Johnston T J

GATESVILLE
Smith L L

GOLDSBORO
Davis A C
Langston & Allen

GRAHAM
Parker & Parker

GREENSBORO
Brooks, Aubrey L
Hoyle Thos C
King & Kimball

J. M. WILLIAMS
ATTORNEY
Greensboro, N. C.

Insurance reports and ratings—
adjustments—depositions carefully
taken. Make personal calls in High
Point, Siler City, Graham, Burling-
ton, and Chapel Hill. Every letter
answered day received. Reference
Am.-Exch'g Nat. Bk. of Greensboro

GREENVILLE
Moore & Long

HALIFAX
Travis E L

HAYESVILLE
Anderson O L

HENDERSON
McCoin R S

HENDERSONVILLE
Blythe O V F
Smith & Shipman

HUDSON & CHENEY
607-8 S. A. & K. Building
SYRACUSE, N. Y.
Insurance Law a Specialty
General Practice.
Commercial and Corporation litigation.
Reports furnished.

Lee & Brewster
McGowan & Stolz
Sargent & Sargent
Tracy, Chapman & Tracy

TROY
Douglas E W
Egan J B
Griffith L E
Roche W J
Shaw, Bailey & Murphy

TUPPER LAKE
Slater Francis H

UTICA
Grant & Wagner
Kernan & Kernan
Matteson W A
Miller & Fincke

WALDEN
Houghtaling Earle H

WALTON
Neish & Neish

WATERLOO
Bodine Geo F

BREVARD
Galloway Welch
Gash R L

BRYSON CITY
Frye, A M

BURGAW
McCullen C E

BURNSVILLE
Hutchins Chas
Ray J B

CARTHAGE
Burns R L
Clegg & Clegg

CHARLOTTE
Burwell & Cansler
Clarkson Heriot
Flowers J F
Guthrie T C
Morrison & Whitlock
Parker John A
Pharer Edgar W
Rodman W B
Tillett & Guthrie
Walker P D

HERTFORD
McNider Jos S

HICKORY
Bagby Chas W

HIGH POINT
Pickens R T
Williams L B

HILLSBORO
Gattis S M

JACKSON
Midyette Garland E

JEFFERSON
Bowie Thos C

KENANSVILLE
Jonas Thad

KINSTON
Rouse N J

LAURINBURG
Cox & Dunn

LEAKSVILLE SPRAY
Dunn A W

LENAIR
Wakefield L

LEXINGTON
Raper Emery E

LILLINGTON
Godwin Robt E

LINCOLNTON
Jonas Chas A

LOUISBURG
Bickett T W

LUMBERTON
McLean & McLean

MANTEO
Stringfield D M

MARSHALL
Roberts Guy V

MOCKSVILLE
Bailey T B
Love & McNeely

MONROE
Stevens R L

MOORESVILLE
Starr Albert L

MORGANTOWN
Avery A C Sr

MURPHY
Norvell E B

NASHVILLE
Austin & Davenport
Cooley R A P

NEWBERN
McIver W D
Ward A D
Ward D L

NEWTON
Feimster W C

OXFORD
Hicks A A

PITTSBORO
Hayes & Bynum

PLYMOUTH
Martin Van B

RALEIGH
Grady Paul D
Hinsdale John W
Little & Barwick

ROBBINSVILLE
Phillips Robt L

ROCKINGHAM
Bennett John T
Cameron John P

ROCKY MOUNT
Battle J

ROXBORO
Merritt W D
Winstead Marcus C

RUTHERFORDTON
McBrayer & Son

SALISBURY
Pless & Coleman
Rendleman John L

SHELBY
Ryburn & Hoey

SMITHFIELD
Pou & Brooks

SNOW HILL
Frizzelle J Paul

SOUTHPORT
Crammer & Davis

SPARTA
Wagoner John M

STATESVILLE
Dulen P P
McLaughlin R B

SWANQUARTER
Jones Walter

TARBORO
Gilliam & Gilliam

TAYLORSVILLE
Burke J H

TRENTON
Warren Julien R

TROY
Poole R T

WADESBORO
Coxe Fred J
Lockhart James A

WARRENTOWN
Rodwell T O

WASHINGTON
Simmons N L
Small & Mac Lean
Ward & Grimes

WAYNESVILLE
Welch S C

WEBSTER
Hooker J J

WELDON
Clark E T

WENTWORTH
Humphreys Ira R

WILKESBORO
Barker W W
Finley & Hendren

WILLIAMSTON
Winston F B

WILMINGTON
Benson Walter C

J. O. CARR
Successor to
ROUNTREE & CARR
Murchison Bank Building
Wilmington, N. C.
**ATTORNEY AND
COUNSELLOR AT LAW**
Practice in State and Federal
Courts and Appellate Court

Mears & Mears
Ruark Robert

WILSON
Pou & Finch

WINDSOR
Nowell J H

WINSTON SALEM
Bridger Roswell C
Rogers & Fulton
Watson, Buxton & Wat-
son

WINTON
Mitchell J R

YARDINVILLE
Puryear R C

NO DAKOTA

ALEXANDER
Norheim R

ASHLEY
Wishek J H

BISMARCK
Newton & Dullam

BOTTINEAU
Weeks & Moum

BURNSTAD
Jackman Wm L

CANDO
Sennett L H

CARRINGTON
Hoopes W E
Stillman Geo H

COOPERSTOWN
Bartlett D

CROSBY
Leonard F A

DEVILS LAKE
Middaugh Henry G

DICKINSON
McBride M L
Pugh Thos H

ELLENDALE
Cassels E E

FARGO
Lacy A A
Stambaugh & Fowler

FESSENDEN
Youngblood J J

FLASHER
Nash Robt F

FORMAN
McKenzie & Lealie

GODRICH
Jordal O P

GRAND FORKS
Bangs G A

GRAFTON
Phelps & Phelps

HILLSBORO
Kaldor Theo

JAMESTOWN
Buck C S

KENMORE
Gray A W

LAKOTA
Frick & Kelly

LAMOURE
Davis C W

LANGDON
McIntyre W A

LINTON
Lanae Chas S

LISBON
Adams & Mead

McHENRY
Scott C E

MANDAN
Hanley & Sullivan
Nuchols S L

MINNEWAUKON
Buttz & Sinness

MINOT
Chatfield & Fabey

NAPOLEON
O'Donnell Wm A
McKenna Geo M

NEW ROCKFORD
Manly Jas A

NEW SALEM
Levenson Oliver

OMEMEE
Goldschmidt W A

PEMBINA
Spiller H B

ROLLA
Harris Fred E

RUGBY
Coger Albert E
Shuman B L

SHERBROOKE
Barclay Wm

TOWNER
Bagley Horace

VALLEY CITY
Page & Englert

WAHPETON
Purcell & Divet

WASHBURN
Hyland J A

WILLISTON
Palmer, Craven & Burns

OHIO

AKRON
Allen, Waters, Young
& Andress

ALLIANCE
Hart & Koehler

ASHLAND
Peterson F N

ASHTABULA
Hall Theo E Jr
Hoyt, Munsell & Hoyt

ATHENS
Wood & Wood

BATAVIA
Nicholas & Nicholas

BELLAIRE
Tallman Jas C

BELLEFONTAINE
Hamilton Bros
West & Chamberlain

BOWLING GREEN
Bloom Earl D

BUCYRUS
Wright J W

BRYAN
Gaudern E

CADIZ
Hollingsworth D A

CALDWELL
Dye C O

CAMBRIDGE
Rosemond & Bell

CANAL DOVER
Seikel Ed C

CANTON
Blake Jos M
Lynch & Day
Welty & Albaugh

CARROLLTON
Handley W L

CELINA
Kramer John

CHARDON
King & Wilmot

CHILLICOTHE
Yaple Luther B

CINCINNATI
Brink Edw H
Brink Henry C
Burch, Peters & Con-
nolly

Pattison Chas W

TURNEY & SIPE

**Insurance Law
and General
Practice**

**841-7 Engineers
Building**

**Main 4126
Cent. 1422
Long Distance**

COBB, HOWARD & BAILEY

Attorneys-at-Law

Blymyer Bldg., Cincinnati, Ohio

Corporation and Insurance Matters a Specialty

Heintz Michael O
Ireton & Schoenle

HERBERT JACKSON

Attorney at Law

**2010 Union Central Bldg.
CINCINNATI, OHIO**

References are as follows:

New Amsterdam Casualty Company
American Surety Company
Hartford Life Insurance Company
Loyal Protective Insurance Company
of Boston, Mass., and the
Pittsburgh Life and Trust Company

Kohl J L
Marckworth John H
Nareckworth John H
Paxton, Warrington &
Seasongood
Stephens, Lincoln & Ste-
phens
Walker W Slee
Zerfey Harold E

CIRCLEVILLE
Abernathy I N

CLEVELAND
Boyd Wm H

Fuller & Cannon

Attorneys

Law of Fire Insurance

**MARSHALL BLDG.
11th floor
CLEVELAND OHIO**

Hoyt, Dustin & Kelley
Johnson T L

COLLINWOOD
Stocker Chas L

COLUMBUS

Arnold & Game

**1101-1105 Huntington
Bank Building**

**Insurance and
General Practice**

EARL C. BATES

ATTORNEY

**General Insurance Practice
in All Courts**

**WYANDOTTE BUILDING
COLUMBUS, OHIO**

Brandt & Brandt
Doud Harry L
Huggins Burch D
Mooney J W

CONNEAUT
Kingdom H S

COSHOCTON
Merrill W S
Pomerene F E

DAYTON
Dale & Kusworm

Leo Warren James

Associate

J. B. Coolidge H. A. Estabrook

Representing
United States Fidelity & Guar-
anty Co.; Gem City Life Ins. Co.

**U. B. BUILDING
DAYTON, OHIO**

Iddings Andrew S
Van Deman & Pickrel
Wortmann Jos A

DEFIANCE
Kingsbury Benj B

DELAWARE
Jewell & Benton
White & Bliss

EAST LIVERPOOL
Hill Walter B

EATON
Risinger & Risinger

ELYRIA
Stevens F M

FINDLAY
Axline & Betts
Fuller A G
Ross Geo

FREMONT
Gawer & Gawer
Wilson L W

GALLIPOLIS
Davis E D

GENEVA
Ford Chas J

GEORGETOWN
Parker Harry E

GREENVILLE
Crawford G F

HAMILTON
Andrews, Harlan & An-
drews
Morey G C
Morey J E

HILLSBORO
Wiggins H L

IRONTON
Anderson J L
Johnson A R

JACKSON
McGillray J M

JEFFERSON
Babcock C C

KENTON
Crane Geo E

LANCASTER
Litrell J H

LEBANON
Dechant C B

LIMA
Cable & Parmenter
Halfhill James W
Ritchie & Ritchie
Wheeler & Bentley

LISBON
Ferrall Wm E
Riddle Lodge

LOGAN
Pettit John C

LONDON
Welsh H B

LORAIN
Resek G A

McARTHUR
Darby J W

McCONNELLSVILLE
Black Geo H

MANSFIELD
La Dow Jesse E

MARIETTA
Danford Chas H

MARION
Harder Wm N
McNeal L B

MARYSVILLE
John H. Willis
Attorney-at-Law
INSURANCE LAW
A SPECIALTY
Marysville, Ohio

MASSILLON
Willison & Willison

MEDINA
Andrews & Woods
Spellman F

MILAN
Eshenroeder Geo F

MILLERSBURG
Hanna W S

MT. GILEAD
Kingman S C

MT. VERNON
Levering F O
Waight & Moore

NAPOLEON
Duffy W P

NEWARK
Kibler C H

NEW LEXINGTON
Powell J E

NEW PHILADELPHIA
Richards J A

NORWALK
Martin Edgar G

OTTAWA
Eastman & Eastman
Smith J W
Stramann Albert H

PAULDING
Spriggs F P

PAYNE
Corbett Don C

PIQUA
Harbaugh Losh O

POMEROY
Ervin & Crow

PORT CLINTON
Galleher R S

PORTSMOUTH
Miller H W

RAVENA
Ingell C D

ST CLAIRSVILLE
Kennon N K

ST. MARYS
Mooney D F

SANDUSKY
King & Ramsey

SEVILLE
Elliott Lee

SHELBY
Anderson C J

SIDNEY
Barnes & Mills

SPRINGFIELD
Johnston Floyd A

TIFFIN
De Ran R L
Dore & Dore

TOLEDO
Hall & Rothert
Holbrook & Monsaratt
Kohn & Northup

TROY
Campbell T M

UPPER SANDUSKY
Carter Elza

URBANA
Johnson Louis D

VAN WERT
Salzberger G M

WAPAKONETA
Layton Roy E

WARREN
Gilmer T H

WASHINGTON C H
Bush F J

WAUSEON
Ham, Ham & Ham

WAVERLY
Douglas S A

WEST UNION
Bayless F D

WILMINGTON
Martin J C

WOODSFIELD
Matz & Kremer

WOOSTER
Newkirk E W

XENIA
Smith H L

YOUNGSTOWN
Hine C D
Kennedy J B
Moore E H

ZANESVILLE
Adams John J
Durban F A

OKLAHOMA

ADA
Epperson B H

ALVA
Mason Merritt C
Noah H A

ANTLERS
Arnotte A J

ARAPAHOE
Phillips & Mills

ARDMORE
Mason I R
Potter & Walker
Potterf & Gray

ARNETT
Ransdall F E

BARTLESVILLE
Foster B B

BRISTOW
Cheatham W L

CHANDLER
Owen Malcolm I

CHEROKEE
Roth S K

CHEYENNE
Tracy E E

CLAREMORE
Bassmann W H
Hall Wm

COMANCHE
Lockett H B

CORDELL
Burnette Swan C
Massingle S C

DUNCAN
Riley C

DURANT
Macdonald John A

EL RENO
Blake, Blake & Low

ENID
West Chas

FREDERICK
Williams John E

GUTHRIE
Dale Frank
Horner C G

HENRYETTA
Lincoln J H

HUGO
Hammonds & Hammonds
Works & Copping

LAWTON
Smith H A
Stevens & Myers

McALESTER
Markley A C

MANGUM
Carpenter J L
Tisinger B L

MEDFORD
Becker J P

MUSKOGEE
ARTHUR KAYSER
Attorney and Counsellor
at Law
MUSKOGEE, OKLAHOMA
Special attention given to Life, Casualty and Accident insurance law and litigation, and personal injury cases involving liability insurance companies. Attorney for The Employers Liability Assurance Corporation, The London Guarantee & Accident Co., and The Ocean Accident & Guarantee Corporation.
Mosier John H
Zevely, Givens & Stoutz

NORMAN
Dudley J B
Williams B F Jr

OKLAHOMA CITY
H. Anderson King
ATTORNEY
Terminal Building
Oklahoma City, Okla.
Devotes himself exclusively to the investigation and settlement of Casualty and Surety Claims.
Defense to such suits.
Refers to
Farmers National Bank
Merrill & Braniff, Gen. Agts.
Pierce & McClelland
Stephen C. Treadwell
701 Colcord Building
Oklahoma City, Oklahoma
Associated with Locke & Locke
Dallas, Texas
PAWHUSKA
White H P

<p>PERRY Bowles W M</p> <p>PONCA Moore W K</p> <p>POND CREEK Ingersoll C S</p> <p>POTEAU Hale Jas A Pollan & Choate</p> <p>PURCELL Hocker J W</p> <p>RYAN Adams J M</p> <p>SAPULPA Allen Sam T Burt L J</p> <p>SAYRE Harrison J B</p> <p>SHAWNEE Howell & Miley Standard, Wahl & Ennis</p> <p>STILLWATER Lowry Robt Strickland C A</p> <p>TISHOMINGO Shearer P B H</p> <p>TULSA Hindman & Woodford Hudson & Sneed Robinson & Gore</p> <p>VINITA Gill Joseph A Wilson D H</p> <p>WALTERS Revelle I K</p> <p>WOODWARD Anderson A W</p>	<p>CORVALLIS Wilson E E</p> <p>DALLAS Brown L D</p> <p>ENTERPRISE Sheaban J W</p> <p>EUGENE Travis L M Wells J G</p> <p>FOSSIL Hendricks H H</p> <p>GOLDBEACH Wood W A</p> <p>HEPPNER Notson S E</p> <p>HILLSBORO Bowman Benton</p> <p>JACKSONVILLE Hanna H K</p> <p>KLAMATH FALLS Brower C C Elliott E L</p> <p>LA GRANGE Cochran & Cochran</p> <p>LAKEVIEW Batchelder J M Welch Herbert P</p> <p>McMINNVILLE Connor R L</p> <p>MORO Bryant C W</p> <p>OREGON CITY Latourette C D & D C Loder J W</p> <p>PENDLETON Peterson & Wilson</p> <p>PORTLAND Carey C F Hogue & Wilbur Hunt Isaac D Sheppard & Brock Teal J N Whitfield F H</p> <p>PRINEVILLE Elliott M R</p> <p>ROSEBURG Fullerton & Orcutt</p> <p>ST. HELEN Dillard & Day</p> <p>SALEM McNay Chas L</p> <p>SPRINGFIELD Mullen John C</p> <p>THE DALLES Gayin John</p> <p>TILLAMOOK Botts H T</p> <p>TOLEDO Hawkins C E</p>	<p>PENNSYLVANIA</p> <p>ALLENTOWN Schaadt J L Wright R E</p> <p>ALTOONA Hicks J D</p> <p>BANGOR Paff J W</p> <p>BEAVER Moore W D</p> <p>BEDFORD Points Moses A</p> <p>BLOOMSBURG Yost A N</p> <p>BROOKVILLE Conrad W N</p> <p>BUTLER Williams & Mitchell</p> <p>CARLISLE Berg Herman Jr</p> <p>CHAMBERSBURG Walter & Gillan</p> <p>CHESTER JOHN M BROOMALL MEDIA, PA</p> <p>CLARION Corbett D C</p> <p>COUDERSPORT Crandall A N</p> <p>DANVILLE Gearhart Chas P</p> <p>DOYLESTOWN Shoemaker H J Vanartsdalen Isaac J</p> <p>DU BOIS Calkins W L</p> <p>EASTON Coffin G F Kirkpatrick & Maxwell</p> <p>EBENSBURG McKendrick Ivan J</p> <p>ELIZABETH McBryar W D</p> <p>EMPORIUM Green B W</p> <p>ERIE Nagorski & Kitts</p> <p>FRANKLIN Heydrick C Osmer J H & Sons</p> <p>GETTYSBURG Butt J L Williams J L</p> <p>GREENSBURG Ogden D C Moorhead & Smith</p>	<p>HARRISBURG Kell John F Rosenberg Robert</p> <p>HOLLIDAYSBURG Smith Robt W Snyder John M</p> <p>HONESDALE Mumford E C</p> <p>HUNTINGDON Waite Hayes H</p> <p>INDIANA Sutton Thomas</p> <p>JERSEY SHORE Losch Wm H</p> <p>KITTANNING McAdoo W A</p> <p>LANCASTER Coyle & Keller</p> <p>LA PORTE Shoemaker Wm P</p> <p>LEBANON Schools H J Weidman Grant Jr</p> <p>LEWISBURG Linn P B</p> <p>LEWISTOWN Uttley W W</p> <p>LOCK HAVEN Brown & Stevenson</p> <p>McCONNELLSBURG Kirk S W</p> <p>McKEESPORT Simon A M</p> <p>MAUCH CHUNK Barber L H Loose Jacob C</p> <p>MEADVILLE Smith J W</p> <p>MEDIA JOHN M BROOMALL</p> <p>MERCER Moore W W</p> <p>MIDDLEBURG Potter M I</p> <p>MIFFLINTOWN Neely J H</p> <p>MILFORD Bull G R</p> <p>MONTROSE Denny H A</p> <p>MUNCY Wood Thomas</p> <p>NEW BLOOMFIELD Rice W H</p> <p>NEW CASTLE Uber Leonard M</p>
<p>OREGON</p> <p>ALBANY Wright Geo W</p> <p>ASTORIA Spittle Frank</p> <p>BAKER CITY Mount O B</p> <p>BURNS Gowan A B</p> <p>CANYON CITY Marks J E</p> <p>CONDON Bowerman J Horner Chas H</p> <p>COQVILLE Barrow C R</p>			

NORRISTOWN
Evans & Detra

OIL CITY
Breen & Breen

OXFORD
Campbell Chester C

PHILADELPHIA
Anderson Wm Y C

SHARON
Lininger J M
Neville Roy

SHENANDOAH
Burke M M
Brown & Lloyd

SMETHPORT
Morrison Thos H

RHODE ISLAND

BRISTOL
Bosworth O L

KINGSTON
Lewis N B

NEWPORT
Burke J C

PAWTUCKET
Jenks James L

PROVIDENCE
Alexander Charles Z
Barney & Lee
Comstock & Canning

AIKEN
Henderson Bros

ANDERSON
Dagnall A H

BARNWELL
Ellis R A

BATESBURG
Strother E F

BEAUFORT
Thomas W J

BENNETTSVILLE
Stevenson, Stevenson & Prince

BISHOPVILLE
McLendon R W

CAMDEN
Shannon W M

BAMBERGER & MOISE

A. J. & L. J. BAMBERGER

Attorneys-at-Law

Morris Building
1421 CHESTNUT ST., PHILA., PA.

Reference: The Fire Association of Phila.

Brown & Lloyd

Carr & Steinmetz

Attorneys-at-Law

No. 603 Bailey Building

Dickson, Beitler & McCouch
Edmunds H R
Esling H C
Moran Albert
Pepper G W
Rearick Bertram D
Sloan M W

PITTSBURG
Alpern & Seder
Campbell J Sherman
Ewing Frank
Jennings & Jennings
Morris, Walker & Allen
Peters, Tyrrell & Bracken
Wishart & Dickie

PUNXSUTAWNEY
Adams W B

QUAKERSTOWN
Heckler C F

READING
Deysher E H
Keiser H P
Rick W
Stevens & Stevens

RIDGWAY
Ely Fred H

SCRANTON
Hill W L
Jessup W H
McDonald M E
Murray R J
Scrapp J F
Vosburg & Dawson
Willard, Warren & Knapp
Willard E N

SHAMOKIN
Ryan Geo W

SOMERSET
Hobbert A C

STROUDSBERG
Palmer A M

SUNBURY
Deppen Geo E
Fanning David J
Knight Harry S

TIONESTA
Brown A C

TOWANDA
Mercur Rodney A

TUNKBANNOCK
Platt Jas W

TYRONE
Gilbert Richard H

UNIONTOWN
Jones A E

WARREN
Ball D I

WASHINGTON
Fergus T H W

WAYNESBURG
Downey F W

WELLSBORO
Dunsmore & Edwards
Watrous, Marsh & Channell

WESTCHESTER
Butter Thos J

WILKESBARRE
Goodwin Willard H

WILLIAMSPORT
Wood Thomas
Sproutt & Cupp

YORK
Hoover J A
Kell John F

Rathbone Gardner
James A. Piroe
William H. Thornley
William W. Moss
Charles R. Haslam

Peter G. Gerry
Henry W. Gardner
William H. Camfield
Thos. G. Bradshaw
Herbert M. Sherwood

Gardner, Piroe & Thornley

COUNSELLORS AT LAW
Turks Head Building
Fifteenth Floor

PROVIDENCE, R. I.
Attorneys for: Employer's Liability Assur. Corp. of London; Fidelity & Cas. Co., N.Y.; Cas. Co. of Amer. N.Y.; Amer. Fidelity, Montpelier, Vt.

Edwards & Angell
Lyman & McDonnell
Vincent, Boss & Barnefield

SO CAROLINA

ABBEVILLE
Beasley G M

CHARLESTON
Whaley, Barnwell & Grimbail

CHESTER
McFadden Sam'l E
CHESTERFIELD
Hough M J

CLINTON
Scaife H L

COLUMBIA
Abney B L
Barron, McKay, Frierson & Moffatt
Clarkson & Clarkson
Gibbes Hunter A
Melton & Belser

MORDECAI & GADSDEN & RUTLEDGE

Attorneys and Counsellors at Law
The Peoples Office Building
Broad and State Streets
CHARLESTON, S. C.

H. L. SCAIFE

CLINTON, S. C.

The Law of Insurance

Inspections and investigations in the Southern States. References furnished.

Barron, McKay Frierson & Moffatt

10th Floor
Union National Bank Bldg.
Columbia, S. C.

Siebel J T
Joan R Beverly
Cillinghast W P
Compkins Frank G

CONWAY
Woodward H H

DARLINGTON
Dennis E C

DENMARK
Crum J Wesley

EDGEFIELD
Sheppard Bros

FLORENCE
Wells Walter H

GAFFNEY
Dobson & Vassy

GEORGETOWN
Pyatt M W

GREENVILLE
Ansel & Harris
Haynsworth & Haynsworth
McCullough, Martin & Blythe

GREENWOOD
Tillman & Mays

HAMPTON
Hiers B R
Murrough Randolph

HARTSVILLE
Stokes W M

KINGSTREE
Gillan T M

LANCASTER
Williams & Williams

LAURENS
Ferguson & Featherstone

LEXINGTON
Dreher F E

MANNING
Du Rant Charlton
O'Bryan S Oliver

MARION
Mullins & Hughes
Lide Lanneau D

NEWBERRY
Halloway H C

PICKENS
Boggs J E

ROCK HILL
Wilson & Wilson

ST. GEORGE
Weeks R Lon

SALDUA
Crouch B W

SPARTANBURG
Carlisle Howard B

JAMES C. OTTS

6th floor

Chapman Building
Spartanburg, S. C.

Practice in State and
Federal Courts.

SUMMERTON
Cantry John

SUMTER
Lee & Moise

TIMMONSVILLE
Tedder D A

UNION
Hamblin J K

WALTERBORO
Fishburne E L
Howell M P

WINNSBORO
Douglas A S & W D

YORKVILLE
McDow Thos F

SO DAKOTA

ABERDEEN
Campbell & Walton

Corrigan & Jackson

ATTORNEYS AT LAW

Aberdeen, So. Dakota
Brown County

Corporation Practice

Harris Chas N

ALEXANDRIA
Van Denmark W E

ARMOUR
Wanzer E P

BELLEFOURCHE
Armstrong J M
Simons L M

BRITTON
Gardner Robt D
Kaas Otto L

BROOKINGS
Cheever & Cheever

BUFFALO
Jackson Geo H

CANTON
Carlson A B

CASTLEWOOD
Skinner W M

CHAMBERLAIN
Drury E L

CLARK
Ames O H

CLEAR LAKE
Law & Knight

CUSTER
Sellers Walter

DALLAS
Patterson E O

DEADWOOD
Fowler & Fowler

DE SMET
Green E F
Warren & Warren

DOLAND
Webb H O

DUPREE
Nelson Thos R

ELK POINT
Stickney Chas

FAIRFAX
Davis Chas A

FAULKTON
Turner Frank

FLANDREAU
Coleman & Blewitt

FORT PIERRE
Philip & Waggoner

GANN VALLEY
Cook J L

GETTYSBURG
O'Keefe D J

HIGHMORE
Cunningham M C
O'Brien M Harry

HOT SPRINGS
Juckett Elmer R
Wilson & Wilson

HOWARD
Grus E T

HURON
Clarke Geo W
Ede Ernest D

MADISON
Farmer & Blewitt
Soper F L

MELETTE
CORRIGAN & JACKSON,
ABERDEEN, S D

MILLBANK
Bouck Thos L
Rix Geo S

MILLER
Cole J H

MITCHELL
Spangler T J

MOBRIDGE
Potts Wm M

MOUND CITY
Alexander F

OACOMA
Williamson Wm

ONIDA
Gropengieser J H

PARKER
Brown E L

PIERRE
Southerland & Payne

PLANKINTON
Bakewell & Bakewell

RAPID CITY
Buell & Gardner

REDFIELD
Sterling & Clark

SALEM
Wilson E H

SELBY
Brown A A

SIOUX FALLS
Bailey & Voorhees

Cherry & Abbott

SIOUX FALLS
SOUTH DAKOTA

Have specialized for many years in fire and life insurance litigation. Practice has extended throughout South Dakota and into North Dakota, Minnesota, Iowa, Nebraska, Illinois, and other western states.

Refer to any bank in Sioux Falls, also to American Central Fire Ins. Co., St. Louis, Mo.; N.W.F. & M. Ins. Co., Minneapolis, Minn.; Western Dept. Commercial Union Fire Ins. Co., Denver, Colo.; Insurance Commissioner of South Dakota, Governor of South Dakota, or any other state officer.

Gibbs R L

SISSETON
Barrington J W

STURGIS
McNenny J

TYNDALL
Redden W L

VERMILION
Payne & Olson

WATERTOWN
Mather & Stover

WEBSTER
Anderson & Waddell

WESSINGTON
SPRINGS

Cutler Alden

WHEELER
Exon Jas H

WOONSOCKET
Baer B W

YANKTON
Kunkle Harry

TENNESSEE

ALAMO
Casey Eugene

ALTAMONT
Woodlee L V

ASHLAND CITY
Justice J E

ATHENS
Stuart D S
Williams Geo G

BENTON
Shamblin John S

BLOUNTVILLE
Brown Chas A

BOLIVAR
Miller Chas A

BRISTOL
St John C J

BROWNSVILLE
Taylor Jas R

BYRDSTOWN
Roberts A H

CAMDEN
Peeler S L

CARTHAGE
Lee W V

CELINA
Davidson W C

CENTERVILLE
Bates Douglas T
Knight & Bessley

CHARLOTTE
Cook W L

CHATTANOOGA

R. A. COGSWELL

297 Milton Building
Chattanooga, Tenn.

Refer to

Prudential Insurance Co.
of America; Pacific Mutual
Life Insurance Co.; Glover
& Grady, agents North-
western Mutual Life Ins.
Co., Chattanooga; Stanley
Lachman, general agent,
Chattanooga; J. W. Bishop,
manager for home office
district, Volunteer State
Life Ins. Co., Chattanooga
any local bank or banker.

Daniels & Williams
Eastman J W
Garvin & Cantrell

W. B. MILLER

Attorney
James Building
Chattanooga, Tennessee
All branches of insurance law. Trial
and corporation practice. Adjustment
of insurance claims.
References: Mutual Life, N. Y.; Con-
tinental Casu'ty, Chicago; Employers
Liability Assur. Corp'n, Boston Office;
The Preferred Accident, N. Y.; Niagara
Fire, N. Y.; Connecticut Fire, Chicago
Office; Fidelity and Deposit Co. of
Baltimore, Md.; General Counsel, Volun-
teer State Life Ins. Co., Chattanooga
Tenn.

Milligan J B
Moore & Darwin
Smith Mr

CLEVELAND
Traynor & Smith

CLIFTON
Morgan Albert

CLINTON
Underwood J L

COLUMBIA
Greenlaw & Whitthome
Hughes G T
Peebles & Forgey

COOKSVILLE
Capshaw E W

COVINGTON
Sanford Wm

CROSSVILLE
Black C G Jr

DANDRIDGE
Hynds Alexander

DAYTON
Miller Swafford

DECATUR
Lilard J W

DECATURVILLE
England J A

DOVER
Rice J W

DUNLAP
Stewart & Stewart

DYERSBURG
Rogers H Townsend
Williams Sam H

ELIZABETHTON
Miller Lee F

ERIN
Hobbs J C

ERWIN
Roberts W A

FAYETTEVILLE
Hohman & Holman

FRANKLIN
Eggleston & Eggleston

GAINESBORO
Draper W W

GALLATIN
Boddie G W

GREENVILLE
Shoun & Trim

HARTSVILLE
McMurry J S

HENDERSON
Franklin H D

HOHENWALD
Schubert F L

HUNTINGTON
Maddox P W

HUNTSVILLE
Baker Jos F

JACKSBORO
Powers E H

JACKSON
Newman Claire B

JAMESTOWN
Conatser & Case

JASPER
Stewart Q L

JELICO
Adkins J M

JOHNSON CITY
Miller Lee F
Moore S E N

JONESBORO
Kirkpatrick S S

KINGSTON
Dietz W H

KNOXVILLE
Burrows A Y
Pickle, Turner & Ken-
nedy
Shields & Cates

LAFAYETTE
Harlan A R

LA FOLLETTE
Owens, Taylor & Lechlei-
ter

LAWRENCEBURG
Starnes D W

LEBANON
Thompson Lillard

LEWISBURG
Haynes R E Jr
Marshall & Armstrong

LEXINGTON
Hall John F
Knight E C

LINDEN
Pearson G W

LIVINGSTON
Roberts A H

LOUDON
Greer I A

LYNCHBURG
Parks & Bean

MCMINNVILLE
Willis J L
Whitson & Mercer

MADISONVILLE
McCroskey T E H

MANCHESTER
Townsend C N

MARYVILLE
McTeer Will A

MAYNARDVILLE
Evans & Beeler

MEMPHIS
Bartels Robert Lee
Bryan Chas M
Frazer C W
Hughes & Hughes
Knipmeyer A B
Lehman, Gates & Leh-
man
Metcalf & Metcalf

MORRISTOWN
Hickey Rufus M

MOUNTAIN CITY
Butler E E

NASHVILLE
Blake R E
Jacobs C Bibb
Lellyett John T
Manier, Bryan &
Crouch
Pilcher & Pilcher
Tyne Thos J

NEWPORT
Mims W O

OLIVER SPRINGS
Jackson Chas C

PARIS
Rye Tom C

PIKEVILLE
Pope Lewis S

PULASKI
Wilkes John B

RIPLEY
Steele & Steele

ROGERSVILLE
Bowen A T

RUTLEDGE
Waller J G

SAVANNAH
Broyles D W

SELMER
Whitehurst T B

SEVIEVILLE
Paine A M

SHARON
Terry G M

SHELBYVILLE
Parker & Parker

SMITHVILLE
Drake & Turner

SNEEDVILLE
Jarvis L M

SOMERVILLE
Hobson H P

SPARTA
Fancher F T

SPENCER
Brady Jas M

SPRINGFIELD
Garner A E

TAZEWELL
Hughes & Davis

TRENTON
Walker & Landrum
TULLAHOMA
Davis E L
UNION CITY
Moore & Hudgins
WARTBURG
Morris T A
Riseden L

WAVERLY
Shannon J F
WAYNESBORO
Sims Robt M
WINCHESTER
Templeton H M
WOODSBURY
Hancock Walter

TEXAS

ABILENE
Cox Ben L
Cunningham & Oliver

ALBANY
Allen R L

ALICE
Patton Irving A

ALTO
Perkins B B

ALPINE
Van Sickle W

AMARILLO
Synnott & Underwood
Turner Thos

ANGLETON
Masterson A E

ANSON
Smith S J T

ARCHER CITY
Henley C H

ASPERMONT
Carter J M

ATHENS
Starr J N

AUSTIN
Fiset & McClendon
Fisher S R
Gregory, Batt's & Brooks
Robertson J H

BAIRD
Bell F S

BALLINGER
Harris C O

BASTROP
Fowler J P
BAY CITY
Holman W S
BEAUMONT
Adams M G
Crook, Lord & Lawhon
BEEVILLE
Dougherty & Dougherty

BELLVILLE
Johnson, Matthaie &
Thompson

BELTON
Ware Sam D

BENJAMIN
Brookreson D J

BIG SPRING
Brooks Jas T

BOERNE
Schweppe F W

BONHAM
Steger T P

BOSTROP
Fowler J P

BRACKETTVILLE
Clamp W L

BRADY
Shropshire & Brown

BRECKENRIDGE
Sebastian W P

BRENHAM
Searcy W W

BROWNSVILLE
Bartlett Jno

BROWNWOOD
McCartney C L

BRYAN
Bethea Lamar

BURNET
Hammond T E

CALDWELL
Bowers & Garrett

CAMERON
Henderson T S

CANADIAN
Fisher W D

CANTON
Sanders M G

CANYON
Brandon G A

CARRIZO SPRINGS
Vandersvoort F

CARTHAGE
Long J H

CENTERVILLE
Seale J H
Watson Wm

CHILDRESS
Fires & Diggs

CLARENDON
White H B

CLARKSVILLE
Block Eugene

CLAUDE
Stallings J S

CLEBURNE
Walker & Baker

COLD SPRING
Fuller F O

COLEMAN
Miller J A B

COLORADO
Harness G B

COLUMBUS
Grobe C R

COMANCHE
Rieger J M

CONROE
Llewellyn & Foster

COOLIDGE
Miles D W

CORPUS CHRISTI
Early Sam A

CORSICANA
Callicutt & Call
Traylor H E

COTULLA
Wilson John W

CROCKETT
Nunn D N

CROWELL
Britt T D

CUERO
Schleicher F S

DAINGERFIELD
Henderson John M

DALHART
Richards B N

DALLAS
Burgess, Burgess &
Chrestman

Crane & Crane
Hunt G D
Lawther Harry P
McBride L C
Meador & Davis

JOHN F. ONION
General Attorney
Southland Life Ins. Co.
DALLAS TEXAS

SEAY AND SEAY,

Attorneys at Law

619-621 Trust Building

Dallas, Texas

Thompson Wm

DECATUR
Soward Chas

DE KALB
Webber & Webber

DEL RIO
Foster J J

DENISON
Randall & Randall

DENTON
Fulton L
Hopkins Geo M

DEVINE
Briscoe Jno T

DICKENS
Glasgow B D

EAGLE PASS
Sanford J R

EDNA
McCroy W W

EL PASO
Denton W C
Dyer John L
Loomis & Knollenberg
Wohlford James L

FAIRFIELD
Williford R L

FLORESVILLE
Wiseman Bros

FLOYDADA
Houghton T F

FT. WORTH
Capps, Canty, Hauger &
Short
Dedmon & Potter
Lassiter N H
McDonald Durward
McGown, Murphy & Mc-
Gowan
Orick & Terrill
Samuels S L
Slay & Simon
Spoonts & Thompson
West Thos F

FORT STOCKTON
Johnson Howell

FRANKLIN
Woods F A

FREDERICKSBURG
Esitll J T

GAIL
Thornton M J

GAINSVILLE
Davis & Davis
Stuart & Bell

GALVESTON
Stewart M
Stubbs & Stubbs
Terry, Cavin & Mills
Walker J C

GATESVILLE
Miller & Morgan

GEORGETOWN
Love Franklin D

GIDDINGS
Watson & Simmang

GILMER
Barnwell J S

GOLDTHWAITE
Anderson E B

GOLLIAD
Burns J C

GONZALES
Romberg J C

GRAHAM
Kay & Atkin

GRANBURY
Hiner John J

GREENVILLE
Evans & Carpenter
Mock Byron

GROSBECK
Bradley C S

GROVETON
Kenley R O

HALLETTSVILLE
Patton & Schwartz

HAMILTON
Langford & Chesley

HASKELL
Elkins Clyde F

HEMPHILL
Hamilton & Hamilton

HEMPSTEAD
Lipscomb A G

HENDERSON
Futch W M

HENRIETTA
Allen W T

HEREFORD
Knight & Seaton

HIDALGO
Dougherty Wm P

HILLSBORO
Vaughan & Hart

HONDO
Blocker V H

HOUSTON
Baker, Botts, Parker &
Garwood

W. H. Gill

Hugh Potter

Frank C. Jones

Herbert Moore

Wallace Tyler

GILL, JONES & TYLER LAWYERS

Rooms 203-4-5-6-7-8-30-31
FIRST NATIONAL BANK BUILDING
HOUSTON, TEXAS

Moody & Bayles
Ward W H

HUNTSVILLE
Dean Humphrey &
Powell

JACKSBORO
Nicholson E W

JASPER
Smith Garland

JEFFERSON
Armistead W T

JOHNSON CITY
Stubbs N T

KARNES CITY
Bell C L

KAUFMAN
Morrow Nestor

KERRVILLE
Garrett G W
Storms Gilbert C

KOUNTZE
Aycock B L

LAGRANGE
Moore L W

LAMPASAS
Bierbower C G

LAREDO
Threadgill Wilmer

LIBERTY
Stevens F M

LINDEN
Brougher E E

LIVINGSTON
Meece T F

LLANO
Flack J F

LOCKHART
Coopwood E B

LONGVIEW
Cunningham M L

LUBBOCK
Benson W D

McKINNEY
Muse Jas M

MADISONVILLE
Ford T J

MARFA
Kilpatrick H H

MARLIN
Anderson J H

MARSHALL
Davidson T W

MASON
Fulton M
Leslie J E

MATADOR
Bouldin T T

MEMPHIS
Deaver H E

MENARD
Scruggs J D

MERIDIAN
Cureton & Cureton

MIAMI
Kinney J E

MIDLAND
Caidwell J M

MONTAGUE
Cook W W

MT. PLEASANT
Burford J M
Williams I N

MT. VERNON
Wilkinson B T

NACODOCHES
Harris June C

NEW BOSTON
Webber & Webber

NEW BRAUNFELS
Henne H G

NEWTON
Forse J B

OAKVILLE
Church F H

ODESSA
Judkins F A

ORANGE
Holland G E

PADUCAH
Whately J W

PALESTINE
Greenwood T B

PALO PINTO
Ranspot J T

PARIS
Burdett & Connor

PEARSALL
Smith Magua

PECOS
Hefner & Cooke
Parker J W

PITTSBURG
King E A

PLAINVIEW
Dalton L W

PLEASANTON
Burmeister F H

PORT LAVACA
Wilson W

QUANAH
Decker & Clark

QUITMAN
Edmonds J R

RICHMOND
Pearson Thos B

RIO GRANDE
Jones K

ROBERT LEE
Merchant & Kemp

ROBY
Pool A R

ROCKPORT
Baldwin W H

ROCKWELL
Force E D

RUSK
Norman & Shook
Perkins B B

SAN ANGELO
Thomson J F

Crenshaw Jas D

Lasseter & McIlwaine

KELLER and KELLER

Attorneys and Counsellors

301-313 KAMPMANN BUILDING
SAN ANTONIO, TEXAS

Special attention given to all kinds of insurance
litigation in Southwest Texas

Hertzberg & Barrett
King Henry C

SAN AUGUSTINE
Foster & Davis

SANDERSON
Folsom A T

SAN DIEGO
McC Campbell W W

SAN MARCOS
McKie R E

SAN SABA
Walters G A

SEGUIN
Neal W R

SEYMOUR
Goss D F

SHERMAN
Head, Dillard & Head

SILVERTON
Daniel J E

SNYDER
Boyd H M
Rosser M E

SONORA
Cornell & Wardlaw

STEPHENVILLE
Moore W W

STERLING CITY
Ayres Jeff D

SULPHUR SPRINGS
Scott Frank E

SWEETWATER
Cochran J H Jr
Smith G W

TAHOKA
Perryman G W

TASCOSA
Balfour Wm

TEXARKANA
Webber & Webber

THROCKMORTON
Wright T J

TILDEN
Burmeister F H

TULIA
Martin A B

VERNON
Berry W D

VICTORIA
Carsner & Carsner

WACO
Alexander James P

HARRY P. JORDAN

**INSURANCE LAW
A SPECIALTY**

WACO, TEXAS

WAXAHACHIE
Supple & Harding

WEATHERFORD
McCall G A
Roberson Marvin

WELLINGTON
Lackey J L

WHARTON
Dennis J H H

WICHITA FALLS
Carrigan, Montgomery &
Brittain
Huff, Barwise & Huff

WOODVILLE
Harper Joe A
Mooney J A

YOAKUM
Price D T

UTAH

BEAVER
Greenwood Geo B

BRIGHAM
Call J D

CASTLE DALE
Dickson A D

COALVILLE
Neeley P H

FILLMORE
Melville Jas A

HEBER
McDonald Jas H

BECHTOLD

KANAB
Brown J F

LOGAN
Walters Jas C

MANTI
Larson Lewis

NEPHI
Foote T L

OGDEN
Agee A W

PANGUITCH
Sevy J L Jr

PRICE
Hoffman L O

PROVO
Corfman E E

RICHFIELD
Hoffman E E

ST. GEORGE
Morris Davis H

SALT LAKE CITY

HIDE PARK

MANCHESTER
Griffith Edw

MIDDLEBURY
Dickens Albert W

MONTPELIER
Howland Frida

NEWPORT
Black Harry A

RUTLAND
Merrill J A

ST. ALBANS
Hogan & Hogan

ST. JOHNSBURY
Dunnett & Slack
Porter David E

WOODSTOCK
Southgate Frederic C

VIRGINIA

H. C. EDWARDS

515 McCornick Building

Salt Lake City, Utah

General Counsel

Continental Life Insurance Co., Salt Lake City, Utah

Thomas Mathonihah
Varian C S

TOOELE
Baker L L

VERNAL
O'Donnell Thos W

VERMONT

BARRE
Gordon J W

BENNINGTON
Sheldon W B

BRATTLEBORO
Fitts C C

BURLINGTON
Whittemore A G

CHELSEA
Darling H K

ENOSBURG FALLS
McFeeters & McFeeters

ABINGDON

White & Penn
Widener H Emory

ACCOMAC
Turlington S J

ALEXANDRIA
Brent S
Smith F L

ALTAVISTA
Jones Earnest

AMELIA
Taylor Geo K Jr

AMHERST
Evans Otto L

APPOMATTOX
Fleshman J P L

BEDFORD CITY
Lowry Landon
Sale Nelson

BERRYVILLE
Moore A Jr

BLAND
Kegley Fulton

BOWLING GREEN
Chandler A B

BOYDTON Faulkner & Faulkner	HAMPTON Weymouth J	NORFOLK Agelasto & Miller Old Wm W & Son Wolcott, Wolcott, Lank- ford & Kear	WARM SPRINGS McAllister W M
BRISTOL Kelly J L	HANOVER Wickham T H	NOTTOWAY Epes Allen	WARRENTON Brooke Frank C Keith & Richards
BUCKINGHAM Moss John R	HARISONBURG Conrad & Conrad	ORANGE Morton J W	WARSAW Wellford A N
CHARLOTTE C H Terry Andrew J	HEATHSVILLE Walker C H	PALMYRA Shepherd J O	WASHINGTON Moffet H G
CHARLOTTEVILLE Watson Robt A	HILLSVILLE Tompkins S W	PEARISBURG Johnston & Brown	WEST POINT Cole O L
CHATHAM Smith Wm	HOUSTON Adams S L	PETERSBURG Davis R B Hamilton & Mann	WILLIAMSBURG Henley, Norvelle L
CHRISTIANSBURG Harlers & Colboun Tompkins M H	INDEPENDENCE Padgett J C	PORTSMOUTH Crocker F L	WINCHESTER Carter T R Ward & Larrick
CLARENDON Ball Frank L	JONESVILLE Duncan C T Pennington E W	POWHATAN Hobson Haskins	WISE Fulton E M Dotson & Kelly
CLINTWOOE Smith J C	KING AND QUEEN Smith Francis W	PRINCESS ANNE Kellam W H	WOODSTOCK Walton & Walton
COURTLAND Story E Frank	LANCASTER Norris R O Jr	RICHMOND Anderson Howard L Cabell & Cabell Gregory Geo C Kelley & Coulbourn Munford, Hunton, Will- iams & Anderson Talley R H	WYTHEVILLE Trinkle E Lee
COVINGTON Allen W E	LAWRENCEVILLE Smithey Marvin	ROANOKE Henry Randolph Wright R M	YORKTOWN Bristow M E
CULPEPPER Bickers R A Waite & Perry	LEBANON Quillen S B	ROCKY MOUNT Dillard & Lee	WASHINGTON
CUMBERLAND McRae Paul	LEESBURG Alexander J R H Martin & Martin	RUSTBURG Nelson Frank	ABERDEEN Bridges J B Loomis F W
DANVILLE Lehigh & Lehigh Withers Eugene	LEXINGTON Letcher G D Shields W T	SALEM Kime Robt W	ASOTIN Sturdevant & Bailey
EAST RADFORD Roop & Phlegar	LOUISA Bibb W C	SALUDA Saunders J R	BELLINGHAM Griswold & Hudson
EASTVILLE Robertson Thos B	LOVINGSTON Whitehead S B	SPOTTSYLVANIA Coleman T Stokeley	BREMERTON Carr Jas W
EMPORIA Buford E P	LURAY Walton & Bro	STAFFORD Chic hester R H L	CATHLAMET Snelling E S
FAIRFAX Ford C Vernon	LYNCHBURG Blackford R C Harrison & Long	STANDARDVILLE Early N B Jr	CHEHALIS Hull Alanson A
FARMVILLE Thompson J Taylor	MADISON Hay James	STAUNTON Curry Charles & Duncan Gordan Armistead C	COLFAX Hanna & Hanna
FINCASTLE Barley E V	MANASSAS Hutchison R A	STUART Thompson S A	COLVILLE Jackson & Bailey
FLOYD Sowder & Burwell	MARION Buchanan J P Richardson Geo W	SUFFOLK Britt Lee Corbett James H Holland E E	CONCONULLY Pendergast E R
FRANKLIN Beale E L	MARTINSVILLE Marshall Geo H	SURRY Bohannon J G Shewmake Oscar L	COUPEVILLE Zylstra James
FRONT ROYAL Jackson E H	MATHEWS Hunley G Y	TAZEWELL Crockett R O	DAVENPORT Warren W T
GATE CITY Colman S W	MONTEREY Jones Chas P & Son		DAYTON Kenworthy L B
GLOUCESTER Bristow Myron E	NEWCASTLE Jones P V & P J		
GOOCHLAND Leak D H & Walter	NEWPORT NEWS Left & Massie		
GRUNDY Williams & Combs			

ELLENSBURG
Hovey & Hale

EVERETT
Coleman & Fogarty

FRIDAY HARBOR
Christenson Frank P

GOLDENDALE
Darch Wm T

KALAMA
Dromley G W

KENT
Bassett T W

LIND
Allison F E

MT. VERNON
Brawley A
Shanger & Henderson

MONTESANO
Irwin & Sheeks

NORTH YAKIMA
Roberts & Udell

OLYMPIA
Funk Geo H
Parr H L

PASCO
Noland H B

POMEROY
Kuykendall E V

PORT ANGELES
Cochran & Plummer

PT. ORCHARD
Sutton C D

PT. TOWNSEND
Ralston J M

PROSSER
Linn & Boyle

REPUBLIC
Beck & Allen

RITZVILLE
Adams & Naef

SEATTLE
Brazier E G
Emmons & Emmons
Ganger H T
Gill, Hoyt & Frye
Keenan S A
Kerr & McCord
Murphy James B
Roberts John W
Van Dyke John B

SHELTON
Wright W

SOUTH BEND
Lockerby & Couden
Wright E H

SPOKANE
Graves J W
Post, Avery & Higgins

MARK F. MENDENHALL
ATTORNEY AT LAW
8th Floor, Paulsen Building
SPOKANE, WASH.

Associates: V. T. Tustin, Henry G. W. Knebel,
H. W. Wolff, B. P. Morehouse

Twenty-five years' general practice. Insurance and
Corporation Law specialties. References on request.

STEVENSON
Wright R M

SUNNYSIDE
Nicholson V O

TACOMA
Fitch & Harris
Hudson, Holt & Harmon
Ranck Lee E
Snell M K

TOPPENISH
Maddox Roscoe

VANCOUVER
Stapleton James P
Tempes F W

WALLA WALLA
Sharpstein & Sharpstein

WATERVILLE
Hanna John W

WENATCHEE
Reeves & Reeves

WEST VIRGINIA

BECKLEY
Brackman M C
Clark R L

BERKELEY SPRINGS
Boyer H W
McIntire A C

BLUEFIELD
Holland Lucius
Ross & Kahle

BUCKHANNON
Downes J M N

CHARLESTON
Beckwith Frank

**BROWN,
JACKSON & KNIGHT**

The Kanawha Valley
Bank Building

CHARLESTON, W. VA.

James F. Brown
Malcolm Jackson
Edward W. Knight

V. L. Black
John Wehrle
Angus W. McDonald
George S. Couch, Jr.
O. P. Fitzgerald

Mollahon, McClintic &
Matthews

CHARLESTOWN
Brown Forest W
Mason Jas M Jr

CLARKSBURG
Davis, Schwartz & Tem-
pleman
Lewis E D

CLAY
Bryant S W
Eakle B C

ELIZABETH
Sommerville H A

ELKINS
Bent J A
Strieby C O

FAYETTEVILLE
Dillon & Nuckolls
McClung Magee

FRANKLIN
Hiner B H

GLENVILLE
Linn, Brannon & Crad-
dock

GRAFTON
Bailey B F

GRANTSVILLE
Hamilton J M

HAMLIN
Morris A F

HARRISVILLE
Davis Thos J

HINTON
Dunlop R F

HUNTINGTON
Cowden W K
Enslow, Fitzpatrick, Al-
derson & Baker
Smith Jean F

KEYSER
Finnell Chas N

KINGWOOD
Hughes & Conley

LAEGER
Hogsett E L

LEWISBURG
Dice Chas
Page S Nelson

LOGAN
Alderson J C
Hager Ira P

Le
Mc
Pri
Mc
Ma
No
Ha
Dy
Mc
Fl
La
Mc
N
Da
Ha
NE
Ke
Mc
Va
Cla
Fo
Ho
Sta
Dr
Sp
Cla
He
Mi
Zir
Cla
Cr
Pe
Br
Ha
Li

UNION
Clark R W
Rowan & Meadows

WAYNE
Meek J H

WEBSTER SPRINGS
Thurmond H C

WELCH
Anderson, Strothers &
Hughes

WELLSBURG
Cree J F

WEST UNION
McCue A F

WESTON
Brannon E A

WHEELING
Blackford Geo A
Coniff J J
Erskine & Allison
Handlan J A
Howard J A
Russell & Russell

WILLIAMSON
Goodykoontz & Scherr
Wiles & Bias

WINFIELD
Dudding Jerome

WISCONSIN

ALMA
Buehler Theo

ANTIGO
Hay Henry

APPLETON
Clark Frank E

ARCADIA
Richmond & Richmond

ASHLAND
Merrill Geo F

BARABOO
Bentley & Kelly
Coe Bros

BARRON
Soderberg John W

BEAVER DAM
Burke M E

BELOIT
Rood J C

BLACK RIVER
Perry G M

CHILTON
Fox L P

CHIPPEWA FALLS
Rusk L J

CRANDON
Westcott W A

DELAN
Morrissey Maurice

DODGEVILLE
Carter Richard

DURAND
Hilliard C M

EAGLE RIVER
Radcliffe Amos

EAU CLAIRE
Bundy & Wilcox
Doolittle Lelon A
Frawley & Frawley

ELKHORN
Norton W C

ELLSWORTH
Thompson Geo

FLORENCE
Sells Max

FOND DU LAC
Sutherland D D

FRIENDSHIP
Gilman C H

GRAND RAPIDS
Conway D D

GRANTSBURG
Grover S F

GREEN BAY
Cady & Strehlow

HAYWOOD
Riordan J F

HORICON
Markham W H

HUDSON
Varnum N O

HURLEY
Foster Geor C

JANESVILLE
Carpenter & Carpenter
Nolan Thos S

JEFFERSON
Mistele & Smith

JUNEAU
Christiansen C A

KENOSHA
Buckmaster A E
Drury Alfred L

KEWAUNEE
Bruemmer O H

LA CROSSE
Bunge G W
Winter & Esch

LADYSMITH
Andersen A N
McGill & Williams

LANCASTER
Taylor S H

MADISON
Bagley Wm R
Lamb Chas F
Mason Vroman

OSHKOSH
Bouck & Hilton
Weed H I

PARK FALLS
Haggerty Ray J

Richmond, Jackman and Swansen

Board of Commerce Bldg., MADISON, WIS.

T. C. RICHMOND R. W. JACKMAN S. T. SWANSEN
S. H. STUART

Life, Fire, Casualty and Surety Litigation a Specialty

References On Request

MANITOWOC
Nash & Nash

MARINETTE
Eastman, Goldman &
Fairchild
Martineau P A

MARSHFIELD
Cole John F

MAUSTON
Veeder F S

MEDFORD
Schweppe & Urquhart

MENOMONIE
Macauley J W

MERRILL
Van Heckle J

MILWAUKEE

PHILLIPS
Barry & Barry

PT. WASHINGTON
Collins Jos

PORTAGE
Baker E S

PRAIRIE DU CHIEN
Graves W R

RACINE
Krenzke Chas
Simmons & Walker

RHINELANDER
Minahan E D

RICHLAND CENTER
Bancroft L H

SHAWANO
Werner E V

Bloodgood, Kemper & Bloodgood

307-315 MITCHELL BUILDING

FRANCIS BLOODGOOD JACKSON B. KEMPER
FRANCIS BLOODGOOD, JR. WHEELER F. BLOODGOOD
ALBERT K. STEBBINS AUGUST C. MOELLER
DALE SHOCKLEY EMMET HORAN, JR.
Wisconsin Counsel for U. S. Fidelity & Guaranty Co.,
Balto., Metropolitan Life Ins. Co., N. Y., London Guar-
antee & Accident Co., Ltd., Massachusetts Bonding &
Ins. Co., Boston., Maryland Casualty Co., Baltimore.

Buscheck A J
Miller, Mack & Fairchild
Mylrea W H
Quarles, Spence &
Quarles
Roemer & Aarons
Van Alstine C H
Van Dyke & Van Dyke
Winkler, Flanders, Smith
Bottum & Fawcett

MONROE
Dunwiddie John D

MONTELLO
McNamara D W

NEILLSVILLE
Clark Homer C

OCONTO
Classon A V
Morrow F X

SHEBOYGAN
Williams Francis

SHELL LAKE
Mead L H

SPARTA
Teasdale Howard

STEVENS POINT
Park B B

STURGEON BAY
Gaede Willard E

SUPERIOR
Grace & Hudnall

TOMAH
Naylor & McCaul

TOMAHAWK
Bell H G
Sheldon G M

VIROQUA Proctor & Proctor WASHBURN Walsh John WAUKESHA Merton, Newbury & Jacobson WAUSAU Bump & Manson WAUTOMA Killeen E F WEST BEND Kuechenmeister & Barney WHITE HALL Ekor & Eggum	CANADA ALBERTA CALGARY Lougheed & Bennett BRITISH COLUMBIA	NOVA SCOTIA HALIFAX Thompson W E SYDNEY Burchell & McIntyre ONTARIO	MONTREAL Brown, Montgomery & McMichael Foster, Martin, Mann, Mackinnon & Hackett Greenshields & Greenshields Heneker & Duff Kavanagh H J QUEBEC Cook W & A H Fitzpatrick, Parent, Roy, Taschrau & Cannon
WYOMING	FERNIE Herchner & Herchner GRAND FORKS McDonald & Whiteside NELSON MacDonald & Hall ROSSLAND Macdonald & Clute VANCOUVER Matheson & Carter VICTORIA Langley W H	GUELPH Guthrie, Watts & Guthrie HAMILTON Bruce, Bruce & Counsell Haslett Thos C LONDON Meredith & Fraliac NIAGARA FALLS McBurney F C OTTAWA Scott, Thompson & Curle TORONTO Briggs & Frost Cassels, Brock, Kelley & Falconbridge Johnston, McKay, Dods & Grant Macdonald & Macintosh WINDSOR Fleming, Wigle & Rodd	ST. HYACINTHE Lussier & Gendron ST. JOHNS Girard & Pelletier SHERBROOKE Cate, Wells & White SWEETSBURG McKeown & Boulanger WATERLOO McKeown & Boulanger
BASIN Zaring C A BUFFALO Hill & Griggs CASPER Norton E D CHEYENNE Burke T F Kline Marion A CODY Cavender J W DOUGLAS Harvey F H EVANSTON Spaulding P W LANDER Fourt E H LARAMIE CITY Gibson Thos H NEWCASTLE Fakler David A RAWLINGS Armstrong L E SHERIDAN Rowen Jas J SUNDANCE Isley Harry P	MANITOBA BRANDON Henderson & Matheson WINNIPEG Machray, Sharpe & Denistoun Moran & Anderson Mulock & Loftus Whitla H W	QUEBEC BEDFORD McKeown & Boulanger FARNHAM McKeown & Boulanger GRANBY McKeown & Boulanger KNOWLTON McKeown & Boulanger	PRINCE EDWARD ISLAND CHARLOTTETOWN Davis & Hazard Peter & Ings SASKATCHEWAN SWIFT CURRENT Smyth & Begg
NEWBRUNSWICK ST. JOHN Robertson Henry W NEWFOUNDLAND ST. JOHNS Squires R A	NEWBRUNSWICK ST. JOHN Robertson Henry W NEWFOUNDLAND ST. JOHNS Squires R A	QUEBEC BEDFORD McKeown & Boulanger FARNHAM McKeown & Boulanger GRANBY McKeown & Boulanger KNOWLTON McKeown & Boulanger	ENGLAND LONDON Rubinstein, Nash & Co IRELAND BELFAST McIlidowie Geo & Sons DUBLIN MacGrath T J

NET INSURANCE PREMIUM CALCULATOR

COMPRISING TABLES FOR THE RAPID CALCULATION OF
NET AMOUNTS OF INSURANCE PREMIUMS,
AFTER DEDUCTING COMMISSIONS.

A Great Convenience to Companies,
Agents and Brokers.

Work on Monthly Accounts Simplified
and Expedited.

Rates of Commission Covered, 5, 10,
12½, 15, 17½, 20 25, 30, 35, 40, 45 and
50 per cent.

A Thoroughly Practical Device.

Price, Including Celluloid
Guide, \$1.00 per copy.

Correspondence and Friction Between
Companies and Agents
Reduced.

Calculations of Net Remittances
Made Harmonious.

Premiums Tabulated, 1 to 10 cents,
and from 10 cents to \$100 by
10-cent Gradations.

Insures Accuracy, Saves Time.

Send for Descriptive Circular.

THE SPECTATOR COMPANY

Chicago Office

Insurance Exchange

135 William Street

New York

C. D. CRANE'S DOUBLE AND TRIPLE INDEX

Insurance Expiration Registers

Quickest to Write.

Lightning to Find.

Expirations Never Overlooked.

Estimating Space Unnecessary.

Writes Most Names.

Names Alphabetically Arranged.

Writes Block Insurance.

For Thirteen Years' Use.

Paper and Binding First-Class.

Best in the World.

*Send six cents in postage stamps, to cover bare cost,
for sample sheets, with prices and explanations, to*

THE SPECTATOR COMPANY

Chicago Office

Insurance Exchange

135 William Street

New York

NEW YORK LIFE INSURANCE CO.

DARWIN P. KINGSLEY, President

Organized 1845

Purely Mutual

ISSUES PARTICIPATING POLICIES ONLY

Assets (market values) December 31, 1914 - \$ 790,935,395

Insurance in force Dec. 31, 1914 - - 2,347,098,388

BOARD OF DIRECTORS

John E. Andrus.....	Member of Congress.....	299 Broadway, New York
Charles H. Beckett.....	Lawyer.....	135 Broadway, New York
Cornelius N. Bliss, Jr.....	.....	117 Duane St., New York
David R. Francis.....	Banker.....	214 N. 4th St., St. Louis, Mo.
John H. Finley.....	President College of City of New York..	St. Nicholas Terrace and W. 139th St., New York
Rowland G. Hazard.....	Manufacturer of Chemicals.....	Peace Dale, R. I.
A. Barton Hepburn.....	Chairman of The Board, Chase National Bank.....	83 Cedar St., New York
Granger A. Hollister.....	Vice-President, Rochester Railway and Light Co.....	Rochester, N. Y.
William R. Innis.....	The Studebaker Corporation.....	South Bend, Ind.
Alba B. Johnson.....	President Baldwin Locomotive.....	Philadelphia, Pa.
Willard V. King.....	Pres. Columbia-Knickerbocker Trust Co.	60 Broadway, New York..
Darwin P. Kingsley.....	President.....	346 Broadway, New York
Robert J. Lowry.....	President The Lowry National Bank...	Atlanta, Ga.
John G. Milburn.....	Lawyer.....	54 Wall St., New York
Seth M. Milliken.....	Deering, Milliken & Co., Dry Goods....	79 Leonard St., New York
George Austin Morrison....	President American Cotton Oil Co.....	27 Beaver St., New York
William B. Plunkett.....	Treasurer Berkshire Cotton Mfg. Co....	Adams, Mass.
John J. Pulleyn.....	Comptroller Emigrant Industrial Sav- ings Bank.....	51 Chambers St., New York
John Reid.....	Treasurer and General Manager J. L. Mott Iron Works.....	5th Ave. and 17th St., New York
Fleming H. Revell.....	Fleming H. Revell Co., Publishers.....	158 Fifth Ave., New York
George M. Reynolds.....	Prest. Continental & Commercial Nat- ional Bank, Chicago.....	72 West Adams Street, Chicago
Elbridge G. Snow.....	President Home Insurance Co.....	56 Cedar St., New York
Hiram R. Steele.....	Steele, De Friese & Steele, Attorneys and Counsellors at Law.....	32 Liberty St., New York
Oscar S. Straus.....	Retired.....	42 Warren St., New York

NEW YORK LIFE INSURANCE CO.

346 BROADWAY

-:-

NEW YORK

PHOENIX

**ASSURANCE COMPANY, LIMITED,
OF LONDON**

(ESTABLISHED 1782)

FIRE

USE AND OCCUPANCY

TORNADO

SPRINKLER LEAKAGE

HEAD OFFICE FOR THE UNITED STATES

100 WILLIAM STREET, NEW YORK CITY

PERCIVAL BERESFORD, MANAGER

SUN INSURANCE OFFICE OF LONDON

FOUNDED A. D. 1710



CHIEF OFFICE IN THE UNITED STATES

Sun Insurance Building
54 PINE STREET, NEW YORK



Trustees in New York

HERBERT L. GRIGGS, Esq.

SAMUEL T. HUBBARD, Esq.

JAMES BROWN, Esq.

Manager for the United States
J. J. GUILLE

Secretary, A. M. THORBURN

Western Department, P. T. KELSEY, Manager
76 West Monroe Street, Chicago, Ill.

Pacific Department, WILLARD O. WAYMAN
and CARL A. HENRY, General Agents
N. W. Corner Sansome and Sacramento Streets
San Francisco, Cal.

ESTABLISHED 1868

The Spectator:

AN AMERICAN REVIEW OF INSURANCE.

PUBLISHED WEEKLY.

Subscription Price, \$4.00 per Annum.

THE SPECTATOR is a live and progressive insurance journal, noted for its pungent and fearless discussion of all matters pertaining to the vast subject of insurance in every branch. In the many years of its existence it has built up a reputation for fair and honest treatment of insurance matters that has made it invaluable to insurance men of every class, whether they be

MANAGERS OF COMPANIES OR AGENTS IN THE FIELD.

It contains the latest and freshest insurance news from every quarter, bright and sparkling correspondence from the principal insurance centers of the country, comments on current insurance events of the day, and able discussions on the principles of Life, Fire, Accident and Miscellaneous Insurance.

A most valuable feature of **THE SPECTATOR** is the presentation from time to time of carefully prepared and voluminous

COMPARATIVE STATISTICAL EXHIBITS

of the business of Life, Fire and Miscellaneous Insurance, usually in a comparative form, showing the business transactions and detailed experience of all companies for a series of years. These statistics are compiled by experts having no personal interest to serve, but are prepared solely for the purpose of analyzing the subject.

THE MOST EMINENT WRITERS

on Insurance in its various forms are contributors to its columns, and the aim of its proprietors is to present the science of the insurance systems in vogue without prejudice to any and in fairness to all. It is in this spirit that Fire, Life, Industrial, Accident and Employers' Liability, Natural Premium Life and Miscellaneous Insurance Companies, Associations and Societies are treated without fear or favor. It also gives the current news from different insurance centers each week, and each number is

AN EPITOME OF INSURANCE AFFAIRS

that are of interest to the profession at large. In short, it is the ambition of its proprietors to make **THE SPECTATOR** an invaluable journal to every person identified with the insurance interest in any capacity, and its unprecedented success is evidence that their efforts are appreciated.

Any business man entering the insurance profession as manager, agent or broker should address The Spectator Company for information regarding the various treatises and other instructive publications printed in the interest of the particular branches of insurance. Managers and general agents should see that their sub-agents are supplied with the various publications issued by it in behalf of insurance. The public interested in insurance from a fire, life or casualty standpoint should secure copies of the works of reference, containing reports on insurance companies, issued by it.

A complete Catalogue of insurance works will be sent to members of the insurance fraternity, or to any person, on receipt of ten cents to cover postage.

Attention is called to the condensed Catalogue of the insurance works of The Spectator Company presented on other pages of this issue.

The Spectator Company

Chicago Office:
Insurance Exchange

135 William Street,
NEW YORK

GERMANIA**FIRE INSURANCE COMPANY****NEW YORK****ORGANIZED 1859**

Cash Capital	\$1,000,000.00
Assets	7,569,541.22
Net Surplus	2,772,229.01

HEAD OFFICE:**Corner William and Cedar Streets****THE EMPLOYERS'
LIABILITY****ASSURANCE CORPORATION****(Limited) of London, England****UNITED STATES BRANCH****SAMUEL APPLETON, United States Manager, 33 Broad Street, Boston.****TRUSTEES**

FRANK G. WEBSTER, Esq.
JOHN LOWELL, Esq.
C. MINOT WELD, Esq.

ADVISORY BOARD

WM. ALLEN BUTLER, Jr., Esq.
GEN. FRANCIS V. GREENE
WILLIAM D. BALDWIN, Esq.

EXECUTIVE COMMITTEE

HENRY M. ROGERS, Esq.
JOHN B. THOMAS, Esq.
CHAS. FRANCIS ADAMS, 2nd, Esq.
CHARLES F. EDGAR, Esq.

Summary of Statement December 31, 1914

Deposited with Insurance Departments and Trustees	\$6,853,643.26
Assets	8,344,957.76
Liabilities	6,045,623.96
Surplus to Policyholders	2,299,333.80

**WORKMEN'S COMPENSATION, LIABILITY, STEAM BOILER, ACCIDENT, HEALTH
FIDELITY, SURETY, BURGLARY, AND PLATE GLASS INSURANCE**

The Pioneer of Liability Insurance in the world and a leader in ACCIDENT Insurance in America

ILLINOIS LIFE

INSURANCE COMPANY

CHICAGO

JAMES W. STEVENS, President

Issues non-participating policies only, and offers exceptional inducements to reliable and energetic men who are experienced in, or who would like to enter, the business of life insurance.

Greatest Illinois Company

Presbyterian Ministers' Fund For Life Insurance

INCORPORATED 1789

**Its risks are confined to the
Protestant Clergy.**

**Its policy contracts are the
most liberal written by
any company and its
premium rates are the
lowest.**

**It has never contested a
claim in its history.**

**Its HOME OFFICE is in the
COMMONWEALTH BUILDING
12th and Chestnut Streets
PHILADELPHIA, - - - PENNA.**

COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON.

**THE LARGEST GENERAL INSURANCE
COMPANY IN THE WORLD.**

55 JOHN STREET, NEW YORK.

The Berkshire Life Insurance Company

Incorporated 1851 of Pittsfield, Mass.

Reasons why it should be Preferred by those Desiring Insurance

It has the benefit of sixty-four years' successful experience.

Its business is conducted on the mutual plan, thus enabling members to get their insurance at cost.

It has always paid large dividends, thereby making the cost of insurance low.

It maintains a reserve for the protection of policyholders, on the Massachusetts Standard, the highest basis required by the laws of any State.

It has a large surplus over the legal reserve and all other liabilities.

Its conditions as to travel and residence are very liberal.

Its policies are protected by the non-forfeiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.

It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

W. D. WYMAN, President
ROBERT H. DAVENPORT, Secretary

ALVA C. WASHBURN, Actuary
JOSEPH E. PURCHES, Asst. Secretary

Agents in all the Principal Cities and Towns

THE NEW SECOND EDITION OF THE ADJUSTER'S MANUAL

By C. H. HARBAUGH, M. D.
Expert Examiner and Adjuster

Entirely Rewritten, Illustrated and Greatly Enlarged.

This new edition retains all the valuable features of this well-known book. Each page has been slightly enlarged and over one hundred pages of new matter added. Each article on diseases contains an additional paragraph under a new heading and forty-four entirely new articles on accidents and diseases have been added.

In addition to these new articles, this new second edition contains tables of the bones of the body, the muscles and their functions, and a glossary of medical terms—seventeen hundred medical words commonly used the accident and health insurance business being explained. It contains a new index, so complete that anything can be found in the book without trouble.

The new second edition of The Adjuster's Manual will prove extremely valuable to all claim adjusters and is indispensable in any office settling accident and health claims.

Price, in Flexible Leather Binding, \$2.50

A liberal discount will be allowed on orders of one hundred or more copies.

Published by

THE SPECTATOR COMPANY

CHICAGO OFFICE:
Insurance Exchange

125 William Street
NEW YORK

INCORPORATED 1832

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

January 1, 1915

Capital.....	\$250,000.00
Premium Reserve.....	720,560.95
Reserve for Losses.....	89,756.51
Dividend Declared December 31, 1914...	15,000.00
State and City Taxes Accrued.....	12,500.00
Reserve for Reinsurance, etc.....	4,303.99
Net Surplus.....	668,198.07
<hr/>	
Assets.....	\$1,761,019.52
Surplus to Policyholders.....	918,198.07

WM. H. PALMER, President

E. B. ADDISON, Vice-Pres.

W. H. McCARTHY, Secretary

New—unique—forceful—interesting

PLAIN REASONS

Why One Should Engage in the
Business of Life Underwriting

By CHARLES WARREN PICKELL

Author of

"Some PLAIN HINTS to Life Insurance Solicitors"

OFFICIAL or field worker, veteran or recruit, advocate or critic will find this book replete with suggestions well suited to instruct and encourage. The author has written it in a conversational style, abounding in laconic phrases, pointed proverbs, and common sense paragraphs,—keeping close to his text from start to finish.

PLAIN REASONS makes a handsome appearing book of over 100 pages, handsomely printed on good quality of paper and bound in a form adapted to pocket use.

Price, flexible leather binding, \$1.00; bound in card board, 75 cents.

THE SPECTATOR COMPANY

CHICAGO OFFICE:
Insurance Exchange

135 William Street,
NEW YORK

Reserve Loan Life Ins. Co.

9th Floor
Odd Fellow Bldg.
Indianapolis, Ind.

Good Territory
for Agents

1825 THE 1915
**PENNSYLVANIA
FIRE**

INSURANCE COMPANY

INCORPORATED 1825

CHARTER PERPETUAL

**Office, 508-510 Walnut St.
PHILADELPHIA, PA.**

**CAPITAL, - \$750,000.00
ASSETS, - - \$7,921,879.00
SURPLUS, - \$2,769,742.00**

DIRECTORS

Chas. H. Barry John L. Thomson
R. Dale Benson W. Gardner Crowell
J. Tatnall Lea Edward T. Stotesbury
Richard M. Cadwalader Edwin N. Benson, Jr.
Henry I. Brown

CHAS. H. BARRY, President
JOHN L. THOMSON, Vice-President & Treasurer
W. GARDNER CROWELL, Vice-Pres. & Secretary
HAMPTON L. WARNER, Assistant Secretary
WM. J. DAWSON, Secretary Agency Department

**Western Accident and
Indemnity Company**

HELENA, MONTANA

H. D. COOK, President C. P. JONES, Secretary

A Company that Does Things Right

**"WESTERN PROTECTION
BONDS AND POLICIES"**

The Most Liberal on the Market

FIDELITY,

SURETY,

BURGLARY,

PLATE GLASS and

ACCIDENT and HEALTH

We pay commissions that enable the Agent to live. The territory is the best. We want good men and only good men. Write us if you can produce.

46th ANNUAL STATEMENT

Incorporated 1868

WM. C. LAWRENCE, President
F. W. ROEBLING, Vice-President
O. J. PRIOR, Secretary
F. W. WRIGHT, Asst. Sec'y and Treas.
W. M. CROZER, Asst. Sec'y and Gen'l Agt.

**The
STANDARD
Fire Insurance Co.
OF NEW JERSEY**

TRENTON

Cash Capital, \$200,000.00

Statement January 1st, 1915

Total Assets.....	\$1,059,490.21
Re-Insurance Reserve.....	\$344,867.48
Other Liabilities.....	48,839.11
Capital Stock.....	200,000.00
Total Liabilities (including Capital Stock)	593,726.59
Net Surplus	465,763.62
	\$1,059,490.21

**Losses Paid since organization,
\$3,458,000.00**



**The Home Life Insurance
Company of America**

Incorporated 1899

EXECUTIVE OFFICES

Independence Square, Philadelphia, Pa.

The Company for Live Wire Insurance Salesmen

**Liberal and Attractive Policies
Containing Guaranteed Bonus and Disability
Clause**

**Men of Integrity and Ability, who can Produce
can secure Liberal Contracts**

**COMPANY Progressive—Prompt in Payment of
Claims—Successful**

New Business Issued in 1914, \$4,283,506 00

BASIL S. WALSH, President
JOS. L. DURKIN, Secretary
EDWARD P. MADDEN, Treasurer
J. C. MAGINNIS, Field Manager
GEORGE A. HUGGINS, Actuary

NATIONAL

Fire Insurance Company

OF HARTFORD, CONN.

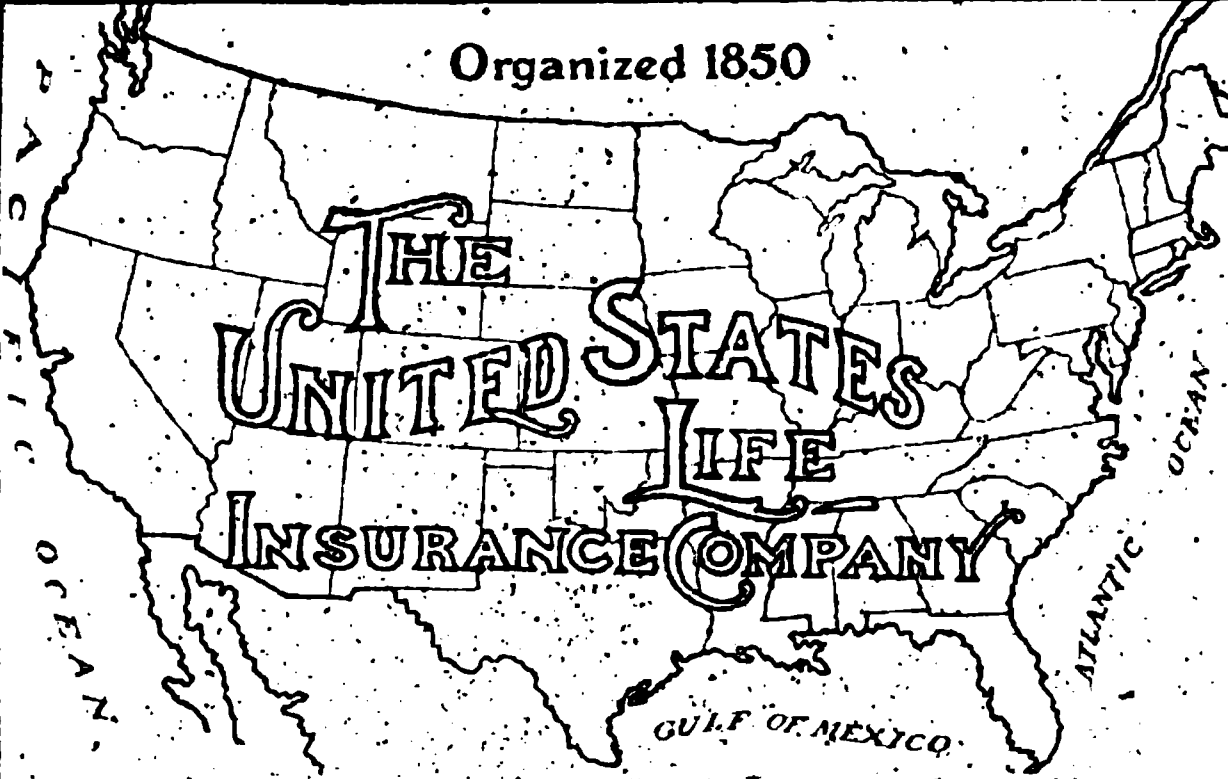
STATEMENT, JANUARY 1, 1915

Capital Stock	-	-	-	-	-	-	\$2,000,000.00
Reserve for Reinsurance	-	-	-	-	-	-	8,909,007.78
Reserve for Outstanding Losses	-	-	-	-	-	-	875,193.85
Reserve for Taxes and Other Expenses	-	-	-	-	-	-	275,000.00
All Other Liabilities	-	-	-	-	-	-	84,348.59
Contingent Reserve Fund	-	-	-	-	-	-	300,000.00
Net Surplus	-	-	-	-	-	-	3,606,175.22
							\$16,049,725.44
SURPLUS TO POLICYHOLDERS	-	-	-	-	-	-	\$5,906,175.22

H. A. SMITH President
 G. H. TRYON, Secretary
 F. D. LAYTON, Assistant Secretary
 S. T. MAXWELL, Assistant Secretary

C. S. LANGDON, Assistant Secretary
 E. E. PIKE, Assistant Secretary
 C. B. ROULET, General Agent
 F. B. SEYMOUR, Treasurer

Organized 1850



ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D.
PRESIDENT

FINANCE COMMITTEE
CLARENCE H. KELSEY
Pres. Trust Guaranty and Trust Co.

WILLIAM H. PORTER
Banker

EDWARD TOWNSEND
Pres. Importers & Traders Nat. Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.

Our Success Makes Your Success Easy

BEFORE entering into a contract for your services you owe it to yourself to consider carefully all the facts regarding the Company. The number of years in business—the progress made—the policy provisions—the price charged—the service and security offered—the character of the management—the satisfaction of its policyholders and agents. These things mean much more to you than rate of commission schedules.

Home Office
Building

Our record is an open book. Investigate or yourself. Address

The Union Central Life Insurance Co. CINCINNATI, OHIO

JESSE R. CLARK President
ALLAN WATERS . . . Supt. of Agents

THE GIRARD Fire and Marine Insurance Company

N. E. Corner
Chestnut and Seventh Streets
PHILADELPHIA

Capital	-	\$500,000.00
Assets	-	2,498,080.00
Surplus to Policyholders	-	857,156.00

British America Assurance Co.

INCORPORATED A. D. 1833

(Fire and Inland Marine Insurance)

HEAD OFFICE
TORONTO, CANADA

W. R. BROCK, President
W. B. MEIKLE, Vice-Pres. and Gen'l Manager

Assets in United States	\$1,843,886.14
Liabilities in United States	1,120,152.44
Net Surplus	\$723,432.70

THE Baltimore Life Insurance COMPANY

HOME OFFICE
N. E. Corner Charles and Saratoga Streets
BALTIMORE, MD.

STATEMENT, DECEMBER 31, 1914

Cash Assets	\$2,895,861.72
Net Present Value of Policies and all other Liabilities	2,502,933.02
Additional Reserves	392,928.70

ISSUES
ORDINARY LIFE INSURANCE
INDUSTRIAL LIFE INSURANCE
ON APPROVED PLANS

F. S. STROBRIDGE, President
R. E. BROMWELL, Vice-President
W. O. MacGILL, Secretary
OSCAR WOLFF, Treasurer and Counsel
EDWARD PLUMMER, M. D., Medical Director

Gamewell Fire Alarm Telegraph Company

A partial list of contracts for the United States Government:—

West Point, Fort Leavenworth.

Arsenals: Rock Island, Watervliet and Philadelphia.

Eight Navy Yards.

Panama Canal Zone—5 Systems.

Manila and Honolulu.

Philadelphia Mint.

Washington:

White House, Printing Office, Geological Survey, Dept. of Agriculture, National Museum, Smithsonian Institute.

NEW YORK OFFICE:

Suite 5708

Grand Central Terminal

The Pacific Mutual Life Insurance Co.

OF CALIFORNIA

1914

Cash Income	-	\$9,506,116.05
Assets	- - -	32,604,612.25
New Business	-	22,805,828.00
Business in Force	-	154,525,447.00
Capital and Surplus	-	3,989,845.57

ORGANIZED 1868

GEO. I. COCHRAN, - - President
GAIL B. JOHNSON, Vice-President
C. I. D. MOORE, - - Secretary

MILLERS NATIONAL INSURANCE CO.

CHICAGO, ILLINOIS

Surplus to Policyholders, \$1,213,987

For information regarding agencies, address

E. K. SCHULTZ, 427 Walnut St., Philadelphia, Pa., State Agent, Eastern Pennsylvania, New Jersey and New York.

LOGUE BROS. & CO., Pittsburg, Pa., for Western Pennsylvania.

E. J. JOHNSON, 141 Milk St., Boston, Mass., State Agent for Massachusetts.

GEO. P. JOHNSON, Special Agent, Ohio, Michigan and Indiana. Ins. Exchange, Chicago, Ill

HERBERT BUXTON, Manager New York suburban field and Connecticut, 92 William St., N. Y.

Other territory, address HOME OFFICE

INSURANCE EXCHANGE

175 W. Jackson Boulevard

CHICAGO, ILL.

THE GERMAN FIRE INSURANCE COMPANY of the City of Pittsburgh, Pa.

ORGANIZED MARCH 27, 1868

Capital	- - - - -	\$300,000
Assets January 1, 1915	- - - - -	1,127,464.00
Surplus to Policyholders	- - - - -	470,955.00

OFFICERS

A. E. SUCCOP President
JOHN A. ECKERT . . . Vice-President
A. H. ECKERT, Secretary and Treasurer

Losses paid since organization, \$5,963,356.00

A VALUABLE INSTRUCTOR Life Insurance Salesmanship

By THOMAS J. HENDERSON

The Life Insurance Agent who wishes to improve himself in the art of salesmanship should read this book carefully.

The General Agent who aims to possess an efficient corps of salesmen should see that his men are supplied with this book.

The Company Manager who aims for perfection in his agency force will find this work a valuable adjunct.

Price, bound in cloth, \$1.00. Liberal discount on orders in quantities. Address all orders to

THE SPECTATOR COMPANY

Chicago Office:
Insurance Exchange

135 William St.
NEW YORK

METROPOLITAN LIFE INSURANCE COMPANY

(INCORPORATED BY STATE OF NEW YORK.)

"The Company OF the People, BY the People, FOR the People"

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1914 averaged in number one for every 46 seconds of each business day of 8 hours each, and, in amount, \$232.07 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1914:

626 PER DAY IN NUMBER OF CLAIMS PAID.

8,040 PER DAY IN NUMBER OF POLICIES ISSUED AND REVIVED.

\$1,708,728 PER DAY IN NEW INSURANCE ISSUED, REVIVED AND INCREASED.

\$305,754.00 PER DAY IN PAYMENTS TO POLICYHOLDERS AND ADDITION TO RESERVE.

\$161,826.87 PER DAY IN INCREASE OF ASSETS.

PROOF OF PUBLIC CONFIDENCE

This Company has more premium-paying business in force in the United States than any other Company, and in the last 20 years has had more New Insurances accepted and issued in America than any other Company.

The number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies combined (less one), and can only be appreciated by comparison. It is a number considerably in excess of the Combined Population of the twenty-one largest cities of the United States.

Paid Policyholders since Organization, plus Amount now	
invested for their Security -	\$941,468,416.08
Number of Policies in Force -	14,843,108.00
Amount of Outstanding Insurance -	\$2,991,114,069.00

In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

Full particulars regarding the plans of the Metropolitan may be obtained at its Home Office or of its Agents in all the Principal Cities of the United States and Canada.

ORDINARY DEPARTMENT

INSURANCE IN FORCE, \$1,153,529,880

The Company issues policies for from \$1,000 to \$150,000 on individual lives, premiums payable quarterly, semi-annually or annually.

All policies are participating.

PREMIUMS ARE LOWER THAN ARE OFFERED BY ANY OTHER COMPANY

In the Intermediate Branch policies are adapted to the working classes. Each policy is for \$500 and the rate lower than that offered by the Savings Bank System of Massachusetts. Two of the Metropolitan's Intermediate forms standardized by the New York and Massachusetts Departments provide for attractive combinations of insurance and annuities at the lowest rates offered anywhere.

HOME OFFICE

1 MADISON AVENUE

NEW YORK CITY

Life Insurance Company of Virginia

(Incorporated as a Stock Company in 1871 by the State of Virginia)

Home Office - - - - - Richmond, Va.

The OLDEST Southern Life Insurance Company
The LARGEST Southern Life Insurance Company
The STRONGEST Southern Life Insurance Company

J. G. WALKER, Pres.
E. D. HARRIS, Comptroller
A. C. McKENNEY, Sec'y

W. L. T. ROGERSON, Vice-Pres.
A. S. HURT, Vice-Pres.
B. H. WALKER, Asst. Sec'y

FOR THE YEAR ENDING DECEMBER 31, 1914

Total Admitted Assets -	-	-	-	-	-	-	-	-	\$11,138,324.57
Total Liabilities -	-	-	-	-	-	-	-	-	9,410,670.62
Capital Stock -	-	-	-	-	-	-	-	\$500,000.00	
Surplus -	-	-	-	-	-	-	-	1,227,653.95	

Surplus of Assets over Liabilities - - - - - 1,727,653.95

STATEMENT OF OPERATIONS DURING 1914

Premium Income -	-	-	-	-	-	-	-	-	\$3,601,510.40
Increase in Premium Income -	-	-	-	-	-	-	-	-	252,954.74
Gross Income -	-	-	-	-	-	-	-	-	4,171,698.87
Increase in Gross Income -	-	-	-	-	-	-	-	-	329,626.53
Increase in Assets -	-	-	-	-	-	-	-	-	1,392,050.70

Insurance in Force -	-	-	-	-	-	-	-	-	\$99,256,046.00
Increase in Insurance in Force -	-	-	-	-	-	-	-	-	4,587,954.00
Total Number of Policies in Force -	-	-	-	-	-	-	-	651,234	
Increase in Number of Policies in Force -	-	-	-	-	-	-	-	13,261	
Death Claims, etc., Paid to Policyholders -	-	-	-	-	-	-	-	-	1,285,795.87

Total Payments to Policyholders since Organization - - - 15,423,933.48

Service to Policyholders

Its Watchword and Its Record

Now in its sixty-sixth year.

A policyholders' company. No stockholders.

Total insurance in force, more than
\$199,000,000.

Its policies the perfection of life insurance
service.

Operating in and supervised by thirty-six
states.

Net cost of insurance low.

Actuarial methods sound, conservative and
scientific.

List of assets and full information sent on
request.

Assets - - - - \$61,509,789.66

Liabilities - - - - 58,348,431.36

Surplus - - - - \$ 3,161,358.30

National Life Insurance Co.

MONTPELIER, VERMONT

THE PUBLICATIONS OF CHARLES & EDWIN LAYTON

THE SPECTATOR COMPANY are the sole agents in the United States of the published and well-known house of CHARLES & EDWIN LAYTON, whose publications on Fire, Life and Miscellaneous Insurance, Annuities, Societies, etc., are among the most valuable and standard treatises.

TEXT BOOKS AND OTHER PUBLICATIONS OF THE INSTITUTE OF ACTUARIES (on application).

MORTALITY EXPERIENCE OF BRITISH LIFE INSURANCE COMPANIES, collected and arranged by the Institute of Actuaries and Faculty of Actuaries, 1893-1903. 2 vols., \$84.50.

BRITISH OFFICES LIFE TABLES, 1893. Select and aggregate tables on the basis of experience deduced from the graduated experience of participating and non-participating lives. By H. H. AUSTIN, F.I.A., and F. P. SYMMONS, F.I.A. Price \$17.00.

FREQUENCY CURVES AND CORRELATION, By W. PALIN ELDERTON. This book giving an account of modern statistical methods, and particularly with the name of Professor Karl Pearson, F.R.S. Published for the Institute of Actuaries. Price \$3.00.

THE THEORY OF THE CONSTRUCTION OF TABLES OF MORTALITY, as in use by the Actuary. A course of Lectures by GEORGE FRANCIS HARDY, F.I.A., given at the Institute of Actuaries, Staple Inn Hall, during the Session, 1904-5. 141 pp., cloth. Price \$2.00.

STOCK EXCHANGE INVESTMENTS IN THEORY AND PRACTICE, with a description of the Operations of the Bank of England and the National and Local Debts. A course of Lectures by JOSEPH BURN, F.I.A., delivered during the Session 1904-5. Price \$2.00.

THE EVOLUTION OF GERMAN BANKING. By LEOPOLD JOSEPH, Manager of the Bank of Commerce, Berlin. Being lectures delivered at the London School of Economics. Cloth. Price \$2.00.

THE THEORY OF FINANCE: being a short Treatise on the Doctrine of Interest. By GEORGE KING, F.I.A. Third Edition. Price \$2.00.

ELEMENTS OF FINITE DIFFERENCES. An elementary treatise on the Calculus of Finite Differences, with questions and answers designed to meet requirements of Actuarial Science. By H. H. BURN, F.I.A. Second Edition. Price, \$4.00.

A TREATISE ON INSURANCE COMPANIES' ACCOUNTS, showing in detail how the Revenue Account and Balance Sheet of a company should be drawn up in conformity with the Schedules of the Assurance Companies Act, 1909. A Treatise on Life Assurance Accounts originally written by T. B. SPRAGUE, D.Sc., M.A., &c. Revised by A. D. SPRAGUE, D.Sc., M.A., &c. Price \$2.50.

ON THE BOOK-KEEPING OF A LIFE OFFICE. By JAMES JOHN M'LAUCHLIN.

PRINCIPLES OF BOOKKEEPING FOR INSURANCE STUDENTS, By ROBERT M'LAUCHLIN.

JOURNAL OF THE CHARTERED INSURANCE INSTITUTE. Issued annually. (Names received.)

TRANSACTIONS OF THE FACULTY OF ACTUARIES IN SCOTLAND. (Subscribers' names received.)

TRANSACTIONS OF THE INSURANCE AND ACTUARIAL SOCIETY OF SCOTLAND. (Subscribers' names received.)

TRANSACTIONS OF THE INSURANCE SOCIETY OF EDINBURGH. (Subscribers' names received.)

TWO TABLES OF LOGARITHMS TO NATURAL NUMBERS, and Natural Logarithms of all Numbers from 1 to 99,999, and all Logarithms from .00001 to .99999; arranged so that the Number required is at once obtained correctly to Five Places of Decimal Places, and without Reference to Tables of Differences in any Case. Royal Half-roan. New Edition. By E. ERSKINE SCOTT. Price \$15.00. Also \$5.00.

AN ACCOUNT OF AN INVESTIGATION OF THE SICKNESS AND MORTALITY OF THE L. O. O. F. MANCHESTER UNITY FRIENDLY SOCIETY, (1868-1897) with tables. By F. I. A., F. S. S. 489 pp. Price \$8.00.

FRIENDLY SOCIETIES' FINANCE CONSIDERED IN ITS ACTUARIAL ASPECTS, being a course of Lectures delivered before the Institute of Actuaries. 132 pp. Price \$2.00.

INSURANCE GUIDE AND HAND BOOK to the Principles and Practice of Assurance, compiled from the best authorities on the science. Fifth edition. Vol. 1—Life, price \$2.50. Vol. 2—Miscellaneous, price \$2.50. The two volumes together, \$5.00. Sixth Edition. Assurance to 1912, price \$1.75, or the complete work \$6.00.

FIRE INSURANCE HAND BOOK, in which all the various kinds of FIRE RISKS are arranged Alphabetically: being a complete and valuable Book of Reference connected with Fire Insurance Practice. By W. S. COLES and H. S. BELL. Price \$3.00.

FIRE INSURANCE CONTRACTS. By ERNEST BROOKE, F. C. I. I. A Lay Text Books. 178 pp. Cloth. Price, \$3.00.

INSURANCE AGAINST LOSS OF PROFITS BY FIRE, (CONSEQUENCES OF FIRE). A Treatise upon the Principles of Insurance against Loss of Profit by Fire, etc., with a special reference to Loss Settlements. Specimen adopted by the Principal Offices are appended. Price 75 cents.

OUTLINES OF BURGLARY INSURANCE, By F. D. McMILLAN. A Handbook for Officials. 154 pp. cloth. Price \$2.00.

As Sole Agents for the United States, the undersigned will send, post-paid, to any address on receipt of price. A complete list of Publications will be forwarded on receipt of ten cents.

THE SPECTATOR CO., 135 William Street,

Assecuranz Compass

INTERNATIONAL WORK ON INSURANCE

Founded 1893 and Published by

GUSTAV J. WISCHNIOWSKY

CONTROLLER OF THE AUSTRIAN-HUNGARIAN BANK

In Two Volumes

First Volume

General information and useful hints, proceedings and standing of insurance companies, extracts of policy-conditions, partakings of the insured, technical foundations, table of mortality, courses and dividends of limited companies for ten years back. The complete accounts and results of all German insurance companies of the last two years. Statistical tables of life insurance business in Germany, tables of mortality, etc.

Second Volume

Proceedings and standing of insurance companies, extracts of policy-conditions, partakings of the insured, technical foundation, table of mortality. Courses and dividends of limited companies for ten years back. The complete accounts and results of all the operating insurance companies in Austria-Hungary of the last two years. Statistical tables of the whole life insurance business in Austria-Hungary, table of mortality, comparative tables of premiums, etc., etc.

Statements of insurance companies of Belgium, Bulgaria, Denmark, England, Finland, France, Holland, Italy, Norway, Portugal, Roumania, Russia, Switzerland, Sweden, Spain, India, Japan, Java, South Africa, United States of America, Brazil, British Guiana, Chile, Argentine, Paraguay, Peru and Australia.

The Largest Insurance Work Published on the Continent

Price, elegantly bound in red and gold, \$5.00

Finanzielle and Assecuranz Revue

is published on the 5th and 20th of every month, and is undoubtedly the best edited Austrian insurance journal.

Annual Subscription, \$5.00

Redaction and Administration: Vienna VIII. Piaristengasse 36.

WESTERN Assurance Company

INCORPORATED A. D. 1881
(Fire, Inland Marine and Tornado)

Head Office
TORONTO, CANADA

W. R. BROCK, President
W. B. MEIKLE, Vice-Pres. and Gen'l Manager

Assets in United States .	\$2,543,973.35
Liabilities in United States	1,467,625.60
Surplus	\$1,076,347.75

Agencies in all the Principal Cities and Towns
throughout Canada and the United States

The Preferred
ACCIDENT INSURANCE COMPANY
of New York

SUPERIOR POLICIES
KIMBALL C. ATWOOD, President,
80 Maiden Lane, New York

ORGAN
SEMI-ANNU
July
The Georgia Ho
OF COLUM

Cash Capital.....
Assets.....
Net Surplus.....
SURPLUS TO POLICY
OF
RHODES BROWNE, Presic
DANA BLACKMA
WM. C.

As
Cash in Banks and Office
Agents' Balances.....
Bonds and Stocks.....
Real Estate (unencumb
Loans Secured by First
Due from Re-Insurance
Paid.....
Accrued Interest.....
Cotton.....
Total Assets.....

LIAB
Capital Stock.....
Re-insurance Reserve...
Unadjusted Losses.....
Reserve for Taxes and F
Due for Re-insurance...
Bills Payable.....
Total Liabilities.....
Net Surplus.....

Prom

in the payr
is a leading

Conti
Bene
Assoc

which provi
attractive be

Perma

Stock Exch
Philadelphia,

THE SPECTATOR COMPANY

PUBLISHERS AND IMPORTERS OF INSURANCE WORKS

PUBLISHERS OF THE FOLLOWING IMPORTANT LIFE PUBLICATIONS:

- A B C OF LIFE INSURANCE.**—Fourth edition. Price, \$1.00.
- ACCOUNTANCY.**—By Francis W. Pixley. An entirely new work dealing with accountancy from a theoretical and practical point of view. The latest exposition of the science. Price, \$2.00.
- ACCOUNTANCY OF INVESTMENT, THE.**—By the late Charles E. Sprague, A.M., Ph.D., C.P.A. Revised by Leroy L. Perrine, Ph.B., C.P.A. Third edition, 1914. A thorough and excellent work, treating in detail, of interest, annuities, bond valuations at varying rates, amortization, logarithms in interest calculations, and tables of compound interest, present worth, annuities, sinking funds, twelve-page logarithms, etc., for accountants, bankers, brokers, and all others interested in the intelligent handling of funds. Half leather. Price \$5.00.
- AGENTS' WALLET, OR POCKET BOOK.**—No. 1 (outside measurement), $9\frac{1}{4} \times 4\frac{3}{4}$ inches, 50 cents; No. 2, $10 \times 4\frac{1}{2}$ inches, 60 cents; No. 3, 11×5 inches, 75 cents. Special size, $10\frac{1}{2} \times 5$ inches, with two pockets, \$1.00. (See also Leather Policyholder.)
- ANNUAL AND DEFERRED DIVIDENDS.**—Dividends paid to policyholders for thirty years by life insurance companies on ordinary life, twenty-payment life and twenty-year endowment plans, per \$1000 at ages 25, 30, 35, 40, 45, 50, 55 and 60 at date of issue. Bound in flexible leather cover. Price, \$1.50.
- ART OF CANVASSING, THE.—HOW TO SELL LIFE INSURANCE.**—By the late William Miller. (Eighth edition, brought up to date, bound in red, flexible leather.) Price \$1.50.
- ASSESSMENT LIFE INSURANCE.**—A companion book to Elements of Life Insurance. Price, bound in cloth, \$1.50.
- BUSINESS OF INSURANCE, THE.**—By Howard P. Dunham of the Aetna Life, covering the field of practical insurance, life, fire, casualty, surety and miscellaneous, in three volumes, containing over 1500 pages, written by eighty experts. It is a text-book of the profession. Price, per set, bound in library buckram, \$10; bound in half morocco, \$12.50.
- BUSINESS OF LIFE INSURANCE, THE.**—A clear and simple explanation of the Principles and Practices of Life Insurance. By M. M. Dawson. Price, \$1.50.
- CHARTERS OF AMERICAN LIFE INSURANCE COMPANIES** (with Supplement, revised to March 1, 1911).—Showing the charters and amendments thereto of sixty-two prominent legal reserve companies. Price, bound in sheep, \$5.00.
- COMPENDIUM OF OFFICIAL LIFE INSURANCE REPORTS.**—Price, bound in leather, \$2.00.
- COMPLETE EXTENDED BOND TABLES.**—By the late Charles E. Sprague. For obtaining accurate results on the Amortization Basis, giving values to the nearest cent on \$1,000,000, whereas all previous tables have been accurate to \$100 only. Rates of Income to One-Hundredth of One Per Cent. Price, bound in flexible leather, \$8.00.
- COMPLETE FAMILY RECORD, THE.**—A publication of 96 pages, giving space for a complete and permanent record of all the members of one's family, showing birthplaces, dates and other vital statistics of parents, grandparents, brothers and sisters. Price, \$1.00.
- COST OF INSURANCE.**—By N. J. Frey. Showing Cost of Insurance During Various Years, on basis of American Experience Table, at 3% per cent, modified preliminary term. Price, \$10.
- CONSTRUCTION OF MORTALITY AND SICKNESS TABLES, THE.**—By Elderton and Fippard. An elementary book, describing how mortality and similar tables are formed and which will serve as a text-book on the subject for young actuarial students. Price, delivered, 85 cents.
- DIVIDENDS IN LIFE INSURANCE FROM DATE OF ORGANIZATION.**—Price, 25 cents.
- EFFICIENCY.**—By Forbes Lindsay. An instructive work, giving practical lessons in life insurance salesmanship; useful for agents of experience or new men entering the field. Prices, per copy, in stiff paper, 75 cents; in flexible leather, \$1.00.
- ELEMENTS OF LIFE INSURANCE (Revised Edition).**—Price, \$2.00. This publication, with its companion work, Assessment Life Insurance, can be purchased for \$3.00 when ordered together.
- HANDY GUIDE TO PREMIUM RATES, APPLICATIONS AND POLICIES OF AMERICAN LIFE COMPANIES.**—In flexible leather cover. Price, \$2.50. Three supplements are issued, in July, October and January. Price to Handy Guide subscribers, 75 cents for the three. Handy Guide and supplements, \$3.25.
- HANDY HELPER.**—Life agents' record book for interviews and appointments. Price, \$1.00.
- HEALTH AND LIFE INSURANCE TABLES,** based on the sickness and mortality experience of the I. O. O. F. Manchester Unity.—By the late Chas. J. Harvey, F. I. A. Price, \$6.00.
- INDUSTRIAL INSURANCE IN THE UNITED STATES.**—By Henderson. Price, \$2.20.
- INDUSTRIAL LIFE INSURANCE.**—Its history, statistics and plans; also hints to industrial agents. Prices, per copy, cloth, \$1.50; leather, \$2.00.
- INDUSTRIAL MORTALITY TABLES.**—The Standard and Sub-Standard Industrial Mortality Tables, being the legal minimum standards fixed by the New York Insurance Department for the valuation of policies. Price, \$1.00.
- INHERITANCE TAX CALCULATIONS.**—By S. H. Wolfe, Consulting Actuary. A valuable work for the use of Lawyers, State and Court Officers charged with the calculation of inheritance taxes. Price, \$4.50.
- INSURANCE.**—By T. E. Young. Second Edition. A practical exposition for the student and business man. Price, \$2.50.
- INSURANCE AND THE STATE.**—By W. F. Gephart, Ph.D. An impartial work on the various classes of insurance as practiced by private companies and the effect on the business if transacted by the State. Price, \$1.25.
- INSURANCE LAW OF NEW YORK, THE.**—By Amasa J. Parker, Jr. The complete law of New York; Chapter 83 of 1909, with all amendments to date. Also the complete Consolidated Laws relating to the General Corporation Law, and Stock Corporation Law. Price, bound in art canvas, \$3.00.
- INSURANCE LAW RELATING TO ALL RISKS OTHER THAN MARINE.**—By E. J. MacGillivray. A comprehensive volume of 1142 pages, citing all English, Scottish and Irish cases having any real bearing on the subject, and also a very large selection of Canadian and other Colonial and American cases. Prices, bound in buckram, \$12.00; bound in calf, \$12.50.
- INSURANCE OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS.**—By T. E. Young. Price, \$1.50.
- INSURANCE SCIENCE AND ECONOMICS.**—By Frederick L. Hoffman. This work is a practical discussion of present day problems of insurance administration, methods and results; for insurance officials, managers, agents and others interested in the broader aspects of insurance as a business in its relation to public welfare and the state. Price, \$3.00.

- INSURANCE YEAR BOOK, THE.**—Issued July of each year. Price of each volume: Life, Casualty and Miscellaneous Insurance, \$6.00; Fire and Marine Insurance, \$6.00; both volumes when ordered together, \$10.00.
- INTEREST AND BOND VALUES.**—By M. A. MacKenzie. An elementary statement of the principles underlying calculations of compound interest. An explanation of tables of compound interest and bond values, with examples and problems. Price, cloth binding, \$2.00.
- INTRODUCTION TO THE HISTORY OF LIFE INSURANCE, AN.**—By A. Fingland Jack. Deals with the guild system in the First Part, while Part II. discusses other influences, such as usury, rents or annuities, gambling insurance, the science of life contingencies, friendly societies and the coming of the great companies. Price, \$2.50.
- INVESTMENTS OF LIFE INSURANCE COMPANIES, THE.**—By the late Prof. L. W. Zartman. Embraces tables showing the earning power of each class of assets, interests rates, etc. Price, \$1.40.
- LEATHER POLICYHOLDER OR WALLET, THE.**—A Pocket Book for the convenience of life insurance men and their customers, for keeping policies and policy records. The policies are contained in separate manila printed envelopes attached to and enclosed in the wallet, also adapted to the use of fire and casualty customers. Size, $11\frac{1}{4} \times 5\frac{1}{4}$. Prices, per wallet, \$1.25; 12 wallets, \$18.50; 25 wallets, \$27.00; 50 wallets, \$53.00; 100 wallets, \$100.
- LETTERS OF "AMICUS."**—Written by a "Hayville" agent. Replete with good advice to agents, philosophical, critical or imaginative, but always witty and pleasing. Price, \$1.00.
- LIFE AGENTS' APPLICATION AND POLICY REGISTER, THE.**—A newly devised blank book prepared for the purpose of keeping a compact and complete record of the course of each application, and of the history of each policy issued thereon for twenty years. Handsomely bound in black cloth, with red leather back and corners. Price, \$7.50. (See also Vest Pocket Agents' Application and Policy Register.)
- LIFE AGENTS' PRIMER, THE.**—By William Alexander. A simple explanation of the general truths, fundamental principles and the practices of life insurance companies. Price, bound in cloth, \$1.00.
- LIFE ASSURANCE PRIMER.**—By Henry Moir. Third edition. A work of reference on the theory and practice of life insurance, useful to companies and agents. A text-book dealing with the practice and mathematics of life insurance, for use in advanced schools, colleges and universities. Price, \$2.00.
- LIFE INSURANCE AGENTS' VISITS.**—A publication prepared with a view to enabling solicitors to keep a daily record of visits to prospective applicants. Prices, per copy, 10 cents; 12 copies, \$1.00; 25 copies, \$1.50; 100 copies, \$4.00.
- LIFE INSURANCE AND GENERAL PRACTICE.**—By E. M. Brockbank. Dealing with the details of medical examinations for life insurance in the first twelve chapters, the remaining twenty-four chapters treating of impaired lives. Price, \$2.50.
- LIFE INSURANCE AND HOW TO WRITE IT.**—By J. M. Langstaff. Second edition, 1915. A work full of practical suggestions for the daily guidance of the solicitor. Prices, per copy, cardboard binding, \$1.00; flexible leather binding, \$1.50.
- LIFE INSURANCE EXAMINATIONS.**—By Brandreth Symonds, A.M., M.D. A recent medical work. Price, \$1.00.
- LIFE INSURANCE EXAMINER, THE.**—By the late Charles F. Stillman, M.D. Price, \$3.00.
- LIFE INSURANCE HISTORY, 1842-1910.**—Presenting the essential details of the annual statements of all existing life insurance companies from date of organization to December 31, 1910. A work of necessity in the office of every life insurance company and general agent, completing the historical record of companies in The Insurance Year Book. Price, \$5.00.
- LIFE INSURANCE LAW CHART.**—Contains in tabular form a summary of State laws regarding statutory requirements of life insurance companies for permission to do business in each State. Issued annually. Price, \$3.00.
- LIFE INSURANCE POLICYHOLDERS' POCKET INDEX.**—Showing the statistics of the level premium companies. Prices, manila, 25 cents; in flexible leather pocket book, 50 cents.
- LIFE INSURANCE PREMIUM, THE.**—A pamphlet showing the uses made of money paid by a policyholder. Prices, per copy, 25 cents; 12 copies, \$2.00; 50 copies, \$6.00; 100 copies, \$12.00; 500 copies, \$45.00.
- LIFE INSURANCE SALESMANSHIP.**—By Thomas J. Henderson. A work of great value, instructive in the art of selling life insurance. Price, bound in cloth, \$1.00.
- LIFE INSURANCE SAYINGS.**—By the late James T. Phelps. Price, 75 cents.
- LIFE POLICY REGISTER AND PREMIUM RECORD.**—Prices, \$5.00, \$8.00 and \$15.00.
- LIST OF AMERICAN OLD LINE LIFE INSURANCE COMPANIES.**—A full list of American Life Insurance Companies licensed to transact business, giving location, capital, names of officers. Kept up to date. Price, 25 cents.
- MEDICO-ACTUARIAL MORTALITY INVESTIGATION.**—Report of Joint Committee, Actuarial Society of America and Association of Life Insurance Medical Directors.
- Volume I gives statistics of height and weight of insured persons. Price, \$2.50.
- Volume II shows influence of build on mortality among men and women, causes of death among men and women. Price, \$10.00.
- Volume III shows the mortality experience of forty-three companies in ninety-seven occupations, with the principal causes of death. Price, \$10.00.
- Volume IV contains statistics on the influence on mortality on defects in physical condition, in personal history and in family history. Results are given for 180 classes and groups. Price, \$10.00.
- Volume V contains the results of the investigation into the mortality of insured lives (a) with family history of tuberculosis; (b) with personal history of malaria; (c) resident in seven Southern States; (d) under Joint Life Policies. Price, \$10.00.
- MONTHLY INCOME POLICY, THE.**—By W. T. Nash. Gives instructions and hints to agents and aphorisms relating to this valuable form of insurance. Prices, per copy, heavy paper binding, 50 cents; cloth binding, 50 cents.
- MULTIPLYING YOUR INCOME, OR HOW TO SELL LIFE INSURANCE.**—By W. T. Nash. A new work giving hints on life insurance salesmanship. Price, heavy paper binding, 75 cents; cloth binding, \$1.00; flexible leather binding, \$1.25.
- NOTES ON LIFE INSURANCE.**—By Edward B. Fackler. A modern work presenting the general principles underlying life insurance, and thus indicating to some extent their practical application in the business. An up-to-date work fully applicable to the much-changed insurance conditions of the present day. Price, \$3.00.
- OBJECTIONS AND ANSWERS.**—A publication designed to aid life agents in the prosecution of their work. Price, 60 cents.
- OFFICIAL REPORT OF THE PROCEEDINGS OF THE NEW YORK LIFE INSURANCE INVESTIGATION (1905-6).**—Published by the Official State Printer. (Write for prices.)
- OLD AGE DEPENDENCY IN THE UNITED STATES.**—By Lee W. Squier. An exhaustive work dealing with Dependent Superannuation. Causes of Old Age Dependency, Efforts for Relief and Plans for Prevention. Price, \$1.60.

- PLAIN REASONS—WHY ONE SHOULD ENGAGE IN THE BUSINESS OF LIFE UNDERWRITING.**—By Charles Warren Pickell. A new and useful book to awaken interest in life insurance soliciting among new agents and those considering taking up the business. Prices, per copy, card-board, 75 cents; flexible leather, \$1.00.
- PLAIN HINTS TO LIFE INSURANCE SOLICITORS.**—The life insurance solicitor, whether young in the business or old in service, will profit by these fifty-two hints. Price, 25 cents.
- POCKET REGISTER of Life Associations; Statistics of Stipulated Premium, Assessment and Fraternal Life Insurance.**—Prices, manila, 25 cents; in flexible leather pocket book, 50 cents.
- POLICY CLAUSES, CONDITIONS AND STATE LAWS of American and Canadian Life Insurance Companies; showing Preliminary Term, Disability and Dividend Clauses, Policy Conditions Analyzed, Anti-Discrimination or Anti-Rebate Laws, Non-Forfeiture Laws.** Price, flexible leather cover, with flaps, \$1.00.
- PRACTICAL ADVICE ABOUT LIFE ASSURANCE.**—By William Schooling. A work of advice regarding life insurance, which makes an appeal to the general public. Price, \$1.25.
- PRACTICAL HINTS TO LIFE AGENTS.**—Price, 25 cents.
- PRACTICAL LESSONS IN ACTUARIAL SCIENCE.**—A treatise showing the methods of ascertaining rates, values, etc., for life insurance policies, embracing several hundred pages of Mortality Tables and other statistical data not obtainable in any other publication. Revised edition in two volumes. Vol. I., 850 pages of text, and Vol. II., 810 pages of tables. Per volume, \$4.00; two volumes ordered together, \$7.00.
- PRACTICAL LIFE INSURANCE EXAMINATIONS.**—By Murray Elliott Ramsay, M.D. A work of interest to medical examiners of insurance companies and doctors taking up this branch of work. Price, bound in cloth, \$1.60.
- PRINCIPLES AND PRACTICE OF LIFE INSURANCE.**—A Scientific Treatise on Life Insurance, with valuable tables for reference. A complete arithmetical explanation of the computations involved in the science of life contingencies, contains $4\frac{1}{2}$, 4, $3\frac{1}{2}$ and 3 per cent American and Combined Experience Mortality Tables. Eighth edition, 1912, revised, enlarged and improved; containing valuable new tables. Price, \$10.00.
- PRINCIPLES OF INSURANCE.**—By W. F. Gephart. An instructive work dealing primarily with life insurance, but also contains chapters on accident, health and liability insurance. Price, delivered, \$1.75.
- PROMINENT PATRONS OF LIFE INSURANCE (1915 Edition.)**—Prices, per copy, cloth, \$1.00; leather, \$1.25.
- PSYCHOLOGY OF A SALE, THE.**—By Forbes Lindsay. This publication is a companion work to "Efficiency," and treats of the mental processes involved in a sale, handled in a practical manner with a strict avoidance of fanciful theory. Prices, per copy, in stiff paper, 75 cents; in flexible leather, \$1.00.
- RECORD OF LIFE INSURANCE POLICIES.**—A handy memorandum book of 32 pages and cover, designed to enable insured persons to record and show the annual cost of the policies they carry. Prices, per copy, 25 cents, 100 copies, \$12.00.
- RICHARDS ON INSURANCE LAW** in all its branches, especially Fire, Life, Accident; Marine, Title, Fidelity, Credit and Employers' Liability. With an appendix of statutes affecting the insurance contract and a collection of forms. Third edition, revised.—By George Richards. Price, \$6.75.
- ROMANCE OF LIFE INSURANCE, THE.**—By W. J. Graham, F.A.S. A history of modern life insurance, giving hints concerning the advantages and benefits of life insurance to the general public; also instructions to agents. Price, \$1.50.
- SELECTIONS OF RISKS BY THE LIFE SOLICITOR.**—By C. H. Harbaugh, M.D. Giving important instructions to agents for the proper selection of insurable risks. Price, 25 cents.
- SPECTATOR, THE.**—An American Review of Insurance; Published Weekly. Price, \$4.00 per annum.
- SPECTATOR'S SUMMARY OF THE TESTIMONY GIVEN BEFORE THE NEW YORK LEGISLATIVE Life Insurance Investigating Committee (1905-6), The.**—Price, \$1.00.
- STUDENTS' GUIDE TO LIFE ASSURANCE, IN THEORY AND PRACTICE,** to which are added chapters on Fire and other branches of insurance.—By A. W. Tarn, F. I. A. The main purpose of this work is to supply a guide to the study of the elementary principles of insurance, and particularly life insurance. Price, \$1.50.
- SUCCESSFUL AGENT, THE; Practical Hints for the Seller of Life Insurance.**—By William Alexander, Secretary of the Equitable Life Assurance Society of the U. S. The principles of insurance explained so simply that any layman can readily understand. Prices, cloth, \$2.00; flexible leather, \$2.50.
- SYSTEM AND ACCOUNTING FOR A LIFE INSURANCE COMPANY, A.**—By J. Charles Seitz. A practical guide on bookkeeping and accounting, general, actuarial, agency, medical and policy departments, offered for the assistance of Directors, Officers and Employees of Life Insurance Companies, State Insurance Officials, Public Accountants, Universities and Colleges. It gives a mass of details in concise form by means of ruled forms, descriptions and explanations, and is a consulting expert always at hand. Price, bound in three-quarter red morocco, \$25.00.
- SYSTEM AND TABLES OF LIFE INSURANCE.**—A treatise developed from the experience and records of thirty American life offices, under the direction of a committee of actuaries. By the late Levi W. Meech, actuary in charge. Revised edition. Price, \$10.00. Mr. Meech is the author of a valuable series of calculation tables for multiplication and division. Price, \$10.00.
- TALKS WITH LIFE INSURANCE AGENTS.**—Prices, per copy, cloth, \$1.50; leather, \$2.00.
- TEMPORARY ANNUITIES AND PRELIMINARY TERM POLICY VALUES.**—American Experience Four Per Cent. By F. A. Williams. Price, \$7.50.
- THOUSAND AND ONE HINTS TO INDUSTRIAL AGENTS OF HEALTH AND ACCIDENT Insurance Companies, A.**—By W. Meador, Jr. A terse book designed to instruct and encourage agents in their daily work. Price, 50 cents.
- THOUSAND AND ONE HINTS TO AGENTS OF INDUSTRIAL LIFE INSURANCE COMPANIES, A.**—By W. Meador, Jr. Full of instructive information of value in building up a debit. Price, 50 cents.
- TOTAL DISABILITY BENEFITS IN LIFE INSURANCE.**—By the late Lucius McAdam. Based on Mead's Adjusted American-Maccabees Experience Tables and $3\frac{1}{2}$ per cent interest. Entirely new and of immediate pertinent value to actuaries, managers and Insurance Department officials. Price, \$20.00.
- UNIVERSAL LIFE INSURANCE FIELD BOOK, THE.**—For agents' use. Prices: No. 1, \$12.00; No. 2, \$10.00; No. 3, \$3.00.
- UNIVERSAL LIFE INSURANCE FIELD CARD.**—A useful card for canvassing (in connection with the Field Book). Prices: 250 for 60 cents; 500 for \$1.15; 1000 for \$2.00.
- VEST POCKET AGENTS' APPLICATION AND POLICY REGISTER.**—A most convenient means of keeping always at hand a record of each application for life insurance received by a solicitor, together with a summary of the outcome of each application and the main facts relating to each policy issued. Price, 75 cents.
- VEST POCKET LIFE AGENTS' BRIEF.**—A synopsis of premium rates, policy provisions and net cost of insurance. Price, bound in flexible leather, \$1.00.

VITAL STATISTICS EXPLAINED.—By Joseph Burn. Some practical suggestions, showing the importance to the well-being and progress of nations of features revealed by the study of vital statistics. Price, \$1.25.

YALE READINGS IN INSURANCE.—By Zartman and Price. Second edition, in two volumes; Volume 1, covering Personal Insurance, and Volume 2, covering Property Insurance. These volumes together constitute a text-book on insurance which can be comprehended by every insurance man, no matter what position he may occupy. Price of each volume, \$2.50.

UP-TO-DATE LIFE INSURANCE LEAFLETS.

ADVICE OF GREAT VALUE TO THE AMERICAN PEOPLE.—Portraits of President Wilson, and ex-Presidents Cleveland, Roosevelt and Taft, with their sentiments endorsing life insurance. Appreciated by recipients. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00; 5000 copies, \$80.00; 10,000 copies, \$150.00.

ARE YOU A WOMAN? IF SO, WHAT DO YOU DO WITH YOUR MONEY?—A twelve-page leaflet, designed to show the advantages of life insurance as an investment. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

BUSINESS WOMEN; HOW DO THEY INVEST THEIR SAVINGS?—An eight-page leaflet, illustrating that a life insurance policy is one of the best forms of investing money. Prices, per copy, 10 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.

CAN PREMIUM RATES SAFELY BE REDUCED?—By a prominent company official. The determination is in the negative. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

CAUTION TO POLICYHOLDERS.—An attractive leaflet designed as a warning to policyholders to hold on to their insurance. The argument is strong and lucid as to the reasons for keeping policies in force, and will prove a valuable aid in holding business once written. Prices: Per copy, 10 cents; 100 copies, \$3; 500 copies, \$12; 1,000 copies, \$20.

CLEVELAND'S LAST MESSAGE: LIFE INSURANCE AND ITS RELATIONSHIP TO OUR People.—Written especially for THE SPECTATOR by the late Grover Cleveland, ex-President of the United States. Mr. Cleveland says that American life insurance "stands before the country in a stronger position to-day than ever before," and that to avail of the protection of life insurance "is but to discharge a duty imperatively by intelligent foresight and wise precaution." Prices, per copy, 10 cents; 100 copies, \$4.00; 500 copies, \$15.00; 1000 copies, \$25.00.

COMMON-SENSE VIEW OF LIFE INSURANCE, A.—The writer discusses the merits of life insurance for purposes of temporary and continuous protection, and also as an investment, illustrating his arguments by actual results achieved. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

CRIME OF NOT INSURING, THE.—By the late Rev. T. De Witt Talmage. This is one of the best and most convincing life insurance canvassing leaflets ever published. Prices, per copy, 10 cents; 100 copies, \$2.50; 1000 copies, \$15.00.

FORCE OF A GOOD EXAMPLE, THE.—This leaflet is devoted to an analysis of the reasons why several thousand persons each carry life insurance for more than \$50,000. Prices, per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

FRATERNAL FREEZE-OUT GAME, THE.—This leaflet forms a most convincing argument in favor of regular life insurance, and shows the danger of trusting to the assessment plans of the fraternal organizations. Prices, per copy, 10 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.

GRANT, McCLELLAN AND HANCOCK.—Striking examples of the necessity for life insurance protection. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00; 5000 copies, \$80.00; 10,000 copies, \$150.00.

HELLO, YOUNG MAN!—A leaflet especially addressed to young married men; very effective as a canvassing document. Prices, per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.

INSURABLE INTEREST.—A pamphlet of much value to managers and agents of life insurance companies, by G. A. Deitch, attorney and counselor-at-law. Prices, per copy, 20 cents; 25 copies, \$4.00; 50 copies, \$6.00; 100 copies, \$10.00; 500 copies, \$40.00; 1000 copies, \$65.00.

INSURANCE BUSINESS AS A PROFESSION.—This little brochure should be enclosed in the envelopes of all letters addressed by agents to prospects. Prices, per copy, 6 cents; 100 copies, \$1.50; 1000 copies, \$5.00.

"IT HELPS YOU ALONG."—A stirring appeal to the uninsured and the underinsured, based on the experience of men, foremost in business life. Prices, per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.

LIABILITY OF MEMBERS IN ASSESSMENT INSURANCE ASSOCIATIONS.—A leaflet prepared from a legal standpoint explaining the law of liability of members of benefit or assessment insurance associations. Prices, per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

LIFE INSURANCE AND ITS BENEFITS.—Written especially for THE SPECTATOR by Hon. Wm. H. Taft, ex-president of the United States. A very convincing document. Prices: Per copy, 10 cents; 100 copies, \$4.00; 500 copies, \$15.00; 1000 copies, \$25.00; 5000 copies, \$100.00; 11,000 copies, \$200.00.

LIFE INSURANCE FOR MEN OF WEALTH.—Some reasons why they need life insurance more than the average man does—rich men liable to lose their fortunes and leave their families impoverished. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00.

LIFE INSURANCE TAXATION.—A leaflet explaining to legislators, policyholders and the public at large that when a life company is taxed the tax must necessarily come out of the pockets of the policyholders. Prices, per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.

PRETTY GOOD PROPERTY TO OWN.—In this leaflet is shown that the value of life insurance policies does not deteriorate in years of financial depression, as do real estate, stocks, etc., and life insurance, with its loan features, is now recognized as the best investment for hard times. Prices, per copy, 10 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.

ONE FARMER'S EXPERIENCE WITH LIFE INSURANCE.—An admirable aid to agents working in the farming districts. It is practical, and dealing as it does with real happenings, makes a strong appeal to farmers and their families. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00; 5000 copies, \$80.00; 10,000 copies, \$150.00.

ONE YOUNG MAN'S EXPERIENCE WITH LIFE INSURANCE.—A leaflet admirably adapted to convincing young men of the desirability of life insurance as a safeguard while establishing their position in life. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

PETER'S WIFE.—A human interest story, describing the recovery of health by means of a life insurance policy. Prices, per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1000 copies, \$20.00; 5000 copies, \$80.00; 10,000 copies, \$150.00.

REBATING.—A leaflet designed to show that rebating is poor policy, not only for the agent, but the insured. Prices, per copy, 10 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.

- SAFEGUARDING THE HOME.**—A new leaflet calculated to awaken the interest of prospects in the benefits of the monthly income form of insurance and forming a fitting introduction to the booklet "The Monthly Income Policy." Prices, per copy, 6 cents; 50 copies, \$1.25; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00; 5000 copies, \$45.00; 10,000 copies, \$80.00.
- SOME PRACTICAL CONSIDERATIONS.**—An instructive leaflet. Consisting of a number of pithy paragraphs driving home the advantages of life insurance, and combating the usual arguments submitted by the man who claims that he is not yet ready to take insurance. Prices, per copy, 6 cents; 50 copies, \$1.25; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.
- SOUND LIFE INSURANCE AS PROPERTY.**—It shows in comprehensive language the value of life insurance as protection, and also demonstrates that as an investment a policy is absolutely safe. Prices, per copy, 10 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.
- TOO BUSY.**—This leaflet is an answer to the excuse, so frequently put forward by business men; that they are "too busy" to consider the subject of life insurance. Prices, per copy, 6 cents; 50 copies, \$1.25; 100 copies, \$2.00; 500 copies, \$7.00; 1,000 copies, \$10.00.
- TRYING TIMES.**—A four-page leaflet giving some practical suggestions for men who are wondering what's the matter with the fraternal assessment insurance. Prices, per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.
- TWISTER, THE.**—A leaflet against twisting life insurance policies. Prices, per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.
- THE UNEXPECTED ALWAYS HAPPENS.**—This leaflet points a moral as to the uncertainty of life, instancing many varieties of accident and sudden death. Prices, per copy, 10 cents; 100 copies, \$8.00; 500 copies, \$12.00; 1,000 copies, \$20.00.
- UP AGAINST IT.**—A life insurance moral in the form of a telegram, indicating the uncertainty of life, and numerous instances of unpreparedness for death. Prices, per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.
- VALUE OF PARTNERSHIP INSURANCE DEMONSTRATED.**—An effective canvassing leaflet. Prices, per copy, 6 cents; 100 copies, \$1.50; 500 copies, \$3.50; 1000 copies, \$5.00.
- "WHAT HOLDS YOU?"**—Sets forth the claims of life insurance as a career for young men, and shows the advantages of agency work. Prices, per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1000 copies, \$15.00.
- WHAT IS THE BEST POLICY TO PURSUE?**—By Chas. J. Burkart, Actuary. A brochure of thirty-two pages. An educator intended to convince the reader of the necessity of purchasing life insurance. Prices, per copy, 25 cents; 12 copies, \$2.00; 50 copies, \$6.00; 100 copies, \$10.00; 500 copies, \$40.00; 1000 copies, \$60.00.
- WHAT OF THE FARMER AS A PROSPECT?**—A leaflet showing to the life insurance agent the desirability of soliciting farmers for fire insurance, this class having largely increased their resources during recent years. Prices, per copy, 10 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1000 copies, \$10.00.
- WHY LIVES SHOULD BE INSURED.**—By the late Horace Greeley. Prices, per copy, 10 cents; 100 copies, \$1.50; 500 copies, \$7.00; 1000 copies, \$10.00.
- WORD TO "PROSPECTS," A.**—A strong argument against putting off the insurance solicitor. Prices, per copy, 6 cents; 50 copies, \$1.25; 100 copies, \$1.50; 500 copies, \$3.50; 1000 copies, \$5.00.
- SEND FOR CIRCULAR REGARDING VALUABLE ANNUAL STATISTICAL LEAFLETS.**—The Rate of Interest Earned; the Expense Rate; the Combined Death and Expense Rate; the Death Rate; Actual vs. Expected Mortality; Thirty Years of Life Insurance; Terminations by Surrender and Lapse; Lapses, Death Losses and Membership in Assessment Societies; Dilemma of Fraternal Orders; Ten Years' Growth and Waste; Gain and Loss Exhibit.
- The complete Catalogue of The Spectator Company presents a full line of leaflets useful in soliciting Life Insurance. Sample copies of leaflets 10 cents each.

CASUALTY, LIABILITY, WORKMEN'S COMPENSATION INSURANCE, ETC.

- ACCIDENT AND HEALTH EXPERIENCE.**—By Francis R. Parks. This is a valuable work for managers and agents of personal accident and health insurance companies, and all interested in this important branch of the insurance business. Price, \$1.00.
- ACCIDENT INSURANCE MANUAL.**—Containing policies and rates, also classification of risks in personal accident and health insurance. Price, flexible leather cover, \$2.00.
- ADJUSTERS' MANUAL FOR THE SETTLEMENT OF ACCIDENT AND HEALTH CLAIMS.** The.—By C. H. Harbaugh, M.D. Second edition, revised, enlarged, improved and illustrated; valuable to all claim adjusters and indispensable in any office settling accident and health claims. In flexible leather. Price, \$2.50.
- BENEFITS UNDER ACCIDENT POLICIES.**—Prices, manila, 25 cents; in flexible leather pocket book, 50 cents.
- BRADBURY'S WORKMEN'S COMPENSATION AND STATE INSURANCE LAW.**—By Harry B. Bradbury. Second edition, in two volumes. An analysis and explanation of the statutes of all States which have passed compensation laws, with the texts of the various statutes; also the Canadian, British and German Compensation Statutes, to January, 1914, together with decisions in full on constitutional questions involved. Price, \$13.00.
- CAUSES OF DISABILITY,** as applied under accident and health insurance policies.—By C. H. Harbaugh, M.D. A book on diagnosis and prognosis, treating of accidents, illnesses and poisons which result in disability. It gives also instructions and information for doctors in connection with accident and health insurance. 700 pages profusely illustrated. Price, \$6.00.
- CLAIMS ARISING FROM RESULTS OF PERSONAL INJURIES.**—By W. E. Magruder, M.D. A treatise showing how personal injuries may affect various diseases, and how certain diseases may add to claims for accidents by protracting recovery. Price, \$2.50.
- CLASSIFICATION OF OCCUPATIONS FOR ACCIDENT AND HEALTH INSURANCE.** Revised and corrected to February 1, 1915. Price, bound in cloth, \$1.00.
- CLAIMS—FIXING THEIR VALUES.**—By Geo. F. Deiser and Frederick W. Johnson. A work covering the subject of claim adjustments, from the legal and practical point of view. Price, \$2.00.
- COMMUTATION COLUMNS FOR TOTAL AND PERMANENT DISABILITY BENEFITS; Total Disability Benefits in Health Insurance; and the pamphlet, The Formation of the Commutation Columns.**—By the late Lucius McAdam. Three actuarial pamphlets bound in cloth in one volume. Price, \$5.00.
- DIGEST OF WORKMEN'S COMPENSATION AND INSURANCE LAWS IN THE UNITED STATES.** Second edition. A complete, convenient and concise compendium of existing workmen's compensation acts in the United States. Prices, paper, \$2.00; flexible leather, \$3.00.
- HANDY CHART OF CASUALTY AND OTHER MISC. INS. COMPANIES IN AMERICA.**—Prices, manila, 25 cents; in flexible leather pocket book, 50 cents.
- HEALTH AND LIFE INSURANCE TABLES.**—Based on the sickness and mortality experience of the I. O. O. F. Manchester Unity. By the late Chas. J. Harvey, F.I.A. Price, \$6.00.
- INDUSTRIAL CLAIM ADJUSTER, THE.**—By C. H. Harbaugh, M.D. (In press.)
- INSURANCE PRINCIPLES.**—A work designed to furnish an outline of the elementary principles of which the business of insurance (other than life and marine) is practiced. Price, \$1.50.

- LAW OF LIABILITY.**—A digest of the laws of negligence, with the Federal and State Courts directly affecting liability insurance. Price, 1
- LIABILITY AND COMPENSATION LECTURES.**—A number of interesting of liability and compensation insurance delivered at sessions of the Insurance Year Book, 1913. Price, 60 cents.
- LIABILITY INVESTIGATORS HAND-BOOK.**—By H. W. Dilg. A work for adjusters of claims under liability policies. Price, in flexible leather, 1
- MALINGERING AND FEIGNED SICKNESS.**—By Sir John Collie, M.D. A work for liability, accident and health insurance adjusters and physicians on suspicious claims. Price, delivered, \$3.20.
- MANUAL OF FIDELITY INSURANCE AND CORPORATE SURETY.**—A new work descriptive of the practical uses to which Surety and Fidelity sample forms and applications, also Hints to Agents. Prices, per copy, 1
- NET INSURANCE PREMIUM CALCULATOR.**—By Milton Stern. A work for the rapid calculation of net amounts of insurance premiums. Price, \$1.00.
- POCKET REGISTER OF ACCIDENT INSURANCE.**—Prices, manila, pocket book, 50 cents.
- PRACTICE OF INSURANCE AGAINST ACCIDENTS AND EMPLOYERS' LIABILITY.**—Foot, F.R.S.S. A valuable and comprehensive instruction book. Price, 1
- PRINCIPLES OF SURETY UNDERWRITING.**—By Luther E. Mack. A work for surety managers and underwriters. Price, \$2.50.
- SELECTION OF RISKS BY THE CASUALTY SOLICITOR.**—By C. I. edition. Pertinent instructions for accident and health insurance agents. Price, 1
- SOCIAL INSURANCE.**—By I. M. Rubinow. With special reference to A most exhaustive and complete work on social insurance which has yet been published. Industrial Accidents, Employers' Liability, Compensation Laws, Sick Benefit Insurance are among the topics discussed. Price, delivered, \$3
- SOCIAL INSURANCE.**—By Henry Rogers Seager. An exposition of the development of insurance against accident, ill-health, old age, death delivered, \$1.10.
- STANDARD ACCIDENT TABLE, A.**—Distribution of 100,000 accidents. A work of value to every person engaged in connection with all forms of insurance. Price, cloth bound, \$1.50.
- SURETY, PLATE GLASS AND MISCELLANEOUS INSURANCE.**—A work explaining the purposes and practical methods pertaining to burglary, credit, physicians', druggists', and dentists' liability, general damage, title guarantee, fly-wheel, strike insurance, etc. Prices, per copy, leather, \$1.50.
- "THIS MAY HAPPEN TO YOU."**—A handsome little brochure of this kind, one verse and by a series of specially drawn pictures a few of the many things that happen to any person, especially to business men in the pursuit of their business. Price, 25 cents.
- TIFFT'S INSURANCE AND BANK CALCULATOR.**—A device to facilitate easy computation of unearned premiums, particularly in fire and casualty insurance. Recommended by hundreds of insurance men. Price, \$2.00.
- UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES.**—Annual.—Also leaflet covering ten years of valuable exhibits and will be found instructive for the purpose of comparing casualty and miscellaneous branches of insurance. Prices, per copy, 500 copies, \$10.00; 1000 copies, \$15.00.
- WORKINGMEN'S INSURANCE IN EUROPE.**—By Lee K. Frankel. A book which deals historically with the introduction of workingmen's insurance in various countries of Europe. Price, delivered, \$2.70.
- WORKMEN'S COMPENSATION INSURANCE.**—On this topic the following are recommended: Workingmen's Insurance in Europe, price \$2.70; Workingmen's Insurance Law, by Bradbury, price \$18.00; Digest of Workmen's Laws in the United States, price, per copy, paper, \$2.00; leather, \$3.00; Law of the State of New York, price 25 cents; Liability and Compensation in Industrial Insurance in the United States, price per copy, \$2.20. See also eleven issues (1912-13) entitled "Employer's Liability and Workmen's Practice and American Proposals"; The Practical Results of Workingmen's Insurance by Dr. Friedensburg, price per copy 50 cents.

MANUALS OF LIABILITY, WORKMEN'S COMPENSATION AND AUTOMOBILE INSURANCE.

MANUAL OF COMPENSATION AND LIABILITY INSURANCE.—the Basis Manual.—Hitherto, in preparing manuals of rates for workingmen's liability insurance, the compilers have confined their labors to individual States. Now half of the States of the Union have enacted compensation laws and it is possible to compile a Basis Manual applicable to all States. The rates given in this manual are for all classifications, while Differential Slips containing the multiplier to the manual rate for particular States will be supplied as desired.

AUTOMOBILE MANUAL.—Companies and Agents can also be supplied with a Manual of Automobile Liability Insurance, in three parts, as follows: Horse Power Models complete; Horse Power Ratings, 1915 Models, complete; Rules for Automobile Damage and Collision Insurance, April 1, 1915; Differential Rate Schedule. These Manuals are official and can be supplied in quantities to suit. Write for particulars.

ALSO NUMEROUS OTHER VALUABLE INSURANCE PUBLICATIONS.

Sole Agents for all works handled by CHAS. & EDWIN LAYTON, of London.
A Catalogue of Insurance Publications, with descriptive circulars of the above, sent on receipt of 10 cents in stamps. Address

THE SPECTATOR COMPANY

CHICAGO OFFICE:
INSURANCE EXCHANGE

135 W
NORTH

HANOVER

Fire Insurance Co.

No. 34 PINE ST., NEW YORK

STATEMENT JANUARY 1, 1915

Cash Capital	- - -	\$1,000,000.00
Reserve for Re-insurance	- - -	2,544,976.00
(Unearned Premiums)		
Reserve for Outstanding Losses	- - -	271,426.00
Reserve for all other Liabilities	- - -	62,357.00
Net Surplus	- - -	706,316.00
Total Assets,	- - -	\$4,585,075.00

R. EMORY WARFIELD, President
JOSEPH McCORD, Vice-Pres. and Sec'y
WM. MORRISON, Ass't Sec'y

THE GRANITE STATE FIRE INSURANCE COMPANY

PORTSMOUTH, N. H.

STATEMENT

Cash Capital	- - -	\$200,000.00
Total Assets	- - -	1,202,753.60
Net Surplus	- - -	312,079.45
Surplus as regards Policyholders	- - -	512,079.45

CALVIN PAGE, President
JOSEPH O. HOBBS, Vice-President
ALFRED F. HOWARD, Secretary
JOHN W. EMERY, Ass't Sec'y

Liberal Policies Will Get Business For You

and

**PROMPT AND LIBERAL
CLAIM SERVICE
WILL RENEW IT.**

We will gladly tell you about our policies—any policyholder of the Company will tell you of our claim service.

Assure satisfaction to yourself and your patrons by placing your accident insurance business with

The STANDARD Accident Insurance Co. of Detroit, Mich.

ORGANIZED 1851
64th Annual Statement

Pittsburgh Fire Insurance Co. PITTSBURGH, PENNA.

Capital	- - -	\$200,000.00
Asset January 1, 1915	- - -	514,751.60
Net Surplus	- - -	108,833.10
Surplus to Policyholders	- - -	308,833.10

Licensed to do business in Pennsylvania, Illinois, Michigan, Ohio, Wisconsin, New York, New Jersey, Massachusetts and Colorado.

Good Agents Wanted in Protected Towns.

R. J. WILSON, President
D. C. SHAW, Vice-President
W. J. R. MAGILL, Asst. Sec'y
WM. S. JOHNSTON, Supt. of Agency

A Thousand and One Hints

TO AGENTS OF
INDUSTRIAL LIFE INSURANCE COMPANIES
By W. Meador Jr.

This is a work based on actual experience of the author as a solicitor and manager and will be found a valuable instructor in every industrial office.

Price per copy, cloth bound, 50 cents
Special prices quoted on large quantities

THE SPECTATOR COMPANY
CHICAGO OFFICE: 135 William Street
Insurance Exchange NEW YORK

The Liverpool and London and Globe

Insurance Company, Ltd.

67th Annual Statement

Total Assets (Value as of 31 December, 1913)
Unearned Premiums and all other Liabilities
Surplus United States Branch
Sixty-seven Years in the United States. Time Tried. C

Directors in New York:

WALTER C. HUBBARD
JOHN A. STEWART EDMUND
THATCHER M. BROWN
HENRY W. EATON, Manager GEORGE W. HOY
J. B. KREMER, Assistant Deputy Manager
T. A. WEED, Agency Superintendent

A SYSTEM AND ACCOUNT A LIFE INSURANCE C

Facilitates Accurate and Constant Knowledge
of Every Phase of the Life Business

This new book is written and compiled by J. CHARLES S. who is well known as an able and practical man in connection with accounting of life insurance. It gives a mass of details, in concise forms, descriptions and explanations, and is a consulting expert also.

A PRACTICAL GUIDE FOR Directors, Officers and Ins. Co's., State Ins. Officials, Public Accountants, Univer
IN SEVEN DIVISIONS: General Dept., Agency Dept.,
Dept., Accounting Dept., Renewal Dept., Actuarial Dept.

SEND FOR CIRCULAR

SAVES TIME, MONEY AND ANNOYANCE

This valuable book saves the time, labor and cost of employing clerks; is printed on heavy paper with wide margins; contains numerous ruled forms, and is handsomely bound in green buckram cloth with rounded corners, and is flat opening.

PRICE, \$25.00 PER COPY

THE SPECTATOR COMPANY

CHICAGO OFFICE:
Insurance Exchange.

**The European Accident
Insurance Company
Limited
of London, England**

RE-INSURANCE ONLY

**Fidelity—Surety—Accident—Health
Burglary—Liability—Compensation**

FESTER & FOLSOM, Incorporated
United States Manager
123 WILLIAM STREET NEW YORK